

First Bank of Delaware
December 31, 2010

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,	
	2010	2009	2010	2009
Net Interest Income	\$ 5,209	\$ 2,841	\$ 16,353	\$ 9,403
Provision for Loan Losses	1,500	974	5,500	4,374
Other Income	3,036	2,106	8,474	9,723
Other Expenses	4,286	3,473	14,086	12,461
Income Taxes	\$ 843	\$ 186	\$ 1,798	\$ 793
Net Income	<u>\$ 1,616</u>	<u>\$ 314</u>	<u>\$ 3,443</u>	<u>\$ 1,498</u>
Diluted EPS	<u>\$ 0.14</u>	<u>\$ 0.03</u>	<u>\$ 0.30</u>	<u>\$ 0.13</u>

First Bank of Delaware
Condensed Balance Sheet (unaudited)

(Dollar amounts in thousands)

	December 31, 2010	December 31, 2009
Assets		
Federal Funds Sold and Other Interest Bearing Cash	\$ 64,615	\$ 33,853
Investment Securities	5,614	8,079
Commercial and Other Loans	129,422	86,076
Allowance for Loan Losses	(5,680)	(3,512)
Other Assets	<u>25,182</u>	<u>15,864</u>
Total Assets	<u>\$ 219,153</u>	<u>\$ 140,360</u>
Liabilities and Shareholders' Equity:		
Transaction Accounts	\$ 145,845	\$ 62,693
Time Deposit Accounts	24,141	32,021
Other Liabilities	4,749	4,199
Shareholders' Equity	<u>44,418</u>	<u>41,447</u>
Total Liabilities and Shareholders' Equity	<u>\$ 219,153</u>	<u>\$ 140,360</u>

Attachment #2

First Bank of Delaware
 December 31, 2010
 (Dollars in thousands)
 (unaudited)

Financial Data:	At or For the Three Months Ended		At or For the Twelve Months Ended	
	December 31, 2010	December 31, 2009	December 31, 2010	December 31, 2009
Return on average assets	2.96 %	0.96 %	1.85 %	1.23 %
Return on average equity	14.63 %	3.00 %	8.10 %	3.68 %
Share information:				
Book value per share	\$3.89	\$3.63	\$3.89	\$3.63
Shares o/s at period end, net of treasury stock	11,418,901	11,418,901	11,418,901	11,418,901
Average diluted shares o/s	11,444,000	11,424,000	11,449,000	11,419,000

Attachment #3

First Bank of Delaware

December 31, 2010

(Dollars in thousands)

(unaudited)

Credit Quality Ratios:

	December 31, 2010	At December 31, 2009
Loans accruing, but past due 90 days or more	\$ -	\$ 240
Restructured loans	\$ -	\$ -
Non-accrual loans	<u>\$ 1,051</u>	<u>\$ 2,346</u>
Total non-performing loans	1,051	2,586
OREO	<u>417</u>	<u>1,049</u>
Total non-performing assets	<u>\$ 1,468</u>	<u>\$ 3,635</u>
Allowance for loan losses	<u>\$ 5,680</u>	<u>\$ 3,512</u>
Non-performing loans as a percentage of total loans	0.81%	3.00%
Nonperforming assets as a percentage of total assets	0.67%	2.59%
Allowance for loan losses to total loans	4.39%	4.08%
Allowance for loan losses to total non-performing loans	540.44%	135.81%

Attachment #4

First Bank of Delaware
 December 31, 2010
 (Dollars in thousands)
 (unaudited)

Quarter-to-Date
 Average Balance Sheet

	Three months ended December 31, 2010			Three months ended December 31, 2009		
	Average Balance	Interest	Average Yield/ Cost	Average Balance	Interest	Average Yield/ Cost
Interest-Earning Assets:						
Commercial and other loans	\$ 115,331	\$ 5,403	18.58 %	\$ 86,018	\$ 2,958	13.64 %
Investment securities	4,834	70	5.81	8,522	115	5.41
Federal funds sold	<u>73,325</u>	<u>46</u>	<u>0.25</u>	<u>22,772</u>	<u>16</u>	<u>0.28</u>
Total interest-earning assets	193,490	5,519	11.32	117,312	3,089	10.45
Other assets	<u>22,775</u>			<u>11,795</u>		
Total assets	<u>\$ 216,265</u>	\$ 5,519		<u>\$ 129,107</u>	\$ 3,089	
Interest-bearing liabilities:						
Interest-bearing deposits	\$ 98,877	\$ 310	1.25 %	\$ 63,282	\$ 248	1.55 %
Borrowed funds	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total interest-bearing liabilities	<u>98,877</u>	<u>310</u>	<u>1.25</u>	<u>63,282</u>	<u>248</u>	<u>1.55</u>
Non-interest and interest-bearing funding	167,557	310	0.73	84,250	248	1.17
Other liabilities:	<u>4,880</u>			<u>3,351</u>		
Total liabilities	<u>172,437</u>			<u>87,601</u>		
Shareholders' equity	<u>43,828</u>			<u>41,506</u>		
Total liabilities & shareholders' equity	<u>\$ 216,265</u>			<u>\$ 129,107</u>		
Net interest income		<u>\$ 5,209</u>			<u>\$ 2,841</u>	
Net interest margin			<u>10.68 %</u>			<u>9.61 %</u>

Attachment #5

First Bank of Delaware
December 31, 2010
(Dollars in thousands)
(unaudited)

Year-to-Date
Average Balance Sheet

	Twelve months ended December 31, 2010			Twelve months ended December 31, 2009		
	Average Balance	Interest	Average Yield/ Cost	Average Balance	Interest	Average Yield/ Cost
Interest-Earning Assets:						
Commercial and other loans	\$ 108,911	\$ 17,097	15.70 %	\$ 76,858	\$ 9,574	12.46 %
Investment securities	7,766	394	5.07	15,672	673	4.30
Federal funds sold	<u>54,462</u>	<u>141</u>	<u>0.26</u>	<u>18,242</u>	<u>47</u>	<u>0.26</u>
Total interest-earning assets	171,139	17,632	10.30	110,772	10,294	9.29
Other assets	<u>14,526</u>			<u>10,922</u>		
Total assets	<u>\$ 185,665</u>	\$ 17,632		<u>\$ 121,694</u>	\$ 10,294	
Interest-bearing liabilities:						
Interest-bearing deposits	\$ 89,069	\$ 1,279	1.44 %	\$ 51,803	\$ 889	1.72 %
Borrowed funds	<u>-</u>	<u>-</u>	<u>-</u>	<u>274</u>	<u>2</u>	<u>0.66</u>
Total interest-bearing liabilities	<u>89,069</u>	<u>1,279</u>	<u>1.44</u>	<u>52,077</u>	<u>891</u>	<u>1.71</u>
Non-interest and interest-bearing funding	139,267	1,279	0.92	77,603	891	1.15
Other liabilities:	<u>3,893</u>			<u>3,406</u>		
Total liabilities	<u>143,160</u>			<u>81,009</u>		
Shareholders' equity	<u>42,505</u>			<u>40,685</u>		
Total liabilities & shareholders' equity	<u>\$ 185,665</u>			<u>\$ 121,694</u>		
Net interest income		<u>\$ 16,353</u>		<u>\$ 9,403</u>		
Net interest margin			<u>9.56 %</u>			<u>8.49 %</u>