



**DELHI BANK CORP.**  
Consolidated Statement of Condition  
(unaudited)

|                                                 | <u>Quarter Ending<br/>September, 2026</u> | <u>Quarter Ending<br/>September, 2025</u> |
|-------------------------------------------------|-------------------------------------------|-------------------------------------------|
| <b><u>Assets</u></b>                            |                                           |                                           |
| Cash and Due From Banks                         | \$12,421,749                              | \$9,185,560                               |
| Short-term Investments                          | 4,033,259                                 | 10,239,010                                |
| Investment Securities                           | 77,578,088                                | 75,368,646                                |
| Loans and Leases                                | 270,334,111                               | 259,430,980                               |
| Allowance for Losses                            | 1,345,339                                 | 1,294,609                                 |
| Loans and Leases, Net                           | 268,988,772                               | 258,136,371                               |
| Premises and Fixed Assets, Net                  | 4,168,111                                 | 4,267,022                                 |
| Other Real Estate Owned                         | 27,071                                    | -                                         |
| Other Assets                                    | 11,917,100                                | 11,241,734                                |
| <b>Total Assets</b>                             | <b>379,134,150</b>                        | <b>368,438,343</b>                        |
| <b><u>Liabilities</u></b>                       |                                           |                                           |
| Noninterest-bearing Deposits                    | 79,709,035                                | 75,556,237                                |
| Interest-bearing Deposits                       | 268,280,701                               | 258,361,707                               |
| Total Deposits                                  | 347,989,736                               | 333,917,944                               |
| Short-term Borrowings                           | -                                         | -                                         |
| Long-term Borrowings & Capital Lease Obligation | 131,206                                   | 158,639                                   |
| Accrued Expenses and Other Liabilities          | 2,602,294                                 | 3,129,691                                 |
| <b>Total Liabilities</b>                        | <b>350,723,236</b>                        | <b>337,206,274</b>                        |
| <b><u>Capital</u></b>                           |                                           |                                           |
| Equity Capital                                  | 28,410,914                                | 31,232,069                                |
| <b>Total Liabilities and Capital</b>            | <b>\$379,134,150</b>                      | <b>\$368,438,343</b>                      |
| <b>Book Value per share of common stock</b>     | <b>\$8.54</b>                             | <b>\$9.15</b>                             |

**DELHI BANK CORP.**  
Consolidated Statements of Income  
(unaudited)

|                                             | <u>Quarter Ending<br/>September, 2026</u> | <u>Quarter Ending<br/>September, 2025</u> | <u>Year to Date<br/>September, 2026</u> | <u>Year to Date<br/>September, 2025</u> |
|---------------------------------------------|-------------------------------------------|-------------------------------------------|-----------------------------------------|-----------------------------------------|
| <b><u>Interest Income</u></b>               |                                           |                                           |                                         |                                         |
| Interest and Fees on Loans and Leases       | \$2,990,653                               | \$2,859,721                               | \$8,762,547                             | \$8,358,620                             |
| Interest and Dividends on Securities        | 635,723                                   | 528,186                                   | 1,819,393                               | 1,576,026                               |
| Short-term Investments                      | 150,211                                   | 116,523                                   | 531,156                                 | 451,018                                 |
| <b>Total Interest Income</b>                | <b>3,776,587</b>                          | <b>3,504,430</b>                          | <b>11,113,096</b>                       | <b>10,385,664</b>                       |
| <b><u>Interest Expense</u></b>              |                                           |                                           |                                         |                                         |
| Interest on Deposits                        | 1,281,317                                 | 1,302,185                                 | 3,795,460                               | 4,018,821                               |
| Interest on Borrowed Funds & Capital Lease  | 1,049                                     | 3,369                                     | 3,700                                   | 5,490                                   |
| <b>Total Interest Expense</b>               | <b>1,282,366</b>                          | <b>1,305,554</b>                          | <b>3,799,160</b>                        | <b>4,024,311</b>                        |
| <b>Net Interest Income</b>                  | <b>2,494,221</b>                          | <b>2,198,876</b>                          | <b>7,313,936</b>                        | <b>6,361,353</b>                        |
| Provision for Loan Losses                   | 30,000                                    | 15,000                                    | 60,000                                  | 45,000                                  |
| <b>Net Interest Income less Provision</b>   | <b>2,464,221</b>                          | <b>2,183,876</b>                          | <b>7,253,936</b>                        | <b>6,316,353</b>                        |
| <b><u>Noninterest Income</u></b>            |                                           |                                           |                                         |                                         |
| Other Income                                | 436,939                                   | 412,038                                   | 1,280,961                               | 1,236,468                               |
| Securities Gains (Losses)                   | —                                         | —                                         | —                                       | —                                       |
| <b>Total Noninterest Income</b>             | <b>436,939</b>                            | <b>412,038</b>                            | <b>1,280,961</b>                        | <b>1,236,468</b>                        |
| <b><u>Noninterest Expense</u></b>           |                                           |                                           |                                         |                                         |
| Personnel                                   | 949,007                                   | 937,229                                   | 2,911,025                               | 2,828,180                               |
| Occupancy and Equipment, Net                | 449,187                                   | 431,357                                   | 1,384,529                               | 1,338,970                               |
| Other Operating Expense                     | 467,230                                   | 435,241                                   | 1,318,282                               | 1,309,056                               |
| <b>Total Noninterest Expense</b>            | <b>1,865,424</b>                          | <b>1,803,827</b>                          | <b>5,613,836</b>                        | <b>5,476,206</b>                        |
| <b>Income (Loss) Before Taxes</b>           | <b>1,035,736</b>                          | <b>792,087</b>                            | <b>2,921,061</b>                        | <b>2,076,615</b>                        |
| Income Tax Provision                        | 206,509                                   | 148,168                                   | 562,394                                 | 387,106                                 |
| <b>Net Income</b>                           | <b>\$829,227</b>                          | <b>\$643,919</b>                          | <b>\$2,358,667</b>                      | <b>\$1,689,509</b>                      |
| <b>Net income per share of common stock</b> | <b>\$0.25</b>                             | <b>\$0.19</b>                             | <b>\$0.70</b>                           | <b>\$0.50</b>                           |