



**DELHI BANK CORP.**  
Consolidated Statement of Condition  
(unaudited)

	<u>Quarter Ending</u> <u>September, 2020</u>	<u>Quarter Ending</u> <u>September, 2019</u>
<b><u>Assets</u></b>		
Cash and Due From Banks	\$13,080,940	\$10,551,162
Short-term Investments	31,152,618	29,412,971
Investment Securities	81,913,705	72,023,968
Loans and Leases	198,016,075	179,811,077
Allowance for Losses	518,520	461,202
Loans and Leases, Net	197,497,555	179,349,875
Premises and Fixed Assets, Net	3,291,094	3,396,262
Other Real Estate Owned	69,513	40,746
Other Assets	9,838,995	10,049,576
<b>Total Assets</b>	<b>336,844,420</b>	<b>304,824,560</b>
<b><u>Liabilities</u></b>		
Noninterest-bearing Deposits	66,463,821	54,004,597
Interest-bearing Deposits	232,142,274	215,685,264
Total Deposits	298,606,095	269,689,861
Short-term Borrowings	-	-
Long-term Borrowings & Capital Lease Obligation	148,676	170,509
Accrued Expenses and Other Liabilities	4,314,898	4,130,179
<b>Total Liabilities</b>	<b>303,069,669</b>	<b>273,990,549</b>
<b><u>Capital</u></b>		
Equity Capital	33,774,751	30,834,011
<b>Total Liabilities and Capital</b>	<b>\$336,844,420</b>	<b>\$304,824,560</b>
<b>Book Value per share of common stock</b>	<b>\$20.96</b>	<b>\$19.52</b>

**DELHI BANK CORP.**  
Consolidated Statements of Income  
(unaudited)

	<u>Quarter Ending</u> <u>September, 2020</u>	<u>Quarter Ending</u> <u>September, 2019</u>	<u>Year to Date</u> <u>September, 2020</u>	<u>Year to Date</u> <u>September, 2019</u>
<b><u>Interest Income</u></b>				
Interest and Fees on Loans and Leases	\$1,962,249	\$2,004,175	\$5,811,913	\$5,869,355
Interest and Dividends on Securities	386,225	456,891	1,172,160	1,381,023
Short-term Investments	151,597	206,069	486,422	600,729
<b>Total Interest Income</b>	<b>2,500,071</b>	<b>2,667,135</b>	<b>7,470,495</b>	<b>7,851,107</b>
<b><u>Interest Expense</u></b>				
Interest on Deposits	351,085	442,402	1,152,321	1,309,861
Interest on Borrowed Funds & Capital Lease	2,558	2,916	7,948	10,518
<b>Total Interest Expense</b>	<b>353,643</b>	<b>445,318</b>	<b>1,160,269</b>	<b>1,320,379</b>
<b>Net Interest Income</b>	<b>2,146,428</b>	<b>2,221,817</b>	<b>6,310,226</b>	<b>6,530,728</b>
Provision for Loan Losses	90,000	40,000	190,000	40,000
<b>Net Interest Income less Provision</b>	<b>2,056,428</b>	<b>2,181,817</b>	<b>6,120,226</b>	<b>6,490,728</b>
<b><u>Noninterest Income</u></b>				
Other Income	316,143	357,155	985,905	1,011,823
Securities Gains (Losses)	-	0	-	0
<b>Total Noninterest Income</b>	<b>316,143</b>	<b>357,155</b>	<b>985,905</b>	<b>1,011,823</b>
<b><u>Noninterest Expense</u></b>				
Personnel	998,792	925,096	2,890,401	2,732,460
Occupancy and Equipment, Net	432,700	445,305	1,283,674	1,279,014
Other Operating Expense	180,204	287,535	852,483	887,452
<b>Total Noninterest Expense</b>	<b>1,611,696</b>	<b>1,657,936</b>	<b>5,026,558</b>	<b>4,898,926</b>
<b>Income (Loss) Before Taxes</b>	<b>760,875</b>	<b>881,036</b>	<b>2,079,573</b>	<b>2,603,625</b>
Income Tax Provision	154,930	166,836	403,076	509,895
<b>Net Income</b>	<b>\$605,945</b>	<b>\$714,200</b>	<b>\$1,676,499</b>	<b>\$2,093,730</b>
<b>Net income per share of common stock</b>	<b>\$0.38</b>	<b>\$0.45</b>	<b>\$1.05</b>	<b>\$1.33</b>