



**DELHI BANK CORP.**  
Consolidated Statement of Condition  
(unaudited)

	<b>Quarter Ending March, 2018</b>	<b>Quarter Ending March, 2017</b>
<b><u>Assets</u></b>		
Cash and Due From Banks	\$5,796,754	\$11,538,244
Short-term Investments	38,146,767	37,371,854
Investment Securities	82,152,804	97,179,334
Loans and Leases	173,484,901	157,485,067
Allowance for Losses	554,601	557,237
Loans and Leases, Net	172,930,300	156,927,830
Premises and Fixed Assets, Net	3,617,188	2,852,940
Other Real Estate Owned	124,347	161,956
Other Assets	9,963,560	11,024,764
<b>Total Assets</b>	<b>312,731,720</b>	<b>317,056,921</b>
<b><u>Liabilities</u></b>		
Noninterest-bearing Deposits	48,993,672	44,707,483
Interest-bearing Deposits	233,931,781	242,086,086
Total Deposits	282,925,453	286,793,569
Short-term Borrowings	85,511	62,000
Long-term Borrowings	200,267	218,511
Accrued Expenses and Other Liabilities	3,244,791	3,338,936
<b>Total Liabilities</b>	<b>286,456,022</b>	<b>290,413,017</b>
<b><u>Capital</u></b>		
Equity Capital	26,275,698	26,643,905
<b>Total Liabilities and Capital</b>	<b>\$312,731,720</b>	<b>\$317,056,921</b>
<b>Book Value per share of common stock</b>	<b>\$17.07</b>	<b>\$17.28</b>

**DELHI BANK CORP.**  
Consolidated Statements of Income  
(unaudited)

	<b>Quarter Ending March, 2018</b>	<b>Quarter Ending March, 2017</b>
<b><u>Interest Income</u></b>		
Interest and Fees on Loans and Leases	\$1,645,784	\$1,387,489
Interest and Dividends on Securities	501,058	540,921
Short-term Investments	186,069	154,786
<b>Total Interest Income</b>	<b>2,332,911</b>	<b>2,083,196</b>
<b><u>Interest Expense</u></b>		
Interest on Deposits	268,047	260,985
Interest on Borrowed Funds	12,972	19,824
<b>Total Interest Expense</b>	<b>281,019</b>	<b>280,810</b>
<b>Net Interest Income</b>	<b>2,051,892</b>	<b>1,802,386</b>
Provision for Loan Losses	0	10,000
<b>Net Interest Income less Provision</b>	<b>2,051,892</b>	<b>1,792,386</b>
<b><u>Noninterest Income</u></b>		
Other Income	327,016	341,582
Securities Gains (Losses)	17,176	-
<b>Total Noninterest Income</b>	<b>344,192</b>	<b>341,582</b>
<b><u>Noninterest Expense</u></b>		
Personnel	882,247	934,438
Occupancy and Equipment, Net	396,612	385,173
Other Operating Expense	294,944	326,589
<b>Total Noninterest Expense</b>	<b>1,573,803</b>	<b>1,646,200</b>
<b>Income (Loss) Before Taxes</b>	<b>822,281</b>	<b>487,768</b>
Income Tax Provision	154,536	121,210
<b>Net Income</b>	<b>\$667,745</b>	<b>\$366,558</b>
<b>Net income per share of common stock</b>	<b>\$0.43</b>	<b>\$0.24</b>