



DELHI BANK CORP.
 Consolidated Statement of Condition
 (unaudited)

	<u>Quarter Ending</u> <u>March, 2019</u>	<u>Quarter Ending</u> <u>March, 2018</u>
<u>Assets</u>		
Cash and Due From Banks	\$12,191,858	\$5,796,754
Short-term Investments	30,427,924	38,146,767
Investment Securities	78,814,456	82,152,804
Loans and Leases	177,692,106	173,484,901
Allowance for Losses	489,834	554,601
Loans and Leases, Net	177,202,272	172,930,300
Premises and Fixed Assets, Net	3,464,636	3,617,188
Other Real Estate Owned	42,347	124,347
Other Assets	9,982,246	9,963,560
Total Assets	312,125,739	312,731,720
<u>Liabilities</u>		
Noninterest-bearing Deposits	48,422,466	48,993,672
Interest-bearing Deposits	231,105,770	233,931,781
Total Deposits	279,528,236	282,925,453
Short-term Borrowings	-	85,511
Long-term Borrowings & Capital Lease Obligation	180,762	200,267
Accrued Expenses and Other Liabilities	3,648,763	3,244,791
Total Liabilities	283,357,761	286,456,022
<u>Capital</u>		
Equity Capital	28,767,978	26,275,698
Total Liabilities and Capital	\$312,125,739	\$312,731,720
Book Value per share of common stock	\$18.30	\$17.07

DELHI BANK CORP.
Consolidated Statements of Income
(unaudited)

	Quarter Ending March, 2019	Quarter Ending March, 2018
<u>Interest Income</u>		
Interest and Fees on Loans and Leases	\$1,872,881	\$1,645,784
Interest and Dividends on Securities	441,783	501,058
Short-term Investments	203,827	186,069
Total Interest Income	2,518,491	2,332,911
<u>Interest Expense</u>		
Interest on Deposits	413,669	268,047
Interest on Borrowed Funds & Capital Lease	5,148	12,972
Total Interest Expense	418,817	281,019
Net Interest Income	2,099,674	2,051,892
Provision for Loan Losses	0	0
Net Interest Income less Provision	2,099,674	2,051,892
<u>Noninterest Income</u>		
Other Income	312,852	327,016
Securities Gains (Losses)	-	17,176
Total Noninterest Income	312,852	344,192
<u>Noninterest Expense</u>		
Personnel	904,035	882,247
Occupancy and Equipment, Net	416,140	396,612
Other Operating Expense	318,733	294,944
Total Noninterest Expense	1,638,908	1,573,803
Income (Loss) Before Taxes	773,618	822,281
Income Tax Provision	141,256	154,536
Net Income	\$632,362	\$667,745
Net income per share of common stock	\$0.40	\$0.43