DELHI BANK CORP.
Consolidated Statement of Condition
(unaudited)

	Quarter Ending September, 2016	Quarter Ending September, 2015
Assets		
Cash and Due From Banks	$3,446,803	$14,095,694
Short-term Investments	37,369,201	37,425,834
Investment Securities	110,270,464	120,412,822
Loans and Leases	145,587,342	98,134,551
Allowance for Losses	552,687	692,361
Loans and Leases, Net	145,034,655	97,442,190
Premises and Fixed Assets, Net	2,959,522	2,988,628
Other Real Estate Owned	197,855	346,983
Other Assets	10,727,484	9,123,510
Total Assets	310,005,984	281,835,661
Liabilities		
Noninterest-bearing Deposits	42,365,256	39,943,757
Interest-bearing Deposits	222,927,726	211,025,731
Total Deposits	265,292,982	250,969,488
Short-term Borrowings	13,275,000	165,000
Long-term Borrowings	227,186	243,690
Accrued Expenses and Other Liabilities	4,099,486	3,841,241
Total Liabilities	282,894,654	255,219,419
Capital		
Equity Capital	27,111,330	26,616,242
Total Liabilities and Capital	$310,005,984	$281,835,661
Book Value per share of common stock	$17.77	$17.49

DELHI BANK CORP.
Consolidated Statements of Income
(unaudited)

	Quarter Ending September, 2016	Quarter Ending September, 2015	Year to Date September, 2016	Year to Date September, 2015
Interest Income				
Interest and Fees on Loans and Leases	$1,338,638	$1,136,201	$3,714,390	$3,365,460
Interest and Dividends on Securities	583,840	726,013	1,860,768	2,279,895
Short-term Investments	144,629	118,927	412,878	329,165
Total Interest Income	2,067,107	1,981,141	5,988,036	5,974,521
Interest Expense				
Interest on Deposits	258,597	236,042	751,006	719,605
Interest on Borrowed Funds	19,776	6,070	31,507	16,827
Total Interest Expense	278,373	242,112	782,513	736,432
Net Interest Income	1,788,734	1,739,029	5,205,523	5,238,088
Provision for Loan Losses	80,000	30,000	195,000	80,000
Net Interest Income less Provision	1,708,734	1,709,029	5,010,523	5,158,088
Noninterest Income				
Other Income	382,524	422,356	1,076,384	1,233,574
Securities Gains (Losses)	484	47,414	9,433	47,414
Total Noninterest Income	383,008	469,770	1,085,817	1,280,988
Noninterest Expense				
Personnel	885,935	853,356	2,657,108	2,647,972
Occupancy and Equipment, Net	391,648	413,872	1,163,918	985,408
Other Operating Expense	332,253	385,038	1,116,821	1,137,500
Total Noninterest Expense	1,609,836	1,652,266	4,937,848	4,770,880
Income (Loss) Before Taxes	481,906	526,533	1,158,492	1,668,196
Income Tax Provision	103,393	2,569	253,564	232,965
Net Income	$378,513	$523,964	$904,928	$1,435,232
Net income per share of common stock	$0.25	$0.35	$0.59	$0.95