



DELHI BANK CORP.
 Consolidated Statement of Condition
 (unaudited)

	<u>Quarter Ending</u> <u>March, 2022</u>	<u>Quarter Ending</u> <u>March, 2021</u>
<u>Assets</u>		
Cash and Due From Banks	\$4,293,546	\$20,539,307
Short-term Investments	36,858,134	33,135,068
Investment Securities	101,429,526	103,887,623
Loans and Leases	231,844,902	202,296,523
Allowance for Losses	1,045,744	729,972
Loans and Leases, Net	230,799,158	201,566,551
Premises and Fixed Assets, Net	3,206,618	3,173,845
Other Real Estate Owned	-	-
Other Assets	12,405,270	10,276,932
Total Assets	388,992,252	372,579,326
<u>Liabilities</u>		
Noninterest-bearing Deposits	79,715,838	75,369,804
Interest-bearing Deposits	275,655,743	259,520,231
Total Deposits	355,371,581	334,890,035
Short-term Borrowings	-	-
Long-term Borrowings & Capital Lease Obligation	108,378	135,690
Accrued Expenses and Other Liabilities	2,766,665	4,003,241
Total Liabilities	358,246,624	339,028,966
<u>Capital</u>		
Equity Capital	30,745,628	33,550,360
Total Liabilities and Capital	\$388,992,252	\$372,579,326
Book Value per share of common stock	\$9.27	\$10.38

DELHI BANK CORP.
Consolidated Statements of Income
(unaudited)

	Quarter Ending <u>March, 2022</u>	Quarter Ending <u>March, 2021</u>
<u>Interest Income</u>		
Interest and Fees on Loans and Leases	\$1,858,578	\$1,800,327
Interest and Dividends on Securities	402,217	357,185
Short-term Investments	117,774	142,000
Total Interest Income	2,378,569	2,299,512
<u>Interest Expense</u>		
Interest on Deposits	257,172	285,298
Interest on Borrowed Funds & Capital Lease	1,925	2,410
Total Interest Expense	259,097	287,708
Net Interest Income	2,119,472	2,011,804
Provision for Loan Losses	30,000	90,000
Net Interest Income less Provision	2,089,472	1,921,804
<u>Noninterest Income</u>		
Other Income	348,221	345,691
Securities Gains (Losses)	-	-
Total Noninterest Income	348,221	345,691
<u>Noninterest Expense</u>		
Personnel	948,072	947,052
Occupancy and Equipment, Net	436,070	457,388
Other Operating Expense	314,245	217,605
Total Noninterest Expense	1,698,387	1,622,045
Income (Loss) Before Taxes	739,306	645,450
Income Tax Provision	138,558	118,053
Net Income	\$600,748	\$527,397
Net income per share of common stock	\$0.18	\$0.16