DELHI BANK CORP.
Consolidated Statement of Condition
(unaudited)

	Quarter Ending March, 2016	Quarter Ending March, 2015
Assets		
Cash and Due From Banks	$4,906,284	$10,489,525
Short-term Investments	37,432,539	34,592,047
Investment Securities	124,175,394	132,719,725
Loans and Leases	114,190,754	98,704,476
Allowance for Losses	464,712	733,869
Loans and Leases, Net	113,726,042	97,970,607
Premises and Fixed Assets, Net	2,993,221	3,001,648
Other Real Estate Owned	303,323	249,084
Other Assets	10,736,616	9,018,186
Total Assets	294,273,419	288,040,822
Liabilities		
Noninterest-bearing Deposits	35,130,664	35,130,664
Interest-bearing Deposits	227,943,899	222,535,520
Total Deposits	263,074,563	257,666,184
Short-term Borrowings	300,000	-
Long-term Borrowings	235,576	250,332
Accrued Expenses and Other Liabilities	3,904,539	3,869,475
Total Liabilities	267,514,678	261,785,991
Capital		
Equity Capital	26,758,740	26,254,831
Total Liabilities and Capital	$294,273,419	$288,040,822
Book Value per share of common stock	$17.53	$17.39

DELHI BANK CORP.
Consolidated Statements of Income
(unaudited)

	Quarter Ending March, 2016	Quarter Ending March, 2015
Interest Income		
Interest and Fees on Loans and Leases	$1,165,645	$1,111,994
Interest and Dividends on Securities	641,763	775,893
Short-term Investments	134,594	102,548
Total Interest Income	1,942,002	1,990,435
Interest Expense		
Interest on Deposits	238,031	240,787
Interest on Borrowed Funds	6,105	5,923
Total Interest Expense	244,136	246,713
Net Interest Income	1,697,866	1,743,722
Provision for Loan Losses	100,000	20,000
Net Interest Income less Provision	1,597,866	1,723,722
Noninterest Income		
Other Income	334,867	380,762
Securities Gains (Losses)	1,814	-
Total Noninterest Income	336,681	380,762
Noninterest Expense		
Personnel	893,095	913,493
Occupancy, Net	43,316	55,756
Furniture and Equipment, Net	338,461	193,857
Other Operating Expense	397,194	339,686
Total Noninterest Expense	1,672,066	1,502,792
Income (Loss) Before Taxes	262,481	601,692
Income Tax Provision	53,974	128,922
Net Income	$208,507	$472,770
Net income per share of common stock	$0.14	$0.31