



DELHI BANK CORP.
 Consolidated Statement of Condition
 (unaudited)

| | <u>Quarter Ending</u> <u>September, 2025</u> | <u>Quarter Ending</u> <u>September, 2024</u> |
|---|---|---|
| <u>Assets</u> | | |
| Cash and Due From Banks | \$9,185,560 | \$3,536,551 |
| Short-term Investments | 10,239,010 | 12,730,382 |
| Investment Securities | 75,368,646 | 69,824,412 |
| Loans and Leases | 259,430,980 | 257,440,557 |
| Allowance for Losses | 1,294,609 | 1,264,318 |
| Loans and Leases, Net | 258,136,371 | 256,176,239 |
| Premises and Fixed Assets, Net | 4,267,022 | 4,353,216 |
| Other Real Estate Owned | - | - |
| Other Assets | 11,241,734 | 11,062,134 |
| Total Assets | 368,438,343 | 357,682,934 |
| <u>Liabilities</u> | | |
| Noninterest-bearing Deposits | 75,556,237 | 70,436,153 |
| Interest-bearing Deposits | 258,361,707 | 251,451,314 |
| Total Deposits | 333,917,944 | 321,887,467 |
| Short-term Borrowings | - | 2,585,000 |
| Long-term Borrowings & Capital Lease Obligation | 158,639 | 31,548 |
| Accrued Expenses and Other Liabilities | 3,129,691 | 3,189,752 |
| Total Liabilities | 337,206,274 | 327,693,767 |
| <u>Capital</u> | | |
| Equity Capital | 31,232,069 | 29,989,167 |
| Total Liabilities and Capital | \$368,438,343 | \$357,682,934 |
| Book Value per share of common stock | \$9.15 | \$8.83 |

DELHI BANK CORP.
Consolidated Statements of Income
(unaudited)

| | <u>Quarter Ending September, 2025</u> | <u>Quarter Ending September, 2024</u> | <u>Year to Date September, 2025</u> | <u>Year to Date September, 2024</u> |
|---|---|---|---|---|
| <u>Interest Income</u> | | | | |
| Interest and Fees on Loans and Leases | \$2,859,721 | \$2,734,829 | \$8,358,620 | \$8,077,698 |
| Interest and Dividends on Securities | 528,186 | 430,857 | 1,576,026 | 1,380,035 |
| Short-term Investments | 116,523 | 62,314 | 451,018 | 215,532 |
| Total Interest Income | 3,504,430 | 3,228,000 | 10,385,664 | 9,673,265 |
| <u>Interest Expense</u> | | | | |
| Interest on Deposits | 1,302,185 | 1,305,170 | 4,018,821 | 3,800,300 |
| Interest on Borrowed Funds & Capital Lease | 3,369 | 23,220 | 5,490 | 156,697 |
| Total Interest Expense | 1,305,554 | 1,328,390 | 4,024,311 | 3,956,997 |
| Net Interest Income | 2,198,876 | 1,899,610 | 6,361,353 | 5,716,268 |
| Provision for Loan Losses | 15,000 | 15,000 | 45,000 | 45,000 |
| Net Interest Income less Provision | 2,183,876 | 1,884,610 | 6,316,353 | 5,671,268 |
| <u>Noninterest Income</u> | | | | |
| Other Income | 412,038 | 414,907 | 1,236,468 | 1,202,717 |
| Securities Gains (Losses) | - | - | - | - |
| Total Noninterest Income | 412,038 | 414,907 | 1,236,468 | 1,202,717 |
| <u>Noninterest Expense</u> | | | | |
| Personnel | 937,229 | 944,948 | 2,828,180 | 2,911,231 |
| Occupancy and Equipment, Net | 431,357 | 437,116 | 1,338,970 | 1,346,190 |
| Other Operating Expense | 435,241 | 371,888 | 1,309,056 | 1,097,821 |
| Total Noninterest Expense | 1,803,827 | 1,753,952 | 5,476,206 | 5,355,242 |
| Income (Loss) Before Taxes | 792,087 | 545,565 | 2,076,615 | 1,518,743 |
| Income Tax Provision | 148,168 | 101,597 | 387,106 | 275,177 |
| Net Income | \$643,919 | \$443,968 | \$1,689,509 | \$1,243,566 |
| Net income per share of common stock | \$0.19 | \$0.14 | \$0.50 | \$0.37 |