2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: THE ADIRONDACK TRUST COMPANY

Respondent ID: 0000645317
Agency: FRS - 2
State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALBANY COUNTY (001), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	150	0	0	0	0	0	0
Middle Income	1	10	1	250	1	295	0	0	0	0
Upper Income	0	0	0	0	3	1,695	1	750	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	2	400	4	1,990	1	750	0	0
DELAWARE COUNTY (025), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	350	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	350	0	0	0	0	0	0
RENSSELAER COUNTY (083), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	350	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	350	0	0	0	0

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: THE ADIRONDACK TRUST COMPANY

Respondent ID: 0000645317

Agency: FRS - 2

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROCKLAND COUNTY (087), NY										
MSA 35614										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	550	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	550	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: THE ADIRONDACK TRUST COMPANY

Respondent ID: 0000645317
Agency: FRS - 2
State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SARATOGA COUNTY (091), NY 2/										
MSA 10580										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	74	1	200	3	1,632	4	706	0	0
Middle Income	34	1,519	7	1,262	13	7,664	30	4,929	0	0
Upper Income	13	693	4	652	9	4,761	10	2,159	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	49	2,286	12	2,114	25	14,057	44	7,794	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	172	0	0	0	0	0	0	0	0
Upper Income	3	114	0	0	8	3,898	5	2,345	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	286	0	0	8	3,898	5	2,345	0	0
Totals For County: (091) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	74	1	200	3	1,632	4	706	0	0
Middle Income	37	1,691	7	1,262	13	7,664	30	4,929	0	0
Upper Income	16	807	4	652	17	8,659	15	4,504	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	55	2,572	12	2,114	33	17,955	49	10,139	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: THE ADIRONDACK TRUST COMPANY

Respondent ID: 0000645317

Agency: FRS - 2

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SCHENECTADY COUNTY (093), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	0	0	1	500	0	0	0	0
Moderate Income	0	0	1	144	0	0	1	144	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	144	1	500	1	144	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: THE ADIRONDACK TRUST COMPANY

Respondent ID: 0000645317
Agency: FRS - 2
State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WARREN COUNTY (113), NY 2/										
MSA 24020										
Inside AA 0012										
Low Income	3	110	0	0	0	0	1	40	0	0
Moderate Income	4	100	0	0	1	430	4	500	0	0
Middle Income	10	525	6	864	4	1,623	7	1,004	0	0
Upper Income	9	390	5	887	1	425	8	1,197	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	26	1,125	11	1,751	6	2,478	20	2,741	0	0
Outside Assessment Area										
Moderate Income	3	180	0	0	0	0	3	180	0	0
Middle Income	0	0	1	150	1	300	0	0	0	0
Upper Income	1	59	0	0	1	500	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	239	1	150	2	800	3	180	0	0
Totals For County: (113) 2/										
Low Income	3	110	0	0	0	0	1	40	0	0
Moderate Income	7	280	0	0	1	430	7	680	0	0
Middle Income	10	525	7	1,014	5	1,923	7	1,004	0	0
Upper Income	10	449	5	887	2	925	8	1,197	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	30	1,364	12	1,901	8	3,278	23	2,921	0	0

Footnote:

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2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: THE ADIRONDACK TRUST COMPANY

Respondent ID: 0000645317

Agency: FRS - 2

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (115), NY										
MSA 24020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	230	0	0	1	230	0	0
Middle Income	9	526	6	1,122	3	1,135	6	379	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	526	7	1,352	3	1,135	7	609	0	0
TOTAL INSIDE AA IN STATE	75	3,411	23	3,865	31	16,535	64	10,535	0	0
TOTAL OUTSIDE AA IN STATE	20	1,061	13	2,396	20	9,223	17	4,028	0	0
STATE TOTAL	95	4,472	36	6,261	51	25,758	81	14,563	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: THE ADIRONDACK TRUST COMPANY

