

DELHI BANK CORP.
Consolidated Statement of Condition
(unaudited)

	<u>Quarter Ending September, 2015</u>	<u>Quarter Ending September, 2014</u>
<u>Assets</u>		
Cash and Due From Banks	\$14,095,694	\$9,082,436
Short-term Investments	37,425,834	29,457,000
Investment Securities	120,412,822	136,465,229
Loans and Leases	98,134,551	97,793,830
Allowance for Losses	692,361	785,743
Loans and Leases, Net	97,442,190	97,008,086
Premises and Fixed Assets, Net	2,988,628	3,155,624
Other Real Estate Owned	346,983	440,084
Other Assets	9,123,510	10,174,060
Total Assets	281,835,660	285,782,519
<u>Liabilities</u>		
Noninterest-bearing Deposits	39,943,757	36,674,075
Interest-bearing Deposits	211,025,731	221,017,562
Total Deposits	250,969,488	257,691,636
Short-term Borrowings	165,000	262,000
Long-term Borrowings	243,689	256,518
Accrued Expenses and Other Liabilities	3,841,241	3,231,297
Total Liabilities	255,219,419	261,441,451
<u>Capital</u>		
Equity Capital	26,616,241	24,341,068
Total Liabilities and Capital	\$281,835,660	\$285,782,519
Book Value per share of common stock	\$17.49	\$16.26

DELHI BANK CORP.
Consolidated Statements of Income
(unaudited)

	<u>Quarter Ending September, 2015</u>	<u>Quarter Ending September, 2014</u>	<u>Year to Date September, 2015</u>	<u>Year to Date September, 2014</u>
<u>Interest Income</u>				
Interest and Fees on Loans and Leases	\$1,136,201	\$1,141,757	\$3,365,460	\$3,403,236
Interest and Dividends on Securities	726,013	818,678	2,279,895	2,610,698
Short-term Investments	118,927	81,488	329,165	209,645
Total Interest Income	1,981,141	2,041,923	5,974,521	6,223,579
<u>Interest Expense</u>				
Interest on Deposits	236,042	252,609	719,605	817,429
Interest on Borrowed Funds	6,070	5,481	16,827	14,599
Total Interest Expense	242,112	258,090	736,432	832,028
Net Interest Income	1,739,029	1,783,833	5,238,088	5,391,551
Provision for Loan Losses	30,000	(5,500)	80,000	69,500
Net Interest Income less Provision	1,709,029	1,789,333	5,158,088	5,322,051
<u>Noninterest Income</u>				
Other Income	422,356	376,594	1,233,574	1,113,634
Securities Gains (Losses)	47,414	18,789	47,414	24,257
Total Noninterest Income	469,770	395,384	1,280,988	1,137,891
<u>Noninterest Expense</u>				
Personnel	853,356	844,048	2,647,972	2,551,890
Occupancy, Net	123,848	117,141	378,966	375,924
Furniture and Equipment, Net	290,025	237,661	606,442	671,216
Other Operating Expense	385,038	408,309	1,137,500	1,214,019
Total Noninterest Expense	1,652,266	1,607,159	4,770,880	4,813,050
Income (Loss) Before Taxes	526,533	577,558	1,668,196	1,646,892
Income Tax Provision	2,569	130,988	232,965	325,856
Net Income	\$523,964	\$446,570	\$1,435,232	\$1,321,037
Net income per share of common stock	\$0.35	\$0.30	\$0.95	\$0.88