



DELHI BANK CORP.
 Consolidated Statement of Condition
 (unaudited)

	<u>Quarter Ending</u> <u>March, 2025</u>	<u>Quarter Ending</u> <u>March, 2024</u>
<u>Assets</u>		
Cash and Due From Banks	\$24,760,451	\$13,726,178
Short-term Investments	11,509,503	15,875,566
Investment Securities	74,576,208	70,911,650
Loans and Leases	259,109,261	253,990,543
Allowance for Losses	1,280,096	1,224,629
Loans and Leases, Net	257,829,165	252,765,914
Premises and Fixed Assets, Net	4,242,092	4,507,086
Other Real Estate Owned	52,553	80,568
Other Assets	11,119,784	10,822,344
Total Assets	384,089,756	368,689,306
<u>Liabilities</u>		
Noninterest-bearing Deposits	74,560,751	69,392,608
Interest-bearing Deposits	277,414,712	269,932,395
Total Deposits	351,975,463	339,325,003
Short-term Borrowings	110,000	-
Long-term Borrowings & Capital Lease Obligation	14,580	47,958
Accrued Expenses and Other Liabilities	2,521,737	1,831,252
Total Liabilities	354,621,780	341,204,213
<u>Capital</u>		
Equity Capital	29,467,976	27,485,093
Total Liabilities and Capital	\$384,089,756	\$368,689,306
Book Value per share of common stock	\$8.63	\$8.06

DELHI BANK CORP.
Consolidated Statements of Income
(unaudited)

	Quarter Ending <u>March, 2025</u>	Quarter Ending <u>March, 2024</u>
<u>Interest Income</u>		
Interest and Fees on Loans and Leases	\$2,726,181	\$2,663,761
Interest and Dividends on Securities	502,496	493,785
Short-term Investments	195,453	79,160
Total Interest Income	3,424,130	3,236,706
<u>Interest Expense</u>		
Interest on Deposits	1,357,646	1,203,381
Interest on Borrowed Funds & Capital Lease	878	109,230
Total Interest Expense	1,358,524	1,312,611
Net Interest Income	2,065,606	1,924,095
Provision for Loan Losses	15,000	15,000
Net Interest Income less Provision	2,050,606	1,909,095
<u>Noninterest Income</u>		
Other Income	419,778	389,172
Securities Gains (Losses)	-	(1,609)
Total Noninterest Income	419,778	387,563
<u>Noninterest Expense</u>		
Personnel	933,664	993,213
Occupancy and Equipment, Net	456,590	457,737
Other Operating Expense	481,299	337,680
Total Noninterest Expense	1,871,553	1,788,630
Income (Loss) Before Taxes	598,831	508,028
Income Tax Provision	102,528	84,573
Net Income	\$496,303	\$423,455
Net income per share of common stock	\$0.15	\$0.12