



DELHI BANK CORP.
 Consolidated Statement of Condition
 (unaudited)

	<u>Quarter Ending December, 2020</u>	<u>Quarter Ending December, 2019</u>
<u>Assets</u>		
Cash and Due From Banks	\$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
<u>Liabilities</u>		
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
<u>Capital</u>		
Equity Capital	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

DELHI BANK CORP.
Consolidated Statements of Income
(unaudited)

	<u>Quarter Ending December, 2020</u>	<u>Quarter Ending December, 2019</u>	<u>Year to Date December, 2020</u>	<u>Year to Date December, 2019</u>
<u>Interest Income</u>				
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
<u>Interest Expense</u>				
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
<u>Noninterest Income</u>				
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
<u>Noninterest Expense</u>				
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