



DELHI BANK CORP.
 Consolidated Statement of Condition
 (unaudited)

	<u>Quarter Ending</u> <u>March, 2020</u>	<u>Quarter Ending</u> <u>March, 2019</u>
<u>Assets</u>		
Cash and Due From Banks	\$9,423,406	\$12,191,858
Short-term Investments	28,413,127	30,427,924
Investment Securities	71,307,895	78,814,456
Loans and Leases	180,552,583	177,692,106
Allowance for Losses	498,439	489,834
Loans and Leases, Net	180,054,144	177,202,272
Premises and Fixed Assets, Net	3,381,481	3,464,636
Other Real Estate Owned	12,500	42,347
Other Assets	9,837,287	9,982,246
Total Assets	302,429,840	312,125,739
<u>Liabilities</u>		
Noninterest-bearing Deposits	48,283,174	48,422,466
Interest-bearing Deposits	217,289,090	231,105,770
Total Deposits	265,572,264	279,528,236
Short-term Borrowings	-	-
Long-term Borrowings & Capital Lease Obligation	159,908	180,762
Accrued Expenses and Other Liabilities	4,078,039	3,648,763
Total Liabilities	269,810,211	283,357,761
<u>Capital</u>		
Equity Capital	32,619,629	28,767,978
Total Liabilities and Capital	\$302,429,840	\$312,125,739
Book Value per share of common stock	\$20.43	\$18.30

DELHI BANK CORP.
Consolidated Statements of Income
(unaudited)

	Quarter Ending <u>March, 2020</u>	Quarter Ending <u>March, 2019</u>
<u>Interest Income</u>		
Interest and Fees on Loans and Leases	\$1,971,495	\$1,872,881
Interest and Dividends on Securities	389,384	441,783
Short-term Investments	171,052	203,827
Total Interest Income	2,531,931	2,518,491
<u>Interest Expense</u>		
Interest on Deposits	415,922	413,669
Interest on Borrowed Funds & Capital Lease	11,848	5,148
Total Interest Expense	427,770	418,817
Net Interest Income	2,104,161	2,099,674
Provision for Loan Losses	35,000	0
Net Interest Income less Provision	2,069,161	2,099,674
<u>Noninterest Income</u>		
Other Income	345,858	312,852
Securities Gains (Losses)	-	-
Total Noninterest Income	345,858	312,852
<u>Noninterest Expense</u>		
Personnel	950,361	904,035
Occupancy and Equipment, Net	428,832	416,140
Other Operating Expense	295,738	318,733
Total Noninterest Expense	1,674,931	1,638,908
Income (Loss) Before Taxes	740,088	773,618
Income Tax Provision	141,897	141,256
Net Income	\$598,191	\$632,362
Net income per share of common stock	\$0.38	\$0.40