



DELHI BANK CORP.
 Consolidated Statement of Condition
 (unaudited)

	<u>Quarter Ending December, 2023</u>	<u>Quarter Ending December, 2022</u>
<u>Assets</u>		
Cash and Due From Banks	\$3,159,829	\$2,736,393
Short-term Investments	17,711,370	26,674,055
Investment Securities	78,076,930	82,028,700
Loans and Leases	255,607,984	247,335,560
Allowance for Losses	1,224,567	1,159,355
Loans and Leases, Net	254,383,417	246,176,205
Premises and Fixed Assets, Net	4,590,283	4,884,263
Other Real Estate Owned	80,568	49,593
Other Assets	10,845,353	11,029,716
Total Assets	368,847,750	373,578,925
<u>Liabilities</u>		
Noninterest-bearing Deposits	72,166,619	81,067,097
Interest-bearing Deposits	250,388,162	263,448,607
Total Deposits	322,554,781	344,515,704
Short-term Borrowings	15,975,000	150,000
Long-term Borrowings & Capital Lease Obligation	55,959	86,661
Accrued Expenses and Other Liabilities	1,931,613	1,301,605
Total Liabilities	340,517,353	346,053,970
<u>Capital</u>		
Equity Capital	28,330,397	27,524,955
Total Liabilities and Capital	\$368,847,750	\$373,578,925
Book Value per share of common stock	\$8.35	\$8.10

DELHI BANK CORP.
Consolidated Statements of Income
(unaudited)

	<u>Quarter Ending</u> <u>December, 2023</u>	<u>Quarter Ending</u> <u>December, 2022</u>	<u>Year to Date</u> <u>December, 2023</u>	<u>Year to Date</u> <u>December, 2022</u>
<u>Interest Income</u>				
Interest and Fees on Loans and Leases	\$2,613,050	\$2,146,886	\$9,839,378	\$7,873,492
Interest and Dividends on Securities	527,879	473,961	2,069,512	1,744,836
Short-term Investments	70,825	98,206	414,751	427,132
Total Interest Income	3,211,754	2,719,053	12,323,641	10,045,460
<u>Interest Expense</u>				
Interest on Deposits	993,620	420,544	3,489,069	1,239,622
Interest on Borrowed Funds & Capital Lease	369,798	20,565	650,055	106,063
Total Interest Expense	1,363,418	441,109	4,139,124	1,345,685
Net Interest Income	1,848,336	2,277,944	8,184,517	8,699,775
Provision for Loan Losses	5,000	30,000	55,000	120,000
Net Interest Income less Provision	1,843,336	2,247,944	8,129,517	8,579,775
<u>Noninterest Income</u>				
Other Income	378,686	323,398	1,528,120	1,384,088
Securities Gains (Losses)	-	-	-	-
Total Noninterest Income	378,686	323,398	1,528,120	1,384,088
<u>Noninterest Expense</u>				
Personnel	957,339	941,548	3,892,877	3,749,415
Occupancy and Equipment	464,671	466,778	1,877,345	1,768,598
Other Operating Expense	410,749	337,610	1,544,727	1,273,199
Total Noninterest Expense	1,832,759	1,745,936	7,314,949	6,791,212
Income (Loss) Before Taxes	389,263	825,406	2,342,688	3,172,651
Income Tax Provision	64,934	159,198	432,808	611,456
Net Income	\$324,329	\$666,208	\$1,909,880	\$2,561,195
Net income per share of common stock	\$0.10	\$0.20	\$0.56	\$0.76