DELHI BANK CORP.
Consolidated Statement of Condition
(unaudited)

	Quarter Ending December, 2015	Quarter Ending December, 2014
Assets		
Cash and Due From Banks	$16,691,113	$4,660,692
Short-term Investments	37,177,000	32,445,000
Investment Securities	119,197,537	134,324,751
Loans and Leases	100,802,212	98,364,766
Allowance for Losses	429,708	738,959
Loans and Leases, Net	100,372,504	97,625,807
Premises and Fixed Assets, Net	3,041,041	3,074,834
Other Real Estate Owned	346,668	249,084
Other Assets	8,942,491	9,823,308
Total Assets	285,768,354	282,203,476
Liabilities		
Noninterest-bearing Deposits	41,133,176	34,879,166
Interest-bearing Deposits	214,092,055	217,923,197
Total Deposits	255,225,231	252,802,363
Short-term Borrowings	215,000	372,000
Long-term Borrowings	239,666	254,474
Accrued Expenses and Other Liabilities	3,572,535	3,670,920
Total Liabilities	259,252,432	257,099,757
Capital		
Equity Capital	26,515,922	25,103,719
Total Liabilities and Capital	$285,768,354	$282,203,476
Book Value per share of common stock	$17.34	$16.84

DELHI BANK CORP.
Consolidated Statements of Income
(unaudited)

	Quarter Ending December, 2015	Quarter Ending December, 2014	Year to Date December, 2015	Year to Date December, 2014
Interest Income				
Interest and Fees on Loans and Leases	$1,125,923	$1,115,018	$4,491,383	$4,518,254
Interest and Dividends on Securities	660,973	836,797	2,940,868	3,447,495
Short-term Investments	132,389	90,121	461,554	299,765
Total Interest Income	1,919,285	2,041,935	7,893,805	8,265,514
Interest Expense				
Interest on Deposits	236,223	252,429	959,921	1,065,576
Interest on Borrowed Funds	4,062	5,889	16,796	24,771
Total Interest Expense	240,285	258,319	976,717	1,090,347
Net Interest Income	1,679,000	1,783,616	6,917,088	7,175,167
Provision for Loan Losses	60,000	(45,000)	140,000	24,500
Net Interest Income less Provision	1,619,000	1,828,616	6,777,088	7,150,667
Noninterest Income				
Other Income	417,849	431,173	1,651,423	1,544,807
Securities Gains (Losses)	53,609	44,967	101,023	69,224
Total Noninterest Income	471,458	476,140	1,752,446	1,614,031
Noninterest Expense				
Personnel	877,244	834,938	3,525,216	3,386,828
Occupancy and Equipment	349,636	351,721	1,335,044	1,443,862
Other Operating Expense	407,367	460,336	1,544,867	1,629,355
Total Noninterest Expense	1,634,247	1,646,995	6,405,127	6,460,045
Income (Loss) Before Taxes	456,211	657,762	2,124,407	2,304,653
Income Tax Provision	170,736	123,798	403,700	449,656
Net Income	$285,475	$533,963	$1,720,707	$1,854,997
Net income per share of common stock	$0.19	$0.36	$1.13	$1.24