



DELHI BANK CORP.
Consolidated Statement of Condition
(unaudited)

	<u>Quarter Ending</u> <u>March, 2021</u>	<u>Quarter Ending</u> <u>March, 2020</u>
<u>Assets</u>		
Cash and Due From Banks	\$20,539,307	\$9,423,406
Short-term Investments	33,135,068	28,413,127
Investment Securities	103,887,623	71,307,895
Loans and Leases	202,296,523	180,552,583
Allowance for Losses	729,972	498,439
Loans and Leases, Net	201,566,551	180,054,144
Premises and Fixed Assets, Net	3,173,845	3,381,481
Other Real Estate Owned	-	12,500
Other Assets	10,276,932	9,837,287
Total Assets	372,579,326	302,429,840
<u>Liabilities</u>		
Noninterest-bearing Deposits	75,369,804	48,283,174
Interest-bearing Deposits	259,520,231	217,289,090
Total Deposits	334,890,035	265,572,264
Short-term Borrowings	-	-
Long-term Borrowings & Capital Lease Obligation	135,690	159,908
Accrued Expenses and Other Liabilities	4,003,241	4,078,039
Total Liabilities	339,028,966	269,810,211
<u>Capital</u>		
Equity Capital	33,550,360	32,619,629
Total Liabilities and Capital	\$372,579,326	\$302,429,840
Book Value per share of common stock	\$20.75	\$20.43

DELHI BANK CORP.
Consolidated Statements of Income
(unaudited)

	Quarter Ending <u>March, 2021</u>	Quarter Ending <u>March, 2020</u>
<u>Interest Income</u>		
Interest and Fees on Loans and Leases	\$1,800,327	\$1,971,495
Interest and Dividends on Securities	357,185	389,384
Short-term Investments	142,000	171,052
Total Interest Income	2,299,512	2,531,931
<u>Interest Expense</u>		
Interest on Deposits	285,298	415,922
Interest on Borrowed Funds & Capital Lease	2,410	11,848
Total Interest Expense	287,708	427,770
Net Interest Income	2,011,804	2,104,161
Provision for Loan Losses	90,000	35,000
Net Interest Income less Provision	1,921,804	2,069,161
<u>Noninterest Income</u>		
Other Income	345,691	345,858
Securities Gains (Losses)	-	-
Total Noninterest Income	345,691	345,858
<u>Noninterest Expense</u>		
Personnel	947,052	950,361
Occupancy and Equipment, Net	457,388	428,832
Other Operating Expense	217,605	295,738
Total Noninterest Expense	1,622,045	1,674,931
Income (Loss) Before Taxes	645,450	740,088
Income Tax Provision	118,053	141,897
Net Income	\$527,397	\$598,191
Net income per share of common stock	\$0.32	\$0.38