



DELHI BANK CORP.
 Consolidated Statement of Condition
 (unaudited)

	<u>Quarter Ending</u> <u>June, 2018</u>	<u>Quarter Ending</u> <u>June, 2017</u>
<u>Assets</u>		
Cash and Due From Banks	\$3,537,662	\$2,763,304
Short-term Investments	35,536,916	37,021,670
Investment Securities	77,246,220	94,197,452
Loans and Leases	176,039,080	166,413,801
Allowance for Losses	520,562	580,463
Loans and Leases, Net	175,518,518	165,833,338
Premises and Fixed Assets, Net	3,547,944	3,801,279
Other Real Estate Owned	42,347	364,103
Other Assets	9,996,012	10,414,266
Total Assets	305,425,619	314,395,412
<u>Liabilities</u>		
Noninterest-bearing Deposits	48,293,353	43,465,254
Interest-bearing Deposits	213,397,990	233,005,204
Total Deposits	261,691,343	276,470,458
Short-term Borrowings	13,475,000	6,859,000
Long-term Borrowings	195,513	214,064
Accrued Expenses and Other Liabilities	3,553,612	3,706,559
Total Liabilities	278,915,468	287,250,081
<u>Capital</u>		
Equity Capital	26,510,151	27,145,331
Total Liabilities and Capital	\$305,425,619	\$314,395,412
Book Value per share of common stock	\$17.17	\$17.67

DELHI BANK CORP.
Consolidated Statements of Income
(unaudited)

	<u>Quarter Ending June, 2018</u>	<u>Quarter Ending June, 2017</u>	<u>Year to Date June, 2018</u>	<u>Year to Date June, 2017</u>
<u>Interest Income</u>				
Interest and Fees on Loans and Leases	\$1,752,507	\$1,508,389	\$3,398,291	\$2,895,879
Interest and Dividends on Securities	436,517	553,548	937,574	1,094,469
Short-term Investments	181,407	156,902	367,476	311,687
Total Interest Income	2,370,431	2,218,839	4,703,341	4,302,035
<u>Interest Expense</u>				
Interest on Deposits	281,471	269,754	546,693	528,104
Interest on Borrowed Funds	63,507	19,255	79,304	41,714
Total Interest Expense	344,978	289,009	625,997	569,818
Net Interest Income	2,025,453	1,929,830	4,077,344	3,732,216
Provision for Loan Losses	0	0	0	10,000
Net Interest Income less Provision	2,025,453	1,929,830	4,077,344	3,722,216
<u>Noninterest Income</u>				
Other Income	363,686	525,898	690,702	867,479
Securities Gains (Losses)	-	-	-	-
Total Noninterest Income	363,686	525,898	690,702	867,479
<u>Noninterest Expense</u>				
Personnel	887,945	921,048	1,770,192	1,855,487
Occupancy and Equipment, Net	400,727	383,968	797,339	769,140
Other Operating Expense	377,103	351,282	672,047	677,871
Total Noninterest Expense	1,665,775	1,656,298	3,239,578	3,302,498
Income (Loss) Before Taxes	723,364	799,430	1,528,468	1,287,197
Income Tax Provision	132,246	207,590	286,782	328,800
Net Income	\$591,118	\$591,840	\$1,241,686	\$958,397
Net income per share of common stock	\$0.38	\$0.39	\$0.81	\$0.62