

ADIRONDACK REGIONAL

**Balance Sheet
May 31, 2022**

| Assets | 2021 Actual | 2022 April Actual | 2022 May Actual | @ Dec. 31, 2022 Budget |
|------------------------------|------------------------|------------------------------|----------------------------|-----------------------------------|
| Cash | 11,861,097 | 11,729,931 | 8,047,707 | 6,404,554 |
| Investments | 17,383,331 | 19,487,892 | 22,103,727 | 15,000,000 |
| NCUSIF | 687,287 | 708,958 | 708,958 | 800,848 |
| Real Estate Loans | 19,583,422 | 18,502,495 | 18,582,802 | 19,821,694 |
| Commercial Loans | 4,255,578 | 5,997,349 | 6,377,009 | 4,621,833 |
| All Other loans | 22,697,659 | 23,034,583 | 23,009,153 | 32,471,186 |
| Total Loans | 46,536,658 | 47,534,427 | 47,968,964 | 56,914,713 |
| ALLL | -166,140 | -200,062 | -157,899 | -309,421 |
| | 46,370,519 | 47,334,364 | 47,811,065 | 56,605,292 |
| Land and Building | 1,987,328 | 1,943,885 | 1,940,246 | 1,750,000 |
| Other Fixed Assets | 76,296 | 66,414 | 63,943 | 50,000 |
| Other Assets | 536,925 | 579,647 | 598,581 | 275,000 |
| TOTAL ASSETS | 78,902,783 | 81,851,092 | 81,274,228 | 80,885,694 |
| Liabilities | | | | |
| Accounts Payable | 296,738 | 428,535 | 173,660 | 250,000 |
| Regular Shares | 33,967,110 | 34,560,116 | 34,697,190 | 34,097,175 |
| All other Shares | 38,977,175 | 41,199,558 | 40,707,417 | 40,408,006 |
| Total Shares | 72,944,285 | 75,759,674 | 75,404,607 | 74,505,182 |
| Regular Reserves | 1,890,324 | 1,890,324 | 1,890,324 | 1,890,324 |
| Undivided Earnings | 3,771,437 | 3,887,747 | 3,908,524 | 4,240,188 |
| Net Worth | 5,661,761 | 5,778,071 | 5,798,848 | 6,130,512 |
| Other Comprehensive Income | 31,624 | -115,187 | -102,886 | |
| Total Liab and Equity | 78,902,783 | 81,851,092 | 81,274,228 | 80,885,694 |