



DELHI BANK CORP.
Consolidated Statement of Condition
(unaudited)

	<u>Quarter Ending</u> <u>June, 2022</u>	<u>Quarter Ending</u> <u>June, 2021</u>
<u>Assets</u>		
Cash and Due From Banks	\$2,989,733	\$9,462,158
Short-term Investments	35,628,007	34,880,327
Investment Securities	92,107,324	101,272,426
Loans and Leases	243,320,667	211,069,583
Allowance for Losses	1,078,097	844,394
Loans and Leases, Net	242,242,570	210,225,189
Premises and Fixed Assets, Net	3,123,449	3,214,685
Other Real Estate Owned	-	-
Other Assets	12,865,653	10,132,015
Total Assets	388,956,736	369,186,800
<u>Liabilities</u>		
Noninterest-bearing Deposits	79,194,272	72,278,710
Interest-bearing Deposits	276,045,401	258,641,970
Total Deposits	355,239,673	330,920,680
Short-term Borrowings	3,925,000	-
Long-term Borrowings & Capital Lease Obligation	101,259	129,032
Accrued Expenses and Other Liabilities	1,964,736	4,039,086
Total Liabilities	361,230,668	335,088,798
<u>Capital</u>		
Equity Capital	27,726,068	34,098,002
Total Liabilities and Capital	\$388,956,736	\$369,186,800
Book Value per share of common stock	\$8.24	\$10.41

DELHI BANK CORP.
Consolidated Statements of Income
(unaudited)

	<u>Quarter Ending June, 2022</u>	<u>Quarter Ending June, 2021</u>	<u>Year to Date June, 2022</u>	<u>Year to Date June, 2021</u>
<u>Interest Income</u>				
Interest and Fees on Loans and Leases	\$1,855,004	\$1,803,463	\$3,713,582	\$3,603,789
Interest and Dividends on Securities	436,598	395,725	838,806	752,910
Short-term Investments	112,547	125,555	230,321	267,556
Total Interest Income	2,404,149	2,324,743	4,782,709	4,624,255
<u>Interest Expense</u>				
Interest on Deposits	265,142	274,562	522,305	559,860
Interest on Borrowed Funds & Capital Lease	27,107	2,259	29,032	4,669
Total Interest Expense	292,249	276,821	551,337	564,529
Net Interest Income	2,111,900	2,047,922	4,231,372	4,059,726
Provision for Loan Losses	30,000	90,000	60,000	180,000
Net Interest Income less Provision	2,081,900	1,957,922	4,171,372	3,879,726
<u>Noninterest Income</u>				
Other Income	348,008	346,529	694,568	692,220
Securities Gains (Losses)	-	-	-	-
Total Noninterest Income	348,008	346,529	694,568	692,220
<u>Noninterest Expense</u>				
Personnel	915,755	954,669	1,863,827	1,901,721
Occupancy and Equipment, Net	425,439	448,890	861,509	906,278
Other Operating Expense	319,421	217,195	632,005	434,800
Total Noninterest Expense	1,660,615	1,620,754	3,357,341	3,242,799
Income (Loss) Before Taxes	769,293	683,697	1,508,599	1,329,147
Income Tax Provision	148,463	128,841	287,021	246,894
Net Income	\$620,830	\$554,856	\$1,221,578	\$1,082,253
Net income per share of common stock	\$0.18	\$0.17	\$0.36	\$0.34