



DELHI BANK CORP.
 Consolidated Statement of Condition
 (unaudited)

	<u>Quarter Ending</u> <u>September, 2018</u>	<u>Quarter Ending</u> <u>September, 2017</u>
<u>Assets</u>		
Cash and Due From Banks	\$4,024,399	\$4,001,030
Short-term Investments	30,490,284	37,620,325
Investment Securities	71,718,983	89,056,352
Loans and Leases	175,512,843	166,696,345
Allowance for Losses	497,296	568,901
Loans and Leases, Net	175,015,547	166,127,444
Premises and Fixed Assets, Net	3,506,486	3,727,189
Other Real Estate Owned	140,107	309,715
Other Assets	10,155,754	9,950,698
Total Assets	295,051,560	310,792,753
<u>Liabilities</u>		
Noninterest-bearing Deposits	49,141,359	46,764,864
Interest-bearing Deposits	208,625,761	231,633,946
Total Deposits	257,767,120	278,398,811
Short-term Borrowings	6,971,511	1,363,000
Long-term Borrowings & Capital Lease Obligation	190,678	209,542
Accrued Expenses and Other Liabilities	3,381,438	3,925,223
Total Liabilities	268,310,747	283,896,576
<u>Capital</u>		
Equity Capital	26,740,813	26,896,177
Total Liabilities and Capital	\$295,051,560	\$310,792,753
Book Value per share of common stock	\$17.20	\$17.60

DELHI BANK CORP.
Consolidated Statements of Income
(unaudited)

	<u>Quarter Ending</u> <u>September, 2018</u>	<u>Quarter Ending</u> <u>September, 2017</u>	<u>Year to Date</u> <u>September, 2018</u>	<u>Year to Date</u> <u>September, 2017</u>
<u>Interest Income</u>				
Interest and Fees on Loans and Leases	\$1,799,589	\$1,569,327	\$5,197,881	\$4,465,206
Interest and Dividends on Securities	434,345	518,536	1,371,919	1,613,004
Short-term Investments	167,070	164,230	534,547	475,917
Total Interest Income	2,401,004	2,252,093	7,104,347	6,554,127
<u>Interest Expense</u>				
Interest on Deposits	282,499	271,790	829,192	799,894
Interest on Borrowed Funds & Capital Lease	66,635	28,964	145,939	70,678
Total Interest Expense	349,134	300,754	975,131	870,572
Net Interest Income	2,051,870	1,951,339	6,129,216	5,683,555
Provision for Loan Losses	0	0	0	10,000
Net Interest Income less Provision	2,051,870	1,951,339	6,129,216	5,673,555
<u>Noninterest Income</u>				
Other Income	342,093	353,096	1,032,795	1,220,575
Securities Gains (Losses)	16,048	0	33,224	0
Total Noninterest Income	358,141	353,096	1,066,019	1,220,575
<u>Noninterest Expense</u>				
Personnel	885,323	933,067	2,655,515	2,788,553
Occupancy and Equipment, Net	397,607	400,048	1,194,946	1,169,188
Other Operating Expense	331,369	332,304	1,003,416	1,010,176
Total Noninterest Expense	1,614,299	1,665,419	4,853,877	4,967,917
Income (Loss) Before Taxes	795,712	639,016	2,341,358	1,926,213
Income Tax Provision	153,427	181,692	440,209	510,493
Net Income	\$642,285	\$457,324	\$1,901,149	\$1,415,720
Net income per share of common stock	\$0.42	\$0.30	\$1.23	\$0.92