



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

	<u>Quarter Ending</u> <u>June, 2024</u>	<u>Quarter Ending</u> <u>June, 2023</u>
<b><u>Assets</u></b>		
Cash and Due From Banks	\$7,512,696	\$4,247,719
Short-term Investments	14,272,444	19,706,114
Investment Securities	69,573,050	81,803,934
Loans and Leases	254,941,974	249,607,501
Allowance for Losses	1,252,027	1,223,718
Loans and Leases, Net	253,689,947	248,383,783
Premises and Fixed Assets, Net	4,435,775	4,755,311
Other Real Estate Owned	-	80,568
Other Assets	10,784,652	10,550,021
<b>Total Assets</b>	<b>360,268,564</b>	<b>369,527,450</b>
<b><u>Liabilities</u></b>		
Noninterest-bearing Deposits	70,619,092	77,028,402
Interest-bearing Deposits	259,946,728	260,037,886
Total Deposits	330,565,820	337,066,288
Short-term Borrowings	-	3,800,000
Long-term Borrowings & Capital Lease Obligation	39,821	71,567
Accrued Expenses and Other Liabilities	2,285,778	1,654,657
<b>Total Liabilities</b>	<b>332,891,419</b>	<b>342,592,512</b>
<b><u>Capital</u></b>		
Equity Capital	27,377,145	26,934,938
<b>Total Liabilities and Capital</b>	<b>\$360,268,564</b>	<b>\$369,527,450</b>
<b>Book Value per share of common stock</b>	<b>\$8.12</b>	<b>\$7.99</b>

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

	<u>Quarter Ending June, 2024</u>	<u>Quarter Ending June, 2023</u>	<u>Year to Date June, 2024</u>	<u>Year to Date June, 2023</u>
<b><u>Interest Income</u></b>				
Interest and Fees on Loans and Leases	\$2,679,108	\$2,417,148	\$5,342,869	\$4,690,784
Interest and Dividends on Securities	455,394	533,084	949,178	1,015,979
Short-term Investments	74,057	120,022	153,218	265,023
<b>Total Interest Income</b>	<b>3,208,559</b>	<b>3,070,254</b>	<b>6,445,265</b>	<b>5,971,786</b>
<b><u>Interest Expense</u></b>				
Interest on Deposits	1,291,750	889,523	2,495,131	1,559,520
Interest on Borrowed Funds & Capital Lease	24,247	59,338	133,477	69,567
<b>Total Interest Expense</b>	<b>1,315,997</b>	<b>948,861</b>	<b>2,628,608</b>	<b>1,629,087</b>
<b>Net Interest Income</b>	<b>1,892,562</b>	<b>2,121,393</b>	<b>3,816,657</b>	<b>4,342,699</b>
Provision for Loan Losses	15,000	20,000	30,000	50,000
<b>Net Interest Income less Provision</b>	<b>1,877,562</b>	<b>2,101,393</b>	<b>3,786,657</b>	<b>4,292,699</b>
<b><u>Noninterest Income</u></b>				
Other Income	398,638	371,921	787,811	754,414
Securities Gains (Losses)	-	-	(1,609)	-
<b>Total Noninterest Income</b>	<b>398,638</b>	<b>371,921</b>	<b>786,202</b>	<b>754,414</b>
<b><u>Noninterest Expense</u></b>				
Personnel	973,069	996,325	1,966,283	1,967,991
Occupancy and Equipment, Net	451,337	455,821	909,074	948,490
Other Operating Expense	388,253	371,733	725,933	753,541
<b>Total Noninterest Expense</b>	<b>1,812,659</b>	<b>1,823,879</b>	<b>3,601,290</b>	<b>3,670,022</b>
<b>Income (Loss) Before Taxes</b>	<b>463,541</b>	<b>649,435</b>	<b>971,569</b>	<b>1,377,091</b>
Income Tax Provision	89,007	126,522	173,580	259,998
<b>Net Income</b>	<b>\$374,534</b>	<b>\$522,913</b>	<b>\$797,989</b>	<b>\$1,117,093</b>
<b>Net income per share of common stock</b>	<b>\$0.11</b>	<b>\$0.15</b>	<b>\$0.24</b>	<b>\$0.33</b>