



DELHI BANK CORP.
 Consolidated Statement of Condition
 (unaudited)

	<u>Quarter Ending</u> <u>June, 2025</u>	<u>Quarter Ending</u> <u>June, 2024</u>
<u>Assets</u>		
Cash and Due From Banks	\$10,413,909	\$7,512,696
Short-term Investments	10,976,712	14,272,444
Investment Securities	74,085,935	69,573,050
Loans and Leases	260,636,557	254,941,974
Allowance for Losses	1,282,949	1,252,027
Loans and Leases, Net	259,353,608	253,689,947
Premises and Fixed Assets, Net	4,167,914	4,435,775
Other Real Estate Owned	52,553	-
Other Assets	11,036,354	10,784,652
Total Assets	370,086,985	360,268,564
<u>Liabilities</u>		
Noninterest-bearing Deposits	74,437,181	70,619,092
Interest-bearing Deposits	263,799,991	259,946,728
Total Deposits	338,237,172	330,565,820
Short-term Borrowings	90,000	-
Long-term Borrowings & Capital Lease Obligation	5,881	39,821
Accrued Expenses and Other Liabilities	2,547,344	2,285,778
Total Liabilities	340,880,397	332,891,419
<u>Capital</u>		
Equity Capital	29,206,588	27,377,145
Total Liabilities and Capital	\$370,086,985	\$360,268,564
Book Value per share of common stock	\$8.58	\$8.12

DELHI BANK CORP.
Consolidated Statements of Income
(unaudited)

	Quarter Ending June, 2025	Quarter Ending June, 2024	Year to Date June, 2025	Year to Date June, 2024
<u>Interest Income</u>				
Interest and Fees on Loans and Leases	\$2,772,718	\$2,679,108	\$5,498,899	\$5,342,869
Interest and Dividends on Securities	545,343	455,394	1,047,840	949,178
Short-term Investments	139,042	74,057	334,495	153,218
Total Interest Income	3,457,103	3,208,559	6,881,234	6,445,265
<u>Interest Expense</u>				
Interest on Deposits	1,358,991	1,291,750	2,716,637	2,495,131
Interest on Borrowed Funds & Capital Lease	1,243	24,247	2,121	133,477
Total Interest Expense	1,360,234	1,315,997	2,718,758	2,628,608
Net Interest Income	2,096,869	1,892,562	4,162,476	3,816,657
Provision for Loan Losses	15,000	15,000	30,000	30,000
Net Interest Income less Provision	2,081,869	1,877,562	4,132,476	3,786,657
<u>Noninterest Income</u>				
Other Income	404,652	398,638	824,429	787,811
Securities Gains (Losses)	-	-	-	(1,609)
Total Noninterest Income	404,652	398,638	824,429	786,202
<u>Noninterest Expense</u>				
Personnel	957,288	973,069	1,890,952	1,966,283
Occupancy and Equipment, Net	451,023	451,337	907,613	909,074
Other Operating Expense	392,516	388,253	873,815	725,933
Total Noninterest Expense	1,800,827	1,812,659	3,672,380	3,601,290
Income (Loss) Before Taxes	685,694	463,541	1,284,525	971,569
Income Tax Provision	136,410	89,007	238,938	173,580
Net Income	\$549,284	\$374,534	\$1,045,587	\$797,989
Net income per share of common stock	\$0.16	\$0.11	\$0.31	\$0.24