DELHI BANK CORP.
Consolidated Statement of Condition
(unaudited)

	Quarter Ending September, 2022	Quarter Ending September, 2021
Assets		
Cash and Due From Banks	$3,766,824	$15,544,081
Short-term Investments	27,927,971	34,871,285
Investment Securities	84,766,636	98,010,709
Loans and Leases	247,802,355	215,161,440
Allowance for Losses	1,110,909	936,795
Loans and Leases, Net	246,691,446	214,224,645
Premises and Fixed Assets, Net	4,987,910	3,272,475
Other Real Estate Owned	-	-
Other Assets	11,239,873	10,760,870
Total Assets	379,380,660	376,684,065
Liabilities		
Noninterest-bearing Deposits	83,672,251	76,896,389
Interest-bearing Deposits	264,815,519	261,091,291
Total Deposits	348,487,770	337,987,680
Short-term Borrowings	3,275,000	-
Long-term Borrowings & Capital Lease Obligation	94,021	122,262
Accrued Expenses and Other Liabilities	1,429,728	4,003,807
Total Liabilities	353,286,519	342,113,749
Capital		
Equity Capital	26,094,141	34,570,316
Total Liabilities and Capital	$379,380,660	$376,684,065
Book Value per share of common stock	$7.70	$10.48

DELHI BANK CORP.
Consolidated Statements of Income
(unaudited)

	Quarter Ending September, 2022	Quarter Ending September, 2021	Year to Date September, 2022	Year to Date September, 2021
Interest Income				
Interest and Fees on Loans and Leases	$2,013,023	$1,803,019	$5,726,605	$5,406,808
Interest and Dividends on Securities	432,069	363,681	1,270,875	1,116,591
Short-term Investments	98,605	120,938	328,926	388,494
Total Interest Income	2,543,697	2,287,638	7,326,406	6,911,893
Interest Expense				
Interest on Deposits	296,772	273,447	819,075	833,307
Interest on Borrowed Funds & Capital Lease	56,467	2,211	85,501	6,880
Total Interest Expense	353,239	275,658	904,576	840,187
Net Interest Income	2,190,458	2,011,980	6,421,830	6,071,706
Provision for Loan Losses	30,000	90,000	90,000	270,000
Net Interest Income less Provision	2,160,458	1,921,980	6,331,830	5,801,706
Noninterest Income				
Other Income	366,121	364,469	1,060,690	1,056,689
Securities Gains (Losses)	-	-	-	-
Total Noninterest Income	366,121	364,469	1,060,690	1,056,689
Noninterest Expense				
Personnel	944,040	952,689	2,807,867	2,854,411
Occupancy and Equipment, Net	440,311	440,923	1,301,820	1,347,201
Other Operating Expense	303,584	312,634	935,590	747,434
Total Noninterest Expense	1,687,935	1,706,246	5,045,277	4,949,046
Income (Loss) Before Taxes	838,644	580,203	2,347,243	1,909,349
Income Tax Provision	165,237	107,447	452,258	354,341
Net Income	$673,407	$472,756	$1,894,985	$1,555,008
Net income per share of common stock	$0.20	$0.14	$0.56	$0.48