



DELHI BANK CORP.
Consolidated Statement of Condition
(unaudited)

	<u>Quarter Ending</u> <u>June, 2023</u>	<u>Quarter Ending</u> <u>June, 2022</u>
<u>Assets</u>		
Cash and Due From Banks	\$4,247,719	\$2,989,733
Short-term Investments	19,706,114	35,628,007
Investment Securities	81,803,934	92,107,324
Loans and Leases	249,607,501	243,320,667
Allowance for Losses	1,223,718	1,078,097
Loans and Leases, Net	248,383,783	242,242,570
Premises and Fixed Assets, Net	4,755,311	3,123,449
Other Real Estate Owned	80,568	-
Other Assets	10,550,021	12,865,653
Total Assets	369,527,450	388,956,736
<u>Liabilities</u>		
Noninterest-bearing Deposits	77,028,402	79,194,272
Interest-bearing Deposits	260,037,886	276,045,401
Total Deposits	337,066,288	355,239,673
Short-term Borrowings	3,800,000	3,925,000
Long-term Borrowings & Capital Lease Obligation	71,567	101,259
Accrued Expenses and Other Liabilities	1,654,657	1,964,736
Total Liabilities	342,592,512	361,230,668
<u>Capital</u>		
Equity Capital	26,934,938	27,726,068
Total Liabilities and Capital	\$369,527,450	\$388,956,736
Book Value per share of common stock	\$7.99	\$8.24

DELHI BANK CORP.
Consolidated Statements of Income
(unaudited)

	<u>Quarter Ending</u> <u>June, 2023</u>	<u>Quarter Ending</u> <u>June, 2022</u>	<u>Year to Date</u> <u>June, 2023</u>	<u>Year to Date</u> <u>June, 2022</u>
<u>Interest Income</u>				
Interest and Fees on Loans and Leases	\$2,417,148	\$1,855,004	\$4,690,784	\$3,713,582
Interest and Dividends on Securities	533,084	436,598	1,015,979	838,806
Short-term Investments	120,022	112,547	265,023	230,321
Total Interest Income	3,070,254	2,404,149	5,971,786	4,782,709
<u>Interest Expense</u>				
Interest on Deposits	889,523	265,142	1,559,520	522,305
Interest on Borrowed Funds & Capital Lease	59,338	27,107	69,567	29,032
Total Interest Expense	948,861	292,249	1,629,087	551,337
Net Interest Income	2,121,393	2,111,900	4,342,699	4,231,372
Provision for Loan Losses	20,000	30,000	50,000	60,000
Net Interest Income less Provision	2,101,393	2,081,900	4,292,699	4,171,372
<u>Noninterest Income</u>				
Other Income	371,921	348,008	754,414	694,568
Securities Gains (Losses)	-	-	-	-
Total Noninterest Income	371,921	348,008	754,414	694,568
<u>Noninterest Expense</u>				
Personnel	996,325	915,755	1,967,991	1,863,827
Occupancy and Equipment, Net	455,821	425,439	948,490	861,509
Other Operating Expense	371,733	319,421	753,541	632,005
Total Noninterest Expense	1,823,879	1,660,615	3,670,022	3,357,341
Income (Loss) Before Taxes	649,435	769,293	1,377,091	1,508,599
Income Tax Provision	126,522	148,463	259,998	287,021
Net Income	\$522,913	\$620,830	\$1,117,093	\$1,221,578
Net income per share of common stock	\$0.15	\$0.18	\$0.33	\$0.36