



DELHI BANK CORP.
Consolidated Statement of Condition
(unaudited)

	<u>Quarter Ending December, 2021</u>	<u>Quarter Ending December, 2020</u>
<u>Assets</u>		
Cash and Due From Banks	\$8,181,552	\$9,140,297
Short-term Investments	37,611,666	33,395,369
Investment Securities	103,076,754	84,572,822
Loans and Leases	221,117,995	201,932,903
Allowance for Losses	1,015,795	635,054
Loans and Leases, Net	220,102,200	201,297,849
Premises and Fixed Assets, Net	3,227,048	3,246,993
Other Real Estate Owned	-	-
Other Assets	11,691,283	10,196,263
Total Assets	383,890,503	341,849,593
<u>Liabilities</u>		
Noninterest-bearing Deposits	78,003,247	65,405,415
Interest-bearing Deposits	267,745,393	237,961,868
Total Deposits	345,748,640	303,367,283
Short-term Borrowings	-	-
Long-term Borrowings & Capital Lease Obligation	115,378	142,237
Accrued Expenses and Other Liabilities	3,806,304	4,279,197
Total Liabilities	349,670,322	307,788,717
<u>Capital</u>		
Equity Capital	34,220,181	34,060,876
Total Liabilities and Capital	\$383,890,503	\$341,849,593
Book Value per share of common stock	\$10.33	\$10.53

DELHI BANK CORP.
Consolidated Statements of Income
(unaudited)

	<u>Quarter Ending December, 2021</u>	<u>Quarter Ending December, 2020</u>	<u>Year to Date December, 2021</u>	<u>Year to Date December, 2020</u>
<u>Interest Income</u>				
Interest and Fees on Loans and Leases	\$1,800,737	\$1,893,478	\$7,207,545	\$7,705,392
Interest and Dividends on Securities	386,548	365,872	1,503,139	1,538,032
Short-term Investments	114,297	135,016	502,791	621,438
Total Interest Income	2,301,582	2,394,366	9,213,475	9,864,862
<u>Interest Expense</u>				
Interest on Deposits	265,785	323,077	1,099,183	1,466,050
Interest on Borrowed Funds & Capital Lease	2,011	2,460	8,800	19,756
Total Interest Expense	267,796	325,537	1,107,983	1,485,806
Net Interest Income	2,033,786	2,068,829	8,105,492	8,379,056
Provision for Loan Losses	90,000	90,000	360,000	280,000
Net Interest Income less Provision	1,943,786	1,978,829	7,745,492	8,099,056
<u>Noninterest Income</u>				
Other Income	344,158	371,829	1,400,847	1,357,733
Securities Gains (Losses)	-	-	-	-
Total Noninterest Income	344,158	371,829	1,400,847	1,357,733
<u>Noninterest Expense</u>				
Personnel	942,702	940,810	3,797,112	3,831,211
Occupancy and Equipment	432,270	459,144	1,779,470	1,742,817
Other Operating Expense	328,037	308,706	1,075,471	1,186,763
Total Noninterest Expense	1,703,009	1,708,660	6,652,053	6,760,791
Income (Loss) Before Taxes	584,935	641,999	2,494,286	2,695,998
Income Tax Provision	107,269	125,415	461,610	502,916
Net Income	\$477,666	\$516,584	\$2,032,676	\$2,193,082
Net income per share of common stock	\$0.14	\$0.16	\$0.62	\$0.69