



DELHI BANK CORP.
Consolidated Statement of Condition
(unaudited)

	<u>Quarter Ending December, 2022</u>	<u>Quarter Ending December, 2021</u>
<u>Assets</u>		
Cash and Due From Banks	\$2,736,393	\$8,181,552
Short-term Investments	26,674,055	37,611,666
Investment Securities	82,028,700	103,076,754
Loans and Leases	247,335,560	221,117,995
Allowance for Losses	1,159,355	1,015,795
Loans and Leases, Net	246,176,205	220,102,200
Premises and Fixed Assets, Net	4,884,263	3,227,048
Other Real Estate Owned	49,593	-
Other Assets	11,029,716	11,691,283
Total Assets	373,578,925	383,890,503
<u>Liabilities</u>		
Noninterest-bearing Deposits	81,067,097	78,003,247
Interest-bearing Deposits	263,448,607	267,745,393
Total Deposits	344,515,704	345,748,640
Short-term Borrowings	150,000	-
Long-term Borrowings & Capital Lease Obligation	86,661	115,378
Accrued Expenses and Other Liabilities	1,301,605	3,806,304
Total Liabilities	346,053,970	349,670,322
<u>Capital</u>		
Equity Capital	27,524,955	34,220,181
Total Liabilities and Capital	\$373,578,925	\$383,890,503
Book Value per share of common stock	\$8.10	\$10.33

DELHI BANK CORP.
Consolidated Statements of Income
(unaudited)

	<u>Quarter Ending December, 2022</u>	<u>Quarter Ending December, 2021</u>	<u>Year to Date December, 2022</u>	<u>Year to Date December, 2021</u>
<u>Interest Income</u>				
Interest and Fees on Loans and Leases	\$2,146,886	\$1,800,737	\$7,873,492	\$7,207,545
Interest and Dividends on Securities	473,961	386,548	1,744,836	1,503,139
Short-term Investments	98,206	114,297	427,132	502,791
Total Interest Income	2,719,053	2,301,582	10,045,460	9,213,475
<u>Interest Expense</u>				
Interest on Deposits	420,544	265,785	1,239,622	1,099,183
Interest on Borrowed Funds & Capital Lease	20,565	2,011	106,063	8,800
Total Interest Expense	441,109	267,796	1,345,685	1,107,983
Net Interest Income	2,277,944	2,033,786	8,699,775	8,105,492
Provision for Loan Losses	30,000	90,000	120,000	360,000
Net Interest Income less Provision	2,247,944	1,943,786	8,579,775	7,745,492
<u>Noninterest Income</u>				
Other Income	323,398	344,158	1,384,088	1,400,847
Securities Gains (Losses)	-	-	-	-
Total Noninterest Income	323,398	344,158	1,384,088	1,400,847
<u>Noninterest Expense</u>				
Personnel	941,548	942,702	3,749,415	3,797,112
Occupancy and Equipment	466,778	432,270	1,768,598	1,779,470
Other Operating Expense	337,610	328,037	1,273,199	1,075,471
Total Noninterest Expense	1,745,936	1,703,009	6,791,212	6,652,053
Income (Loss) Before Taxes	825,406	584,935	3,172,651	2,494,286
Income Tax Provision	159,198	107,269	611,456	461,610
Net Income	\$666,208	\$477,666	\$2,561,195	\$2,032,676
Net income per share of common stock	\$0.20	\$0.14	\$0.76	\$0.62