



DELHI BANK CORP.
 Consolidated Statement of Condition
 (unaudited)

	<u>Quarter Ending</u> <u>March, 2026</u>	<u>Quarter Ending</u> <u>March, 2025</u>
<u>Assets</u>		
Cash and Due From Banks	\$42,799,048	\$24,760,451
Short-term Investments	6,776,495	11,509,503
Investment Securities	77,206,944	74,576,208
Loans and Leases	264,595,427	259,109,261
Allowance for Losses	1,330,516	1,280,096
Loans and Leases, Net	263,264,911	257,829,165
Premises and Fixed Assets, Net	4,173,238	4,242,092
Other Real Estate Owned	53,339	52,553
Other Assets	11,471,973	11,119,784
Total Assets	405,745,948	384,089,756
<u>Liabilities</u>		
Noninterest-bearing Deposits	82,148,716	74,560,751
Interest-bearing Deposits	289,669,107	277,414,712
Total Deposits	371,817,823	351,975,463
Short-term Borrowings	-	110,000
Long-term Borrowings & Capital Lease Obligation	145,196	14,580
Accrued Expenses and Other Liabilities	2,874,747	2,521,737
Total Liabilities	374,837,766	354,621,780
<u>Capital</u>		
Equity Capital	30,908,182	29,467,976
Total Liabilities and Capital	\$405,745,948	\$384,089,756
Book Value per share of common stock	\$9.12	\$8.63

DELHI BANK CORP.
Consolidated Statements of Income
(unaudited)

	Quarter Ending March, 2026	Quarter Ending March, 2025
<u>Interest Income</u>		
Interest and Fees on Loans and Leases	\$2,837,940	\$2,726,181
Interest and Dividends on Securities	558,943	502,496
Short-term Investments	208,806	195,453
Total Interest Income	3,605,689	3,424,130
<u>Interest Expense</u>		
Interest on Deposits	1,213,089	1,357,646
Interest on Borrowed Funds & Capital Lease	1,769	878
Total Interest Expense	1,214,858	1,358,524
Net Interest Income	2,390,831	2,065,606
Provision for Loan Losses	15,000	15,000
Net Interest Income less Provision	2,375,831	2,050,606
<u>Noninterest Income</u>		
Other Income	424,676	419,778
Securities Gains (Losses)	-	-
Total Noninterest Income	424,676	419,778
<u>Noninterest Expense</u>		
Personnel	1,003,737	933,664
Occupancy and Equipment, Net	439,965	456,590
Other Operating Expense	455,027	481,299
Total Noninterest Expense	1,898,729	1,871,553
Income (Loss) Before Taxes	901,778	598,831
Income Tax Provision	165,902	102,528
Net Income	\$735,876	\$496,303
Net income per share of common stock	\$0.22	\$0.15