

DELHI BANK CORP.

Consolidated Statement of Condition (unaudited)

Assets \$9,140,297 \$2,755,658 Short-term Investments \$9,140,297 \$2,755,658 Short-term Investments 33,395,369 29,345,955 Investment Securities 84,572,822 69,798,732 Loans and Leases 201,932,903 181,644,949 Allowance for Losses 635,054 476,777 Loans and Leases, Net 201,297,849 181,168,172 Premises and Fixed Assets, Net 3,246,993 3,445,814 Other Real Estate Owned - 35,000 Other Assets 10,196,263 9,831,833 Total Assets 341,849,593 296,381,164 Liabilities 8,95,405,415 48,391,699 Interest-bearing Deposits 65,405,415 48,391,699 Interest-bearing Deposits 237,961,868 205,185,324 Total Deposits 237,961,868 205,185,324 Total Provings - 7,525,000 Long-term Borrowings & Capital Lease Obligation 142,237 3,940,878 Accrued Expenses and Other Liabilities 4,279,197 3,940,878		Quarter Ending December, 2020	Quarter Ending December, 2019
Short-term Investments 33,395,369 29,345,955 Investment Securities 84,572,822 69,798,732 Loans and Leases 201,932,903 181,644,949 Allowance for Losses 635,054 476,777 Loans and Leases, Net 201,297,849 181,168,172 Premises and Fixed Assets, Net 3,246,993 3,445,814 Other Real Estate Owned - 35,000 Other Assets 10,196,263 9,831,833 Total Assets 341,849,593 296,381,164 Liabilities 8 205,185,324 Noninterest-bearing Deposits 237,961,868 205,185,324 Total Deposits 303,367,283 253,577,023 Short-term Borrowings - 7,525,000 Long-term Borrowings & Capital Lease Obligation 142,237 165,253 Accrued Expenses and Other Liabilities 4,279,197 3,940,878 Total Liabilities 307,788,717 265,208,154	<u>Assets</u>		
Investment Securities	Cash and Due From Banks	\$9,140,297	\$2,755,658
Loans and Leases Allowance for Losses Coapital Loans and Leases, Net 201,932,903 181,644,949 476,777 Loans and Leases, Net 201,297,849 181,168,172 Premises and Fixed Assets, Net 3,246,993 3,445,814 Other Real Estate Owned - 35,000 Other Assets 10,196,263 341,849,593 296,381,164 Liabilities Noninterest-bearing Deposits 65,405,415 48,391,699 Interest-bearing Deposits 237,961,868 205,185,324 Total Deposits 303,367,283 253,577,023 Short-term Borrowings Long-term Borrowings & Capital Lease Obligation Accrued Expenses and Other Liabilities 7,525,000 Long-term Expenses and Other Liabilities 4,279,197 3,940,878 Total Liabilities 307,788,717 265,208,154	Short-term Investments	33,395,369	29,345,955
Allowance for Losses Loans and Leases, Net Premises and Fixed Assets, Net Other Real Estate Owned Other Assets Total Assets I 0,196,263 341,849,593 341,849,593 296,381,164 Liabilities Noninterest-bearing Deposits Interest-bearing Deposits Total Deposits Short-term Borrowings Long-term Borrowings & Capital Lease Obligation Accrued Expenses and Other Liabilities Capital Capital	Investment Securities	84,572,822	69,798,732
Loans and Leases, Net 201,297,849 181,168,172 Premises and Fixed Assets, Net 3,246,993 3,445,814 Other Real Estate Owned - 35,000 Other Assets 10,196,263 9,831,833 Total Assets 341,849,593 296,381,164 Liabilities Noninterest-bearing Deposits 65,405,415 48,391,699 Interest-bearing Deposits 237,961,868 205,185,324 Total Deposits 303,367,283 253,577,023 Short-term Borrowings - 7,525,000 Long-term Borrowings & Capital Lease Obligation 142,237 165,253 Accrued Expenses and Other Liabilities 4,279,197 3,940,878 Total Liabilities 307,788,717 265,208,154	Loans and Leases	201,932,903	181,644,949
Premises and Fixed Assets, Net 3,246,993 3,445,814 Other Real Estate Owned - 35,000 Other Assets 10,196,263 9,831,833 Total Assets 341,849,593 296,381,164 Liabilities Noninterest-bearing Deposits 65,405,415 48,391,699 Interest-bearing Deposits 237,961,868 205,185,324 Total Deposits 303,367,283 253,577,023 Short-term Borrowings - 7,525,000 Long-term Borrowings & Capital Lease Obligation 142,237 165,253 Accrued Expenses and Other Liabilities 4,279,197 3,940,878 Total Liabilities 307,788,717 265,208,154	Allowance for Losses	635,054	476,777
