



DELHI BANK CORP.
Consolidated Statement of Condition
(unaudited)

	<u>Quarter Ending September, 2024</u>	<u>Quarter Ending September, 2023</u>
<u>Assets</u>		
Cash and Due From Banks	\$3,536,551	\$3,377,854
Short-term Investments	12,730,382	19,702,815
Investment Securities	69,824,412	77,418,916
Loans and Leases	257,440,557	252,407,851
Allowance for Losses	1,264,318	1,211,965
Loans and Leases, Net	256,176,239	251,195,886
Premises and Fixed Assets, Net	4,353,216	4,675,217
Other Real Estate Owned	-	80,568
Other Assets	11,062,134	10,796,837
Total Assets	357,682,934	367,248,093
<u>Liabilities</u>		
Noninterest-bearing Deposits	70,436,153	74,081,966
Interest-bearing Deposits	251,451,314	241,191,431
Total Deposits	321,887,467	315,273,397
Short-term Borrowings	2,585,000	24,850,000
Long-term Borrowings & Capital Lease Obligation	31,548	63,828
Accrued Expenses and Other Liabilities	3,189,752	1,387,377
Total Liabilities	327,693,767	341,574,602
<u>Capital</u>		
Equity Capital	29,989,167	25,673,491
Total Liabilities and Capital	\$357,682,934	\$367,248,093
Book Value per share of common stock	\$8.83	\$7.56

DELHI BANK CORP.
Consolidated Statements of Income
(unaudited)

	<u>Quarter Ending September, 2024</u>	<u>Quarter Ending September, 2023</u>	<u>Year to Date September, 2024</u>	<u>Year to Date September, 2023</u>
<u>Interest Income</u>				
Interest and Fees on Loans and Leases	\$2,734,829	\$2,535,543	\$8,077,698	\$7,226,328
Interest and Dividends on Securities	430,857	525,654	1,380,035	1,541,633
Short-term Investments	62,314	78,903	215,532	343,926
Total Interest Income	3,228,000	3,140,100	9,673,265	9,111,887
<u>Interest Expense</u>				
Interest on Deposits	1,305,170	936,457	3,800,300	2,500,219
Interest on Borrowed Funds & Capital Lease	23,220	210,161	156,697	275,486
Total Interest Expense	1,328,390	1,146,618	3,956,997	2,775,705
Net Interest Income	1,899,610	1,993,482	5,716,268	6,336,182
Provision for Loan Losses	15,000	0	45,000	50,000
Net Interest Income less Provision	1,884,610	1,993,482	5,671,268	6,286,182
<u>Noninterest Income</u>				
Other Income	414,907	395,020	1,202,717	1,149,434
Securities Gains (Losses)	-	-	-	-
Total Noninterest Income	414,907	395,020	1,202,717	1,149,434
<u>Noninterest Expense</u>				
Personnel	944,948	967,546	2,911,231	2,935,537
Occupancy and Equipment, Net	437,116	464,184	1,346,190	1,412,674
Other Operating Expense	371,888	380,436	1,097,821	1,133,977
Total Noninterest Expense	1,753,952	1,812,166	5,355,242	5,482,188
Income (Loss) Before Taxes	545,565	576,336	1,518,743	1,953,428
Income Tax Provision	101,597	107,876	275,177	367,874
Net Income	\$443,968	\$468,460	\$1,243,566	\$1,585,554
Net income per share of common stock	\$0.14	\$0.14	\$0.37	\$0.47