



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

	<u>Quarter Ending</u> <u>June, 2020</u>	<u>Quarter Ending</u> <u>June, 2019</u>
<b><u>Assets</u></b>		
Cash and Due From Banks	\$19,015,194	\$7,817,365
Short-term Investments	30,411,788	28,920,752
Investment Securities	74,729,911	79,067,401
Loans and Leases	191,300,083	178,588,067
Allowance for Losses	486,351	482,711
Loans and Leases, Net	190,813,732	178,105,356
Premises and Fixed Assets, Net	3,324,286	3,396,394
Other Real Estate Owned	69,513	-
Other Assets	9,938,964	9,939,987
<b>Total Assets</b>	<b>328,303,388</b>	<b>307,247,255</b>
<b><u>Liabilities</u></b>		
Noninterest-bearing Deposits	59,266,762	46,552,906
Interest-bearing Deposits	231,037,772	226,339,643
Total Deposits	290,304,534	272,892,549
Short-term Borrowings	-	35,000
Long-term Borrowings & Capital Lease Obligation	154,473	175,678
Accrued Expenses and Other Liabilities	4,436,245	3,933,358
<b>Total Liabilities</b>	<b>294,895,252</b>	<b>277,036,585</b>
<b><u>Capital</u></b>		
Equity Capital	33,408,136	30,210,670
<b>Total Liabilities and Capital</b>	<b>\$328,303,388</b>	<b>\$307,247,255</b>
<b>Book Value per share of common stock</b>	<b>\$20.90</b>	<b>\$19.19</b>

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

	<u>Quarter Ending June, 2020</u>	<u>Quarter Ending June, 2019</u>	<u>Year to Date June, 2020</u>	<u>Year to Date June, 2019</u>
<b><u>Interest Income</u></b>				
Interest and Fees on Loans and Leases	\$1,878,169	\$1,992,298	\$3,849,664	\$3,865,180
Interest and Dividends on Securities	396,551	482,349	785,935	924,132
Short-term Investments	163,774	190,833	334,826	394,660
<b>Total Interest Income</b>	<b>2,438,494</b>	<b>2,665,480</b>	<b>4,970,425</b>	<b>5,183,972</b>
<b><u>Interest Expense</u></b>				
Interest on Deposits	376,206	453,161	792,127	866,830
Interest on Borrowed Funds & Capital Lease	2,650	3,082	14,498	8,230
<b>Total Interest Expense</b>	<b>378,856</b>	<b>456,243</b>	<b>806,625</b>	<b>875,060</b>
<b>Net Interest Income</b>	<b>2,059,638</b>	<b>2,209,237</b>	<b>4,163,800</b>	<b>4,308,912</b>
Provision for Loan Losses	65,000	-	100,000	-
<b>Net Interest Income less Provision</b>	<b>1,994,638</b>	<b>2,209,237</b>	<b>4,063,800</b>	<b>4,308,912</b>
<b><u>Noninterest Income</u></b>				
Other Income	677,075	341,817	1,022,933	654,668
Securities Gains (Losses)	-	-	-	-
<b>Total Noninterest Income</b>	<b>677,075</b>	<b>341,817</b>	<b>1,022,933</b>	<b>654,668</b>
<b><u>Noninterest Expense</u></b>				
Personnel	941,248	903,328	1,891,609	1,807,363
Occupancy and Equipment, Net	422,142	417,568	850,974	833,709
Other Operating Expense	376,541	281,184	672,280	599,917
<b>Total Noninterest Expense</b>	<b>1,739,931</b>	<b>1,602,080</b>	<b>3,414,863</b>	<b>3,240,989</b>
<b>Income (Loss) Before Taxes</b>	<b>931,782</b>	<b>948,974</b>	<b>1,671,870</b>	<b>1,722,591</b>
Income Tax Provision	180,249	201,803	322,146	343,059
<b>Net Income</b>	<b>\$751,533</b>	<b>\$747,171</b>	<b>\$1,349,724</b>	<b>\$1,379,532</b>
<b>Net income per share of common stock</b>	<b>\$0.47</b>	<b>\$0.47</b>	<b>\$0.85</b>	<b>\$0.88</b>