Other Real Estate Owned - 35,000 Other Assets 10,196,263 9,831,833 Total Assets 341,849,593 296,381,164 Liabilities Noninterest-bearing Deposits 65,405,415 48,391,699 Interest-bearing Deposits 237,961,868 205,185,324 Total Deposits 303,367,283 253,577,023 Short-term Borrowings - 7,525,000 Long-term Borrowings & Capital Lease Obligation 142,237 165,253 Accrued Expenses and Other Liabilities 4,279,197 3,940,878 Total Liabilities 307,788,717 265,208,154 Capital	Loans and Leases, Net	201,297,849	181,168,172
Other Assets 10,196,263 9,831,833 Total Assets 341,849,593 296,381,164 Liabilities Noninterest-bearing Deposits 65,405,415 48,391,699 Interest-bearing Deposits 237,961,868 205,185,324 Total Deposits 303,367,283 253,577,023 Short-term Borrowings - 7,525,000 Long-term Borrowings & Capital Lease Obligation 142,237 165,253 Accrued Expenses and Other Liabilities 4,279,197 3,940,878 Total Liabilities 307,788,717 265,208,154	Premises and Fixed Assets, Net	3,246,993	3,445,814
Total Assets 341,849,593 296,381,164 Liabilities Noninterest-bearing Deposits 65,405,415 48,391,699 Interest-bearing Deposits 237,961,868 205,185,324 Total Deposits 303,367,283 253,577,023 Short-term Borrowings - 7,525,000 Long-term Borrowings & Capital Lease Obligation 142,237 165,253 Accrued Expenses and Other Liabilities 4,279,197 3,940,878 Total Liabilities 307,788,717 265,208,154	Other Real Estate Owned	-	35,000
Liabilities Noninterest-bearing Deposits 65,405,415 48,391,699 Interest-bearing Deposits 237,961,868 205,185,324 Total Deposits 303,367,283 253,577,023 Short-term Borrowings - 7,525,000 Long-term Borrowings & Capital Lease Obligation 142,237 165,253 Accrued Expenses and Other Liabilities 4,279,197 3,940,878 Total Liabilities 307,788,717 265,208,154	Other Assets	10,196,263	9,831,833
Noninterest-bearing Deposits 65,405,415 48,391,699 Interest-bearing Deposits 237,961,868 205,185,324 Total Deposits 303,367,283 253,577,023 Short-term Borrowings - 7,525,000 Long-term Borrowings & Capital Lease Obligation 142,237 165,253 Accrued Expenses and Other Liabilities 4,279,197 3,940,878 Total Liabilities 307,788,717 265,208,154 Capital	Total Assets	341,849,593	296,381,164
Noninterest-bearing Deposits 65,405,415 48,391,699 Interest-bearing Deposits 237,961,868 205,185,324 Total Deposits 303,367,283 253,577,023 Short-term Borrowings - 7,525,000 Long-term Borrowings & Capital Lease Obligation 142,237 165,253 Accrued Expenses and Other Liabilities 4,279,197 3,940,878 Total Liabilities 307,788,717 265,208,154 Capital	Liabilities		
Interest-bearing Deposits 237,961,868 205,185,324 Total Deposits 303,367,283 253,577,023 Short-term Borrowings - 7,525,000 Long-term Borrowings & Capital Lease Obligation 142,237 165,253 Accrued Expenses and Other Liabilities 4,279,197 3,940,878 Total Liabilities 307,788,717 265,208,154 Capital		65,405,415	48,391,699
Total Deposits 303,367,283 253,577,023 Short-term Borrowings - 7,525,000 Long-term Borrowings & Capital Lease Obligation 142,237 165,253 Accrued Expenses and Other Liabilities 4,279,197 3,940,878 Total Liabilities 307,788,717 265,208,154 Capital	.		· · ·
Long-term Borrowings & Capital Lease Obligation 142,237 165,253 Accrued Expenses and Other Liabilities 4,279,197 3,940,878 Total Liabilities 307,788,717 265,208,154 Capital	• .	303,367,283	253,577,023
Long-term Borrowings & Capital Lease Obligation 142,237 165,253 Accrued Expenses and Other Liabilities 4,279,197 3,940,878 Total Liabilities 307,788,717 265,208,154 Capital	Short term Perrowings	_	7 525 000
Accrued Expenses and Other Liabilities 4,279,197 3,940,878 Total Liabilities 307,788,717 265,208,154 Capital	3	142,237	
Total Liabilities 307,788,717 265,208,154 Capital	zong tom zomoningo a Gaphai zoaco Ganganon	•	
Capital	Accrued Expenses and Other Liabilities	4,279,197	3,940,878
	Total Liabilities	307,788,717	265,208,154
	Canital		
		34,060,876	31,173,010
Total Liabilities and Capital \$341,849,593 \$296,381,164			
Book Value per share of common stock \$21.06 \$19.68	·	\$21.06	\$19.68

