

First Bank of Delaware
Condensed Income Statement

(Dollar amounts in thousands
except per share data)
(unaudited)

	Three Months Ended	
	March 31,	
	2009	2008
Net Interest Income	\$ 2,177	\$ 2,731
Provision for Loan Losses	725	800
Non-interest Income	2,740	5,165
Other Expenses	3,499	3,560
Provision for Income Taxes	<u>\$ 236</u>	<u>\$ 1,262</u>
Net Income	<u>\$ 457</u>	<u>\$ 2,274</u>
Diluted EPS	<u>\$ 0.04</u>	<u>\$ 0.20</u>

First Bank of Delaware
Condensed Balance Sheet

(Dollar amounts in thousands)

	March 31,	December 31,	March 31,
	2009	2008	2008
Federal Funds Sold and Other Interest Bearing Cash	\$ 6,562	\$ 4,483	\$ 14,795
Investment Securities	22,851	22,770	17,240
Commercial and Other Loans	73,205	74,242	76,627
Allowance for Loan Losses	(2,355)	(2,935)	(2,362)
Other Assets	<u>13,171</u>	<u>17,642</u>	<u>11,885</u>
Total Assets	<u>\$ 113,434</u>	<u>\$ 116,202</u>	<u>\$ 118,185</u>
Liabilities and Shareholders' Equity:			
Transaction Accounts	\$ 56,807	\$ 59,855	\$ 62,762
Time Deposit Accounts	12,354	12,435	13,398
FHLB Advances	-	-	-
Other Liabilities	3,906	4,419	5,492
Shareholders' Equity	<u>40,367</u>	<u>39,493</u>	<u>36,533</u>
Total Liabilities and Shareholders' Equity	<u>\$ 113,434</u>	<u>\$ 116,202</u>	<u>\$ 118,185</u>

Attachment #2

First Bank of Delaware
Press Release
March 31, 2009
(unaudited)

Financial Data:	At or For the Three Months Ended	
	<u>31-Mar 2009</u>	<u>31-Mar 2008</u>
Return on average assets	1.60 %	7.40 %
Return on average equity	4.65 %	25.83 %
Book value per share	\$3.54	\$3.21
Actual shares outstanding at period end	11,401,301	11,377,101
Average diluted shares outstanding	11,408,000	11,428,000
	March 31, 2009	December 31, 2008
Leverage Capital Ratio	34.63%	32.21%

Attachment #3

First Bank of Delaware
 Press release 3/31/09
 (Dollars in thousands except per share data)
 (unaudited)

Credit Quality Ratios:

	Three months ended March 31, 2009	At or for the Three months ended December 31, 2008	Three months ended March 31, 2008
Non-accrual and loans accruing, but past due 90 days or more	\$ 772	\$ 2,116	\$ 1,045
Restructured loans	<u>-</u>	<u>-</u>	<u>-</u>
Total non-performing loans	772	2,116	1,045
OREO	<u>1,127</u>	<u>293</u>	<u>-</u>
Total non-performing assets	<u>\$ 1,899</u>	<u>\$ 2,409</u>	<u>\$ 1,045</u>
Allowance for loan losses	<u>\$ 2,355</u>	<u>\$ 2,935</u>	<u>\$ 2,362</u>
Non-performing loans as a percentage of total loans	1.05%	2.85%	1.36%
Nonperforming assets as a percentage of total assets	1.67%	2.07%	0.88%
Allowance for loan losses to total loans	3.22%	3.95%	3.08%
Allowance for loan losses to total non-performing loans	305.05%	138.71%	226.03%

Attachment #4

First Bank of Delaware
 Press release 3/31/09
 (Dollars in thousands)
 (unaudited)

Quarter-to-Date
 Average Balance Sheet

	Three months ended March 31, 2009			Three months ended March 31, 2008		
	Average Balance	Interest	Average Yield/ Cost	Average Balance	Interest	Average Yield/ Cost
Interest-Earning Assets:						
Commercial and other loans	\$ 74,591	\$ 2,130	11.58 %	\$ 78,585	\$ 2,812	14.35 %
Investment securities	22,110	217	3.98	17,102	223	5.22
Federal funds sold	<u>8,903</u>	<u>7</u>	<u>0.32</u>	<u>16,635</u>	<u>133</u>	<u>3.21</u>
Total interest-earning assets	105,604	2,354	9.04	112,322	3,168	11.31
Other assets	10,406			10,906		
Total assets	<u>\$ 116,010</u>	<u>\$ 2,354</u>		<u>\$ 123,228</u>	<u>\$ 3,168</u>	
Interest-bearing liabilities:						
Interest-bearing deposits	\$ 35,138	\$ 176	2.03 %	\$ 46,991	\$ 437	3.73 %
Borrowed funds	<u>911</u>	<u>1</u>	<u>0.66</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total interest-bearing liabilities	<u>36,049</u>	<u>177</u>	<u>2.00</u>	<u>46,991</u>	<u>437</u>	<u>3.73</u>
Non-interest and interest-bearing funding	72,298	177	1.00	82,936	437	2.11
Other liabilities:	<u>3,843</u>			<u>4,982</u>		
Total liabilities	<u>76,141</u>			<u>87,918</u>		
Shareholder's equity	39,869			35,310		
Total liabilities & shareholder's equity	<u>\$ 116,010</u>			<u>\$ 123,228</u>		
Net interest income		<u>\$ 2,177</u>			<u>\$ 2,731</u>	
Net interest margin			<u>8.36 %</u>			<u>9.75 %</u>