2023 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)
FULTON COUNTY (035), 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	1	75	0	0	0	0	1	75	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	1	75	0	0	0	0	1	75	0	0
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	50	0	0	0	0	1	50	0	0
Median Family 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	50	0	0	0	0	1	50	0	0

2023 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)
RENSSELAER COUNTY (083), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	0	0	1	465	1	465	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	950	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	2	1,415	1	465	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.

2023 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 0020										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	151	0	0	1	530	3	76	0	0
Middle Income	35	1,337	6	1,001	11	4,914	18	2,728	0	0
Upper Income	10	525	1	140	4	2,321	2	550	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	2,013	7	1,141	16	7,765	23	3,354	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	90	0	0	0	0	0	0	0	0
Middle Income	2	138	1	235	2	1,620	4	1,923	0	0
Upper Income	6	280	0	0	2	1,900	4	1,986	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	508	1	235	4	3,520	8	3,909	0	0
Totals For County: (091) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	241	0	0	1	530	3	76	0	0
Middle Income	37	1,475	7	1,236	13	6,534	22	4,651	0	0
Upper Income	16	805	1	140	6	4,221	6	2,536	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	58	2,521	8	1,376	20	11,285	31	7,263	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.

2023 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	300	0	0	0	0
Moderate Income	0	0	0	0	0	0	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	300	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.

2023 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 0021										
Low Income	1	30	0	0	0	0	0	0	0	0
Moderate Income	3	161	1	250	1	392	4	763	0	0
Middle Income	14	632	8	1,363	6	2,154	14	1,734	0	0
Upper Income	5	234	2	364	2	820	6	1,024	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	23	1,057	11	1,977	9	3,366	24	3,521	0	0
Outside Assessment Area										
Moderate Income	2	134	0	0	1	275	3	409	0	0
Middle Income	1	45	0	0	1	800	1	800	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	3	179	0	0	2	1,075	4	1,209	0	0
Totals For County: (113) 2/										
Low Income	1	30	0	0	0	0	0	0	0	0
Moderate Income	5	295	1	250	2	667	7	1,172	0	0
Middle Income	15	677	8	1,363	7	2,954	15	2,534	0	0
Upper Income	5	234	2	364	2	820	6	1,024	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	1,236	11	1,977	11	4,441	28	4,730	0	0

Footnote:

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2023 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	0	0	0	0	0	0	0	0
Middle Income	6	244	1	218	1	440	3	124	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	6	244	1	218	1	440	3	124	0	0
TOTAL INSIDE AA IN STATE	72	3,070	18	3,118	25	11,131	47	6,875	0	0
TOTAL OUTSIDE AA IN STATE	20	1,056	2	453	10	6,750	18	5,832	0	0
STATE TOTAL	92	4,126	20	3,571	35	17,881	65	12,707	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.

2023 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	1	25	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	1	25	0	0	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	1	25	0	0	0	0	0	0	0	0
STATE TOTAL	1	25	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	72	3,070	18	3,118	25	11,131	47	6,875	0	0
TOTAL OUTSIDE AA	21	1,081	2	453	10	6,750	18	5,832	0	0
TOTAL INSIDE & OUTSIDE	93	4,151	20	3,571	35	17,881	65	12,707	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.

2023 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/	72	10,919	23	3,354	0	0
NY - WARREN COUNTY (113) - MSA 24020 2/	43	6,400	24	3,521	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.

2023 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	24,413	0	0
Purchased	0	0	0	0
Total	15	24,413	0	0
Consortium/Third Party Loans (optional)				

2023 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 - 0020

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 - 0021

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

FULTON COUNTY (035), NY

MSA: NA

Middle Income

9701.00

NEW YORK COUNTY (061), NY

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.

2023 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: 35614

Median Family Income >= 120%

0044.00

RENSSELAER COUNTY (083), NY

MSA: 10580

Low Income

0407.01

Upper Income

0525.01

SARATOGA COUNTY (091), NY 2/

MSA: 10580

Moderate Income

0605.05

Middle Income

0624.09 0624.10 0625.08

Upper Income

0625.01

SCHENECTADY COUNTY (093), NY

MSA: 10580

Low Income

0202.00

WARREN COUNTY (113), NY 2/

MSA: 24020

Moderate Income

0735.00 0740.00

Middle Income

0730.00 0760.00

WASHINGTON COUNTY (115), NY

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.

2023 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

Middle Income

0803.02 0810.02 0860.00 0870.00 0910.00

WINDHAM COUNTY (025), VT

MSA: NA

Middle Income

9680.00

Footnote:
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2023 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	59	59	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	118	118	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.