



DELHI BANK CORP.
 Consolidated Statement of Condition
 (unaudited)

	<u>Quarter Ending</u> <u>September, 2021</u>	<u>Quarter Ending</u> <u>September, 2020</u>
<u>Assets</u>		
Cash and Due From Banks	\$15,544,081	\$13,080,940
Short-term Investments	34,871,285	31,152,618
Investment Securities	98,010,709	81,913,705
Loans and Leases	215,161,440	198,016,075
Allowance for Losses	936,795	518,520
Loans and Leases, Net	214,224,645	197,497,555
Premises and Fixed Assets, Net	3,272,475	3,291,094
Other Real Estate Owned	-	69,513
Other Assets	10,760,870	9,838,995
Total Assets	376,684,065	336,844,420
<u>Liabilities</u>		
Noninterest-bearing Deposits	76,896,389	66,463,821
Interest-bearing Deposits	261,091,291	232,142,274
Total Deposits	337,987,680	298,606,095
Short-term Borrowings	-	-
Long-term Borrowings & Capital Lease Obligation	122,262	148,676
Accrued Expenses and Other Liabilities	4,003,807	4,314,898
Total Liabilities	342,113,749	303,069,669
<u>Capital</u>		
Equity Capital	34,570,316	33,774,751
Total Liabilities and Capital	\$376,684,065	\$336,844,420
Book Value per share of common stock	\$10.48	\$10.48

DELHI BANK CORP.
Consolidated Statements of Income
(unaudited)

	<u>Quarter Ending</u> <u>September, 2021</u>	<u>Quarter Ending</u> <u>September, 2020</u>	<u>Year to Date</u> <u>September, 2021</u>	<u>Year to Date</u> <u>September, 2020</u>
<u>Interest Income</u>				
Interest and Fees on Loans and Leases	\$1,803,019	\$1,962,249	\$5,406,808	\$5,811,913
Interest and Dividends on Securities	363,681	386,225	1,116,591	1,172,160
Short-term Investments	120,938	151,597	388,494	486,422
Total Interest Income	2,287,638	2,500,071	6,911,893	7,470,495
<u>Interest Expense</u>				
Interest on Deposits	273,447	351,085	833,307	1,152,321
Interest on Borrowed Funds & Capital Lease	2,211	2,558	6,880	7,948
Total Interest Expense	275,658	353,643	840,187	1,160,269
Net Interest Income	2,011,980	2,146,428	6,071,706	6,310,226
Provision for Loan Losses	90,000	90,000	270,000	190,000
Net Interest Income less Provision	1,921,980	2,056,428	5,801,706	6,120,226
<u>Noninterest Income</u>				
Other Income	364,469	316,143	1,056,689	985,905
Securities Gains (Losses)	-	-	-	-
Total Noninterest Income	364,469	316,143	1,056,689	985,905
<u>Noninterest Expense</u>				
Personnel	952,689	998,792	2,854,411	2,890,401
Occupancy and Equipment, Net	440,923	432,700	1,347,201	1,283,674
Other Operating Expense	312,634	180,204	747,434	852,483
Total Noninterest Expense	1,706,246	1,611,696	4,949,046	5,026,558
Income (Loss) Before Taxes	580,203	760,875	1,909,349	2,079,573
Income Tax Provision	107,447	154,930	354,341	403,076
Net Income	\$472,756	\$605,945	\$1,555,008	\$1,676,499
Net income per share of common stock	\$0.14	\$0.19	\$0.48	\$0.53