

First Bank of Delaware
December 31, 2007

First Bank of Delaware
Condensed Income Statement (unaudited)

(Dollar amounts in thousands
except per share data)

	Three Months Ended December 31,		Twelve Months Ended December 31,	
	2007	2006	2007	2006
Net Interest Income	\$ 2,277	\$ 1,736	\$ 7,487	\$ 6,424
Provision for Loan Losses	970	33	1,142	948
Other Income	5,536	1,866	18,231	7,813
Other Expenses	2,655	2,159	11,991	8,028
Income Taxes	\$ 1,460	\$ 484	\$ 4,401	\$ 1,827
Net Income	<u>\$ 2,728</u>	<u>\$ 926</u>	<u>\$ 8,184</u>	<u>\$ 3,434</u>
Diluted EPS	<u>\$ 0.24</u>	<u>\$ 0.08</u>	<u>\$ 0.71</u>	<u>\$ 0.36</u>

First Bank of Delaware
Condensed Balance Sheet (unaudited)

(Dollar amounts in thousands)

Assets	December 31, 2007	December 31, 2006
	Federal Funds Sold and Other Interest Bearing Cash	\$ 14,277
Investment Securities	17,319	9,861
Commercial and Other Loans	79,484	69,557
Allowance for Loan Losses	(2,581)	(1,860)
Other Assets	<u>10,862</u>	<u>9,517</u>
Total Assets	<u>\$ 119,361</u>	<u>\$ 123,913</u>
Liabilities and Shareholders' Equity:		
Transaction Accounts	\$ 61,484	\$ 48,675
Time Deposit Accounts	19,319	43,961
Other Liabilities	4,398	5,424
Shareholders' Equity	<u>34,160</u>	<u>25,853</u>
Total Liabilities and Shareholders' Equity	<u>\$ 119,361</u>	<u>\$ 123,913</u>

Attachment #2

First Bank of Delaware
 December 31, 2007
 (Dollars in thousands)
 (unaudited)

Financial Data:	At or For the Three Months Ended		At or For the Twelve Months Ended	
	December 31, 2007	December 31, 2006	December 31, 2007	December 31, 2006
Return on average assets	8.73 %	3.00 %	6.13 %	3.26 %
Return on average equity	32.46 %	14.43 %	27.55 %	16.58 %
Share information:				
Book value per share	\$3.00	\$2.29	\$3.00	\$2.29
Shares o/s at period end, net of treasury stock	11,377,101	11,359,017	11,377,101	11,359,017
Average diluted shares o/s	11,477,000	11,535,000	11,525,000	9,667,000

Attachment #3

First Bank of Delaware

December 31, 2007

(Dollars in thousands except per share data)

(unaudited)

Credit Quality Ratios:

	At or for the	
	Three months ended December 31, 2007	Three months ended December 31, 2006
Non-accrual and loans accruing, but past due 90 days or more	\$ 970	\$ 31
Restructured loans	<u>-</u>	<u>-</u>
Total non-performing loans	970	31
OREO	<u>18</u>	<u>31</u>
Total non-performing assets	<u>\$ 988</u>	<u>\$ 62</u>
Non-performing loans as a percentage of total loans	1.22%	0.04%
Nonperforming assets as a percentage of total assets	0.83%	0.05%
Allowance for loan losses to total loans	3.25%	2.67%
Allowance for loan losses to total non-performing loans	266.08%	6000.00%

Attachment #4

First Bank of Delaware
 December 31, 2007
 (Dollars in thousands)
 (unaudited)

Quarter-to-Date
 Average Balance Sheet

	Three months ended December 31, 2007			Three months ended December 31, 2006		
	Average Balance	Interest	Average Yield/ Cost	Average Balance	Interest	Average Yield/ Cost
Interest-Earning Assets:						
Commercial and other loans	\$ 73,914	\$ 2,390	12.83 %	\$ 76,523	\$ 2,043	10.59 %
Investment securities	11,076	158	5.72	6,892	102	5.90
Federal funds sold	<u>27,826</u>	<u>328</u>	<u>4.67</u>	<u>31,117</u>	<u>416</u>	<u>5.31</u>
Total interest-earning assets	112,816	2,876	10.12	114,532	2,561	8.87
Other assets	<u>11,128</u>			<u>8,061</u>		
Total assets	<u>\$ 123,944</u>	\$ 2,876		<u>\$ 122,593</u>	\$ 2,561	
Interest-bearing liabilities:						
Interest-bearing deposits	\$ 51,291	\$ 599	4.63 %	\$ 68,436	\$ 825	4.78 %
Borrowed funds	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total interest-bearing liabilities	<u>51,291</u>	<u>599</u>	<u>4.63</u>	<u>68,436</u>	<u>825</u>	<u>4.78</u>
Non-interest and interest-bearing funding	85,401	599	2.78	91,547	825	3.57
Other liabilities:	<u>5,194</u>			<u>5,585</u>		
Total liabilities	<u>90,595</u>			<u>97,132</u>		
Shareholders' equity	<u>33,349</u>			<u>25,461</u>		
Total liabilities & shareholders' equity	<u>\$ 123,944</u>			<u>\$ 122,593</u>		
Net interest income		<u>\$ 2,277</u>			<u>\$ 1,736</u>	
Net interest margin			<u>8.01 %</u>			<u>6.02 %</u>

Attachment #5

First Bank of Delaware
December 31, 2007
(Dollars in thousands)
(unaudited)

Year-to-Date
Average Balance Sheet

	Twelve months ended December 31, 2007			Twelve months ended December 31, 2006		
	Average Balance	Interest	Average Yield/ Cost	Average Balance	Interest	Average Yield/ Cost
Interest-Earning Assets:						
Commercial and other loans	\$ 73,260	\$ 8,057	11.00 %	\$ 60,595	\$ 6,941	11.46 %
Investment securities	10,142	598	5.90	2,942	173	5.87
Federal funds sold	<u>38,444</u>	<u>1,994</u>	<u>5.19</u>	<u>31,121</u>	<u>1,562</u>	<u>5.02</u>
Total interest-earning assets	121,846	10,649	8.74	94,658	8,676	9.17
Other assets	<u>11,677</u>			<u>10,508</u>		
Total assets	<u>\$ 133,523</u>	\$ 10,649		<u>\$ 105,166</u>	\$ 8,676	
Interest-bearing liabilities:						
Interest-bearing deposits	\$ 63,628	\$ 3,141	4.94 %	\$ 54,016	\$ 2,252	4.17 %
Borrowed funds	<u>259</u>	<u>21</u>	<u>8.25</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total interest-bearing liabilities	<u>63,887</u>	<u>3,162</u>	<u>4.95</u>	<u>54,016</u>	<u>2,252</u>	<u>4.17</u>
Non-interest and interest-bearing funding	98,007	3,162	3.23	77,906	2,252	2.89
Other liabilities:	<u>5,806</u>			<u>6,556</u>		
Total liabilities	<u>103,813</u>			<u>84,462</u>		
Shareholders' equity	<u>29,710</u>			<u>20,704</u>		
Total liabilities & shareholders' equity	<u>\$ 133,523</u>			<u>\$ 105,166</u>		
Net interest income		<u>\$ 7,487</u>		<u>\$ 6,424</u>		
Net interest margin			<u>6.14 %</u>			<u>6.79 %</u>