



DELHI BANK CORP.
Consolidated Statement of Condition
(unaudited)

	<u>Quarter Ending December, 2024</u>	<u>Quarter Ending December, 2023</u>
<u>Assets</u>		
Cash and Due From Banks	\$11,396,529	\$3,159,829
Short-term Investments	11,973,047	17,711,370
Investment Securities	70,550,174	78,076,930
Loans and Leases	257,329,933	255,607,984
Allowance for Losses	1,279,487	1,224,567
Loans and Leases, Net	256,050,446	254,383,417
Premises and Fixed Assets, Net	4,324,501	4,590,283
Other Real Estate Owned	52,553	80,568
Other Assets	11,073,012	10,845,353
Total Assets	365,420,262	368,847,750
<u>Liabilities</u>		
Noninterest-bearing Deposits	74,626,556	72,166,619
Interest-bearing Deposits	260,545,247	250,388,162
Total Deposits	335,171,803	322,554,781
Short-term Borrowings	-	15,975,000
Long-term Borrowings & Capital Lease Obligation	23,135	55,959
Accrued Expenses and Other Liabilities	2,286,621	1,931,613
Total Liabilities	337,481,559	340,517,353
<u>Capital</u>		
Equity Capital	27,938,703	28,330,397
Total Liabilities and Capital	\$365,420,262	\$368,847,750
Book Value per share of common stock	\$8.21	\$8.35

DELHI BANK CORP.
Consolidated Statements of Income
(unaudited)

	<u>Quarter Ending December, 2024</u>	<u>Quarter Ending December, 2023</u>	<u>Year to Date December, 2024</u>	<u>Year to Date December, 2023</u>
<u>Interest Income</u>				
Interest and Fees on Loans and Leases	\$2,760,417	\$2,613,050	\$10,838,115	\$9,839,378
Interest and Dividends on Securities	425,776	527,879	1,805,811	2,069,512
Short-term Investments	53,467	70,825	268,998	414,751
Total Interest Income	3,239,660	3,211,754	12,912,924	12,323,641
<u>Interest Expense</u>				
Interest on Deposits	1,277,172	993,620	5,077,472	3,489,069
Interest on Borrowed Funds & Capital Lease	18,304	369,798	175,001	650,055
Total Interest Expense	1,295,476	1,363,418	5,252,473	4,139,124
Net Interest Income	1,944,184	1,848,336	7,660,451	8,184,517
Provision for Loan Losses	15,000	5,000	60,000	55,000
Net Interest Income less Provision	1,929,184	1,843,336	7,600,451	8,129,517
<u>Noninterest Income</u>				
Other Income	409,311	378,686	1,612,028	1,528,120
Securities Gains (Losses)	-	-	(1,609)	-
Total Noninterest Income	409,311	378,686	1,610,419	1,528,120
<u>Noninterest Expense</u>				
Personnel	936,925	957,339	3,848,156	3,892,877
Occupancy and Equipment	437,659	464,671	1,783,848	1,877,345
Other Operating Expense	388,281	410,749	1,486,102	1,544,727
Total Noninterest Expense	1,762,865	1,832,759	7,118,106	7,314,949
Income (Loss) Before Taxes	575,630	389,263	2,092,764	2,342,688
Income Tax Provision	110,770	64,934	385,947	432,808
Net Income	\$464,860	\$324,329	\$1,706,817	\$1,909,880
Net income per share of common stock	\$0.14	\$0.10	\$0.50	\$0.56