

DELHI BANK CORP.
Consolidated Statement of Condition
(unaudited)

	<u>Quarter Ending December, 2016</u>	<u>Quarter Ending December, 2015</u>
<u>Assets</u>		
Cash and Due From Banks	\$3,191,159	\$16,691,113
Short-term Investments	36,168,410	37,177,000
Investment Securities	95,511,675	119,197,537
Loans and Leases	159,758,995	100,802,212
Allowance for Losses	547,090	429,708
Loans and Leases, Net	159,211,905	100,372,504
Premises and Fixed Assets, Net	2,913,000	3,041,041
Other Real Estate Owned	214,690	346,668
Other Assets	10,886,130	8,942,491
Total Assets	308,096,969	285,768,354
<u>Liabilities</u>		
Noninterest-bearing Deposits	43,639,485	41,133,176
Interest-bearing Deposits	214,928,151	214,092,055
Total Deposits	258,567,636	255,225,231
Short-term Borrowings	20,070,000	215,000
Long-term Borrowings	222,885	239,666
Accrued Expenses and Other Liabilities	3,140,649	3,572,535
Total Liabilities	282,001,170	259,252,432
<u>Capital</u>		
Equity Capital	26,095,799	26,515,922
Total Liabilities and Capital	\$308,096,969	\$285,768,354
Book Value per share of common stock	\$17.01	\$17.34

DELHI BANK CORP.
Consolidated Statements of Income
(unaudited)

	<u>Quarter Ending December, 2016</u>	<u>Quarter Ending December, 2015</u>	<u>Year to Date December, 2016</u>	<u>Year to Date December, 2015</u>
<u>Interest Income</u>				
Interest and Fees on Loans and Leases	\$1,432,213	\$1,125,923	\$5,146,603	\$4,491,383
Interest and Dividends on Securities	557,357	660,973	2,418,124	2,940,868
Short-term Investments	142,168	132,389	555,046	461,554
Total Interest Income	2,131,737.98	1,919,285	8,119,773	7,893,805
<u>Interest Expense</u>				
Interest on Deposits	251,432	236,223	984,257	959,921
Interest on Borrowed Funds	40,121	4,062	89,809	16,796
Total Interest Expense	291,553	240,285	1,074,066	976,717
Net Interest Income	1,840,185	1,679,000	7,045,707	6,917,088
Provision for Loan Losses	0	60,000	195,000	140,000
Net Interest Income less Provision	1,840,185	1,619,000	6,850,707	6,777,088
<u>Noninterest Income</u>				
Other Income	374,626	417,849	1,451,010	1,651,423
Securities Gains (Losses)	59,987	53,609	69,420	101,023
Total Noninterest Income	434,613	471,458	1,520,430	1,752,446
<u>Noninterest Expense</u>				
Personnel	903,102	877,244	3,560,210	3,525,216
Occupancy and Equipment	373,019	349,636	1,536,937	1,335,044
Other Operating Expense	366,233	407,367	1,483,054	1,544,867
Total Noninterest Expense	1,642,354	1,634,247	6,580,201	6,405,127
Income (Loss) Before Taxes	632,444	456,211	1,790,936	2,124,407
Income Tax Provision	200,915	170,736	454,479	403,700
Net Income	\$431,529	\$285,475	\$1,336,457	\$1,720,707
Net income per share of common stock	\$0.28	\$0.19	\$0.88	\$1.13