



DELHI BANK CORP.
 Consolidated Statement of Condition
 (unaudited)

	<u>Quarter Ending</u> <u>June, 2021</u>	<u>Quarter Ending</u> <u>June, 2020</u>
<u>Assets</u>		
Cash and Due From Banks	\$9,462,158	\$19,015,194
Short-term Investments	34,880,327	30,411,788
Investment Securities	101,272,426	74,729,911
Loans and Leases	211,069,583	191,300,083
Allowance for Losses	844,394	486,351
Loans and Leases, Net	210,225,189	190,813,732
Premises and Fixed Assets, Net	3,214,685	3,324,286
Other Real Estate Owned	-	69,513
Other Assets	10,132,015	9,585,792
Total Assets	369,186,800	327,950,216
<u>Liabilities</u>		
Noninterest-bearing Deposits	72,278,710	59,266,762
Interest-bearing Deposits	258,641,970	231,037,772
Total Deposits	330,920,680	290,304,534
Short-term Borrowings	-	-
Long-term Borrowings & Capital Lease Obligation	129,032	154,473
Accrued Expenses and Other Liabilities	4,039,086	4,362,245
Total Liabilities	335,088,798	294,821,252
<u>Capital</u>		
Equity Capital	34,098,002	33,128,964
Total Liabilities and Capital	\$369,186,800	\$327,950,216
Book Value per share of common stock	\$20.82	\$20.73

DELHI BANK CORP.
Consolidated Statements of Income
(unaudited)

	<u>Quarter Ending June, 2021</u>	<u>Quarter Ending June, 2020</u>	<u>Year to Date June, 2021</u>	<u>Year to Date June, 2020</u>
<u>Interest Income</u>				
Interest and Fees on Loans and Leases	\$1,803,463	\$1,878,169	\$3,603,789	\$3,849,664
Interest and Dividends on Securities	395,725	396,551	752,910	785,935
Short-term Investments	125,555	163,774	267,556	334,826
Total Interest Income	2,324,743	2,438,494	4,624,255	4,970,425
<u>Interest Expense</u>				
Interest on Deposits	274,562	376,206	559,860	792,127
Interest on Borrowed Funds & Capital Lease	2,259	2,650	4,669	14,498
Total Interest Expense	276,821	378,856	564,529	806,625
Net Interest Income	2,047,922	2,059,638	4,059,726	4,163,800
Provision for Loan Losses	90,000	65,000	180,000	100,000
Net Interest Income less Provision	1,957,922	1,994,638	3,879,726	4,063,800
<u>Noninterest Income</u>				
Other Income	346,529	323,903	692,220	669,761
Securities Gains (Losses)	-	-	-	-
Total Noninterest Income	346,529	323,903	692,220	669,761
<u>Noninterest Expense</u>				
Personnel	954,669	941,248	1,901,721	1,891,609
Occupancy and Equipment, Net	448,890	422,142	906,278	850,974
Other Operating Expense	217,195	376,541	434,800	672,280
Total Noninterest Expense	1,620,754	1,739,931	3,242,799	3,414,863
Income (Loss) Before Taxes	683,697	578,610	1,329,147	1,318,699
Income Tax Provision	128,841	106,249	246,894	248,146
Net Income	\$554,856	\$472,361	\$1,082,253	\$1,070,553
Net income per share of common stock	\$0.34	\$0.30	\$0.66	\$0.67