



DELHI BANK CORP.
Consolidated Statement of Condition
(unaudited)

	<u>Quarter Ending</u> <u>March, 2024</u>	<u>Quarter Ending</u> <u>March, 2023</u>
<u>Assets</u>		
Cash and Due From Banks	\$13,726,178	\$20,485,086
Short-term Investments	15,875,566	23,114,244
Investment Securities	70,911,650	85,920,686
Loans and Leases	253,990,543	249,218,278
Allowance for Losses	1,224,629	1,204,328
Loans and Leases, Net	252,765,914	248,013,950
Premises and Fixed Assets, Net	4,507,086	4,822,978
Other Real Estate Owned	80,568	-
Other Assets	10,822,344	10,622,725
Total Assets	368,689,306	392,979,669
<u>Liabilities</u>		
Noninterest-bearing Deposits	69,392,608	77,089,592
Interest-bearing Deposits	269,932,395	285,666,967
Total Deposits	339,325,003	362,756,559
Short-term Borrowings	-	-
Long-term Borrowings & Capital Lease Obligation	47,958	79,177
Accrued Expenses and Other Liabilities	1,831,252	1,680,358
Total Liabilities	341,204,213	364,516,094
<u>Capital</u>		
Equity Capital	27,485,093	28,463,575
Total Liabilities and Capital	\$368,689,306	\$392,979,669
Book Value per share of common stock	\$8.06	\$8.39

DELHI BANK CORP.
Consolidated Statements of Income
(unaudited)

	Quarter Ending March, 2024	Quarter Ending March, 2023
<u>Interest Income</u>		
Interest and Fees on Loans and Leases	\$2,663,761	\$2,273,636
Interest and Dividends on Securities	493,785	482,895
Short-term Investments	79,160	145,001
Total Interest Income	3,236,706	2,901,532
<u>Interest Expense</u>		
Interest on Deposits	1,203,381	669,997
Interest on Borrowed Funds & Capital Lease	109,230	10,229
Total Interest Expense	1,312,611	680,226
Net Interest Income	1,924,095	2,221,306
Provision for Loan Losses	15,000	30,000
Net Interest Income less Provision	1,909,095	2,191,306
<u>Noninterest Income</u>		
Other Income	389,172	382,493
Securities Gains (Losses)	(1,609)	-
Total Noninterest Income	387,563	382,493
<u>Noninterest Expense</u>		
Personnel	993,213	971,666
Occupancy and Equipment, Net	457,737	492,668
Other Operating Expense	337,680	381,807
Total Noninterest Expense	1,788,630	1,846,141
Income (Loss) Before Taxes	508,028	727,658
Income Tax Provision	84,573	133,476
Net Income	\$423,455	\$594,182
Net income per share of common stock	\$0.12	\$0.18