Respondent ID: 0000645317
Agency: FRS - 2
State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WINDHAM COUNTY (025), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	200	0	0	0	0	0	0
STATE TOTAL	0	0	1	200	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	75	3,411	23	3,865	31	16,535	64	10,535	0	0
TOTAL OUTSIDE AA	20	1,061	14	2,596	20	9,223	17	4,028	0	0
TOTAL INSIDE & OUTSIDE	95	4,472	37	6,461	51	25,758	81	14,563	0	0

Footnote:

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2022 Institution Disclosure Statement - Table 3

Assessment Area/Non-Assessment Area Activity

Small Business Loans

Institution: THE ADIRONDACK TRUST COMPANY

Respondent ID: 0000645317

Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NY - SARATOGA COUNTY (091) - MSA 10580 2/	86	18,457	44	7,794	0	0
NY - WARREN COUNTY (113) - MSA 24020 2/	43	5,354	20	2,741	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000645317

Institution: THE ADIRONDACK TRUST

Agency: FRS - 2

			Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	15	25,889	0	0
Purchased	0	0	0	0
Total	15	25,889	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: THE ADIRONDACK TRUST

Respondent ID: 0000645317

Agency: FRS - 2

ASSESSMENT AREA - 0011

SARATOGA COUNTY (091), NY 2/

MSA: 10580

Moderate Income

0602.00 0603.01* 0604.00 0609.02 0611.01* 0619.06 0623.00* 0629.00*

Middle Income

0601.02* 0601.04 0606.01 0606.02 0607.03* 0607.04 0607.05 0608.00 0609.01 0610.01 0610.02
0612.01 0613.05 0614.01 0614.03 0617.01 0618.00 0619.04* 0619.05 0620.02 0621.00* 0622.00*

Upper Income

0601.03* 0607.06 0611.02 0612.02 0613.01 0613.04* 0614.04 0617.02 0619.07* 0620.01

Income Not Known

0613.03*

ASSESSMENT AREA - 0012

WARREN COUNTY (113), NY 2/

MSA: 24020

Low Income

0702.00

Moderate Income

0720.01

Middle Income

0703.00 0704.00* 0705.00 0706.03 0706.04* 0707.01 0708.02 0710.00

Upper Income

0701.00 0706.02 0707.02 0708.01 0709.00 0720.02

OUTSIDE ASSESSMENT AREA

ALBANY COUNTY (001), NY

MSA: 10580

Moderate Income

0127.00

Middle Income

Footnote:
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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: THE ADIRONDACK TRUST

Respondent ID: 0000645317

Agency: FRS - 2

0146.08 0146.13

Upper Income

0137.09 0146.09

DELAWARE COUNTY (025), NY

MSA: NA

Middle Income

9701.02

RENSSELAER COUNTY (083), NY

MSA: 10580

Moderate Income

0410.00

ROCKLAND COUNTY (087), NY

MSA: 35614

Moderate Income

0121.13

SARATOGA COUNTY (091), NY 2/

MSA: 10580

Middle Income

0605.06 0625.08

Upper Income

0624.04 0625.01 0625.03 0625.05 0625.09

SCHENECTADY COUNTY (093), NY

MSA: 10580

Low Income

0202.00

Moderate Income

0201.02

WARREN COUNTY (113), NY 2/

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: THE ADIRONDACK TRUST

Respondent ID: 0000645317

Agency: FRS - 2

MSA: 24020

Moderate Income

0740.00

Middle Income

0730.00

Upper Income

0780.00

WASHINGTON COUNTY (115), NY

MSA: 24020

Moderate Income

0840.02

Middle Income

0803.01 0803.02 0810.01 0810.02 0870.00

WINDHAM COUNTY (025), VT

MSA: NA

Middle Income

9680.00

Footnote:

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2022 Institution Disclosure Statement - Table E-1

Error Status Information

Institution: THE ADIRONDACK TRUST

Respondent ID: 0000645317

Agency: FRS - 2

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity Errors [10]	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	69	69	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	57	57	0	0.00%
Total	128	128	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.