



DELHI BANK CORP.
Consolidated Statement of Condition
(unaudited)

	<u>Quarter Ending</u> <u>March, 2023</u>	<u>Quarter Ending</u> <u>March, 2022</u>
<u>Assets</u>		
Cash and Due From Banks	\$20,485,086	\$4,293,546
Short-term Investments	23,114,244	36,858,134
Investment Securities	85,920,686	101,429,526
Loans and Leases	249,218,278	231,844,902
Allowance for Losses	1,204,328	1,045,744
Loans and Leases, Net	248,013,950	230,799,158
Premises and Fixed Assets, Net	4,822,978	3,206,618
Other Real Estate Owned	-	-
Other Assets	10,622,725	12,405,270
Total Assets	392,979,669	388,992,252
<u>Liabilities</u>		
Noninterest-bearing Deposits	77,089,592	79,715,838
Interest-bearing Deposits	285,666,967	275,655,743
Total Deposits	362,756,559	355,371,581
Short-term Borrowings	-	-
Long-term Borrowings & Capital Lease Obligation	79,177	108,378
Accrued Expenses and Other Liabilities	1,680,358	2,766,665
Total Liabilities	364,516,094	358,246,624
<u>Capital</u>		
Equity Capital	28,463,575	30,745,628
Total Liabilities and Capital	\$392,979,669	\$388,992,252
Book Value per share of common stock	\$8.39	\$9.18

DELHI BANK CORP.
Consolidated Statements of Income
(unaudited)

	Quarter Ending <u>March, 2023</u>	Quarter Ending <u>March, 2022</u>
<u>Interest Income</u>		
Interest and Fees on Loans and Leases	\$2,273,636	\$1,858,578
Interest and Dividends on Securities	482,895	402,217
Short-term Investments	145,001	117,774
Total Interest Income	2,901,532	2,378,569
<u>Interest Expense</u>		
Interest on Deposits	669,997	257,172
Interest on Borrowed Funds & Capital Lease	10,229	1,925
Total Interest Expense	680,226	259,097
Net Interest Income	2,221,306	2,119,472
Provision for Loan Losses	30,000	30,000
Net Interest Income less Provision	2,191,306	2,089,472
<u>Noninterest Income</u>		
Other Income	382,493	348,221
Securities Gains (Losses)	-	-
Total Noninterest Income	382,493	348,221
<u>Noninterest Expense</u>		
Personnel	971,666	948,072
Occupancy and Equipment, Net	492,668	436,070
Other Operating Expense	381,807	314,245
Total Noninterest Expense	1,846,141	1,698,387
Income (Loss) Before Taxes	727,658	739,306
Income Tax Provision	133,476	138,558
Net Income	\$594,182	\$600,748
Net income per share of common stock	\$0.18	\$0.18