DELHI BANK CORP.
Consolidated Statement of Condition
(unaudited)

	Quarter Ending June, 2015	Quarter Ending June, 2014
Assets		
Cash and Due From Banks	$7,763,962	$9,409,017
Short-term Investments	34,188,000	23,233,000
Investment Securities	130,130,091	143,480,825
Loans and Leases	96,661,781	96,420,759
Allowance for Losses	766,355	807,667
Loans and Leases, Net	95,895,426	95,613,091
Premises and Fixed Assets, Net	3,028,178	3,229,151
Other Real Estate Owned	267,884	370,584
Other Assets	8,773,932	10,069,751
Total Assets	280,047,473	285,405,420
Liabilities		
Noninterest-bearing Deposits	34,489,567	35,661,457
Interest-bearing Deposits	216,134,807	222,066,175
Total Deposits	250,624,374	257,727,631
Short-term Borrowings	110,000	-
Long-term Borrowings	247,160	259,536
Accrued Expenses and Other Liabilities	3,367,212	3,271,684
Total Liabilities	254,348,746	261,258,851
Capital		
Equity Capital	25,698,727	24,146,569
Total Liabilities and Capital	$280,047,473	$285,405,420
Book Value per share of common stock	$16.98	$16.11

DELHI BANK CORP.
Consolidated Statements of Income
(unaudited)

	Quarter Ending June, 2015	Quarter Ending June, 2014	Year to Date June, 2015	Year to Date June, 2014
Interest Income				
Interest and Fees on Loans and Leases	$1,117,265	$1,121,865	$2,229,259	$2,261,479
Interest and Dividends on Securities	778,000	895,903	1,553,889	1,792,021
Short-term Investments	107,690	68,952	210,238	128,157
Total Interest Income	2,002,955	2,086,720	3,993,386	4,181,657
Interest Expense				
Interest on Deposits	242,584	278,258	483,371	565,123
Interest on Borrowed Funds	5,034	4,384	10,957	8,816
Total Interest Expense	247,618	282,642	494,328	573,939
Net Interest Income	1,755,337	1,804,079	3,499,058	3,607,718
Provision for Loan Losses	30,000	37,500	50,000	75,000
Net Interest Income less Provision	1,725,337	1,766,579	3,449,058	3,532,718
Noninterest Income				
Other Income	431,850	375,925	812,611	738,421
Securities Gains (Losses)	-	5,468	-	5,468
Total Noninterest Income	431,850	381,393	812,611	743,889
Noninterest Expense				
Personnel	881,124	844,949	1,794,616	1,707,842
Occupancy, Net	71,175	68,975	67,866	154,195
Furniture and Equipment, Net	250,748	269,309	503,670	538,144
Other Operating Expense	416,243	419,944	753,855	807,914
Total Noninterest Expense	1,619,290	1,603,177	3,120,007	3,208,095
Income (Loss) Before Taxes	537,897	544,795	1,141,663	1,068,512
Income Tax Provision	101,475	63,827	230,396	194,868
Net Income	$436,422	$480,968	$911,267	$873,644
Net income per share of common stock	$0.29	$0.32	$0.60	$0.58