



DELHI BANK CORP.
 Consolidated Statement of Condition
 (unaudited)

	<u>Quarter Ending December, 2018</u>	<u>Quarter Ending December, 2017</u>
<u>Assets</u>		
Cash and Due From Banks	\$7,624,114	\$3,659,203
Short-term Investments	31,170,387	39,062,268
Investment Securities	68,824,045	87,928,144
Loans and Leases	174,182,749	170,296,676
Allowance for Losses	502,128	555,627
Loans and Leases, Net	173,680,621	169,741,049
Premises and Fixed Assets, Net	3,465,163	3,675,976
Other Real Estate Owned	140,107	352,062
Other Assets	9,978,544	9,925,854
Total Assets	294,882,981	314,344,556
<u>Liabilities</u>		
Noninterest-bearing Deposits	53,267,581	47,701,870
Interest-bearing Deposits	210,100,963	233,242,937
Total Deposits	263,368,544	280,944,807
Short-term Borrowings	96,511	3,288,000
Long-term Borrowings & Capital Lease Obligation	185,761	204,943
Accrued Expenses and Other Liabilities	3,572,439	3,511,663
Total Liabilities	267,223,255	287,949,413
<u>Capital</u>		
Equity Capital	27,659,726	26,395,143
Total Liabilities and Capital	\$294,882,981	\$314,344,556
Book Value per share of common stock	\$17.73	\$17.24

DELHI BANK CORP.
Consolidated Statements of Income
(unaudited)

	<u>Quarter Ending December, 2018</u>	<u>Quarter Ending December, 2017</u>	<u>Year to Date December, 2018</u>	<u>Year to Date December, 2017</u>
<u>Interest Income</u>				
Interest and Fees on Loans and Leases	\$1,822,223	\$1,609,785	\$7,020,105	\$6,074,991
Interest and Dividends on Securities	427,479	513,424	1,799,398	2,126,428
Short-term Investments	157,432	175,343	691,978	651,261
Total Interest Income	2,407,134	2,298,552	9,511,481	8,852,680
<u>Interest Expense</u>				
Interest on Deposits	315,505	272,369	1,144,697	1,072,263
Interest on Borrowed Funds & Capital Lease	46,855	19,024	192,794	89,702
Total Interest Expense	362,360	291,393	1,337,491	1,161,965
Net Interest Income	2,044,774	2,007,159	8,173,990	7,690,715
Provision for Loan Losses	0	0	0	10,000
Net Interest Income less Provision	2,044,774	2,007,159	8,173,990	7,680,715
<u>Noninterest Income</u>				
Other Income	353,945	347,099	1,386,740	1,567,674
Securities Gains (Losses)	0	0	33,224	0
Total Noninterest Income	353,945	347,099	1,419,964	1,567,674
<u>Noninterest Expense</u>				
Personnel	1,021,457	877,444	3,676,972	3,665,998
Occupancy and Equipment	423,608	388,314	1,618,554	1,557,502
Other Operating Expense	384,932	505,192	1,388,348	1,515,368
Total Noninterest Expense	1,829,997	1,770,950	6,683,874	6,738,868
Income (Loss) Before Taxes	568,722	583,308	2,910,080	2,509,521
Income Tax Provision	61,515	430,717	501,724	941,210
Net Income	\$507,207	\$152,591	\$2,408,356	\$1,568,311
Net income per share of common stock	\$0.33	\$0.10	\$1.56	\$1.02