DELHI BANK CORP.

Consolidated Statements of Income (unaudited)

	Quarter Ending	Quarter Ending	Year to Date	Year to Date
	December, 2020	December, 2019	December, 2020	December, 2019
Interest Income				
Interest and Fees on Loans and Leases	\$1,893,478	\$2,029,329	\$7,705,391	\$7,898,685
Interest and Dividends on Securities	365,872	437,928	1,538,032	1,818,951
Short-term Investments	135,016	165,505	621,438	766,234
Total Interest Income	2,394,366	2,632,762	9,864,861	10,483,870
Interest Expense				
Interest on Deposits	323,076	417,004	1,466,048	1,725,093
Interest on Borrowed Funds & Capital Lease	2,460	22,889	19,757	35,180
Total Interest Expense	325,536	439,893	1,485,805	1,760,273
Net Interest Income	2,068,830	2,192,869	8,379,056	8,723,597
Provision for Loan Losses	90,000	20,000	280,000	60,000
Net Interest Income less Provision	1,978,830	2,172,869	8,099,056	8,663,597
Noninterest Income				
Other Income	371,829	320,784	1,357,733	1,332,607
Securities Gains (Losses)	-	-	-	-
Total Noninterest Income	371,829	320,784	1,357,733	1,332,607
Noninterest Expense				
Personnel	940,810	886 , 277	3,831,211	3,618,737
Occupancy and Equipment	459,144	416,989	1,742,817	1,696,003
Other Operating Expense	308,706	432,411	1,186,763	1,319,863
Total Noninterest Expense	1,708,660	1,735,677	6,760,791	6,634,603
Income (Loss) Before Taxes	641,999	757 , 976	2,695,998	3,361,601
Income Tax Provision	125,415	136,603	502,916	646,498
Net Income	\$516 , 584	\$621,373	\$2,193,082	\$2,715,103
Net income per share of common stock	\$0.32	\$0.39	\$1.37	\$1.72