

First Bank of Delaware
September 30, 2009

First Bank of Delaware
Condensed Income Statement (unaudited)

(Dollar amounts in thousands
except per share data)

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2009	2008	2009	2008
Net Interest Income	\$ 2,324	\$ 2,516	\$ 6,562	\$ 7,856
Provision for Loan Losses	1,125	1,000	3,400	3,050
Other Income	2,382	3,637	7,617	13,848
Other Expenses	2,854	3,706	8,988	11,535
Income Taxes	\$ 244	\$ 522	\$ 607	\$ 2,556
Net Income	<u>\$ 483</u>	<u>\$ 925</u>	<u>\$ 1,184</u>	<u>\$ 4,563</u>
Diluted EPS	<u>\$ 0.04</u>	<u>\$ 0.08</u>	<u>\$ 0.10</u>	<u>\$ 0.40</u>

First Bank of Delaware
Condensed Balance Sheet (unaudited)

(Dollar amounts in thousands)

Assets	September 30, 2009	December 31, 2008	September 30, 2008
Federal Funds Sold and Other Interest Bearing Cash	\$ 24,157	\$ 4,483	\$ 31,510
Investment Securities	13,349	22,770	7,991
Commercial and Other Loans	84,828	74,242	74,463
Allowance for Loan Losses	(3,923)	(2,935)	(2,918)
Other Assets	<u>13,309</u>	<u>17,642</u>	<u>13,420</u>
Total Assets	<u>\$ 131,720</u>	<u>\$ 116,202</u>	<u>\$ 124,466</u>
Liabilities and Shareholders' Equity:			
Transaction Accounts	\$ 57,840	\$ 59,855	\$ 67,008
Time Deposit Accounts	29,598	12,435	13,039
Other Liabilities	3,157	4,419	5,629
Shareholders' Equity	<u>41,125</u>	<u>39,493</u>	<u>38,790</u>
Total Liabilities and Shareholders' Equity	<u>\$ 131,720</u>	<u>\$ 116,202</u>	<u>\$ 124,466</u>

Attachment #2

First Bank of Delaware
September 30, 2009
(Dollars in thousands)
(unaudited)

Financial Data:	At or For the Three Months Ended		At or For the Nine Months Ended	
	September 30, 2009	September 30, 2008	September 30, 2009	September 30, 2008
Return on average assets	1.53 %	2.97 %	1.33 %	4.99 %
Return on average equity	4.74 %	9.53 %	3.91 %	16.49 %
Share information:				
Book value per share	\$3.60	\$3.40	\$3.60	\$3.40
Shares o/s at period end, net of treasury stock	11,418,900	11,401,301	11,418,900	11,401,301
Average diluted shares o/s	11,418,900	11,407,000	11,414,000	11,415,000

Attachment #3

First Bank of Delaware
 September 30, 2009
 (Dollars in thousands)
 (unaudited)
 Credit Quality Ratios:

	September 30, 2009	At December 31, 2008	September 30, 2008
Non-accrual and loans accruing, but past due 90 days or more	\$ 936	\$ 2,116	\$ 2,197
Restructured loans	<u>-</u>	<u>-</u>	<u>-</u>
Total non-performing loans	936	2,116	2,197
OREO	<u>1,049</u>	<u>293</u>	<u>293</u>
Total non-performing assets	<u>\$ 1,985</u>	<u>\$ 2,409</u>	<u>\$ 2,490</u>
Allowance for loan losses	<u>\$ 3,923</u>	<u>\$ 2,935</u>	<u>\$ 2,918</u>
Non-performing loans as a percentage of total loans	1.10%	2.85%	2.95%
Nonperforming assets as a percentage of total assets	1.51%	2.07%	2.00%
Allowance for loan losses to total loans	4.62%	3.95%	3.92%
Allowance for loan losses to total non-performing loans	419.12%	138.71%	132.82%

First Bank of Delaware
September 30, 2009
(Dollars in thousands)
(unaudited)

Quarter-to-Date
Average Balance Sheet

	Three months ended September 30, 2009			Three months ended September 30, 2008		
	Average Balance	Interest	Average Yield/ Cost	Average Balance	Interest	Average Yield/ Cost
Interest-Earning Assets:						
Commercial and other loans	\$ 74,304	\$ 2,383	12.72 %	\$ 75,055	\$ 2,483	13.13 %
Investment securities	14,227	159	4.48	8,062	120	5.95
Federal funds sold	25,998	16	0.24	30,233	147	1.92
Total interest-earning assets	114,529	2,558	8.86	113,350	2,750	9.63
Other assets	10,391			10,152		
Total assets	<u>\$ 124,920</u>	\$ 2,558		<u>\$ 123,502</u>	\$ 2,750	
Interest-bearing liabilities:						
Interest-bearing deposits	\$ 58,295	\$ 234	1.59 %	\$ 36,683	\$ 234	2.53 %
Borrowed funds	-	-	-	-	-	-
Total interest-bearing liabilities	58,295	234	1.59	36,683	234	2.53
Non-interest and interest-bearing funding	81,122	234	1.14	79,975	234	1.16
Other liabilities:	3,367			5,035		
Total liabilities	84,489			85,010		
Shareholders' equity	40,431			38,492		
Total liabilities & shareholders' equity	<u>\$ 124,920</u>			<u>\$ 123,502</u>		
Net interest income		<u>\$ 2,324</u>			<u>\$ 2,516</u>	
Net interest margin			<u>8.05 %</u>			<u>8.81 %</u>

First Bank of Delaware
September 30, 2009
(Dollars in thousands)
(unaudited)

Year-to-Date
Average Balance Sheet

	Nine months ended September 30, 2009			Nine months ended September 30, 2008		
	Average Balance	Interest	Average Yield/ Cost	Average Balance	Interest	Average Yield/ Cost
Interest-Earning Assets:						
Commercial and other loans	\$ 73,771	\$ 6,616	11.99 %	\$ 77,785	\$ 7,913	13.60 %
Investment securities	18,082	558	4.11	13,386	539	5.37
Federal funds sold	<u>16,715</u>	<u>31</u>	<u>0.25</u>	<u>20,940</u>	<u>363</u>	<u>2.32</u>
Total interest-earning assets	108,568	7,205	8.87	112,111	8,815	10.51
Other assets	<u>10,628</u>			<u>10,192</u>		
Total assets	<u>\$ 119,196</u>	\$ 7,205		<u>\$ 122,303</u>	\$ 8,815	
Interest-bearing liabilities:						
Interest-bearing deposits	\$ 47,935	\$ 641	1.79 %	\$ 41,175	\$ 959	3.11 %
Borrowed funds	<u>366</u>	<u>2</u>	<u>0.73</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total interest-bearing liabilities	<u>48,301</u>	<u>643</u>	<u>1.78</u>	<u>41,175</u>	<u>959</u>	<u>3.11</u>
Non-interest and interest-bearing funding	75,363	643	1.14	80,197	959	1.60
Other liabilities:	<u>3,394</u>			<u>5,101</u>		
Total liabilities	<u>78,757</u>			<u>85,298</u>		
Shareholders' equity	<u>40,439</u>			<u>37,005</u>		
Total liabilities & shareholders' equity	<u>\$ 119,196</u>			<u>\$ 122,303</u>		
Net interest income		<u>\$ 6,562</u>			<u>\$ 7,856</u>	
Net interest margin			<u>8.08 %</u>			<u>9.37 %</u>