DELHI BANK CORP.
Consolidated Statement of Condition
(unaudited)

	Quarter Ending June, 2016	Quarter Ending June, 2015
Assets		
Cash and Due From Banks	$4,886,609	$7,763,962
Short-term Investments	36,679,000	34,188,000
Investment Securities	117,023,484	130,130,091
Loans and Leases	121,948,013	96,661,781
Allowance for Losses	481,112	766,355
Loans and Leases, Net	121,466,901	95,895,426
Premises and Fixed Assets, Net	2,993,962	3,028,178
Other Real Estate Owned	272,538	267,884
Other Assets	10,937,045	8,773,932
Total Assets	294,259,540	280,047,473
Liabilities		
Noninterest-bearing Deposits	39,011,938	34,489,567
Interest-bearing Deposits	222,542,143	216,134,807
Total Deposits	261,554,081	250,624,374
Short-term Borrowings	660,000	110,000
Long-term Borrowings	231,416	247,160
Accrued Expenses and Other Liabilities	4,236,335	3,367,212
Total Liabilities	266,681,832	254,348,746
Capital		
Equity Capital	27,577,708	25,698,727
Total Liabilities and Capital	$294,259,540	$280,047,473
Book Value per share of common stock	$17.82	$16.98

DELHI BANK CORP.
Consolidated Statements of Income
(unaudited)

	Quarter Ending June, 2016	Quarter Ending June, 2015	Year to Date June, 2016	Year to Date June, 2015
Interest Income				
Interest and Fees on Loans and Leases	$1,210,107	$1,117,265	$2,375,752	$2,229,259
Interest and Dividends on Securities	635,164	777,993	1,276,927	1,553,882
Short-term Investments	133,655	107,690	268,249	210,238
Total Interest Income	1,978,926	2,002,948	3,920,928	3,993,379
Interest Expense				
Interest on Deposits	244,871	242,577	482,901	483,363
Interest on Borrowed Funds	15,133	5,034	21,239	10,957
Total Interest Expense	260,004	247,611	504,140	494,320
Net Interest Income	1,718,922	1,755,337	3,416,788	3,499,058
Provision for Loan Losses	15,000	30,000	115,000	50,000
Net Interest Income less Provision	1,703,922	1,725,337	3,301,788	3,449,058
Noninterest Income				
Other Income	358,992	430,457	693,860	811,219
Securities Gains (Losses)	7,136	-	8,949	-
Total Noninterest Income	366,128	430,457	702,809	811,219
Noninterest Expense				
Personnel	878,078	881,124	1,771,173	1,794,616
Occupancy, Net	74,015	71,175	147,164	155,904
Furniture and Equipment, Net	316,478	250,748	625,106	415,632
Other Operating Expense	387,374	414,851	784,568	752,462
Total Noninterest Expense	1,655,945	1,617,898	3,328,011	3,118,614
Income (Loss) Before Taxes	414,105	537,896	676,586	1,141,663
Income Tax Provision	96,197	101,475	150,171	230,396
Net Income	$317,908	$436,421	$526,415	$911,267
Net income per share of common stock	$0.21	$0.29	$0.35	$0.60