

First Bank of Delaware
September 30, 2010

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,	
	2010	2009	2010	2009
Net Interest Income	\$ 4,540	\$ 2,324	\$ 11,144	\$ 6,562
Provision for Loan Losses	2,075	1,125	4,000	3,400
Other Income	2,509	2,382	5,438	7,617
Other Expenses	3,408	2,854	9,799	8,988
Income Taxes	\$ 536	\$ 244	\$ 955	\$ 607
Net Income	<u>\$ 1,030</u>	<u>\$ 483</u>	<u>\$ 1,828</u>	<u>\$ 1,184</u>
Diluted EPS	<u>\$ 0.09</u>	<u>\$ 0.04</u>	<u>\$ 0.16</u>	<u>\$ 0.10</u>

First Bank of Delaware
Condensed Balance Sheet (unaudited)

(Dollar amounts in thousands)

Assets	September 30,	December 31,	September 30,
	2009	2009	2009
Federal Funds Sold and Other Interest Bearing Cash	\$ 67,960	\$ 33,853	\$ 24,157
Investment Securities	5,746	8,079	13,349
Commercial and Other Loans	116,767	86,076	84,828
Allowance for Loan Losses	(5,011)	(3,512)	(3,923)
Other Assets	19,866	15,864	13,309
Total Assets	<u>\$ 205,328</u>	<u>\$ 140,360</u>	<u>\$ 131,720</u>
Liabilities and Shareholders' Equity:			
Transaction Accounts	\$ 132,462	\$ 62,693	\$ 57,840
Time Deposit Accounts	25,834	32,021	29,598
Other Liabilities	3,707	4,199	3,157
Shareholders' Equity	43,325	41,447	41,125
Total Liabilities and Shareholders' Equity	<u>\$ 205,328</u>	<u>\$ 140,360</u>	<u>\$ 131,720</u>

Attachment #2

First Bank of Delaware
 September 30, 2010
 (Dollars in thousands)
 (unaudited)

Financial Data:	At or For the Three Months Ended		At or For the Nine Months Ended	
	September 30, 2010	September 30, 2009	September 30, 2010	September 30, 2009
Return on average assets	2.12 %	1.53 %	1.39 %	1.33 %
Return on average equity	9.56 %	4.74 %	5.79 %	3.91 %
Share information:				
Book value per share	\$3.79	\$3.60	\$3.79	\$3.60
Shares o/s at period end, net of treasury stock	11,418,900	11,418,900	11,418,900	11,418,900
Average diluted shares o/s	11,455,000	11,418,900	11,450,000	11,415,000

Attachment #3

First Bank of Delaware

September 30, 2010

(Dollars in thousands)

(unaudited)

Credit Quality Ratios:

	September 30, 2010	At December 31, 2009	September 30, 2009
Non-accrual and loans accruing, but past due 90 days or more	\$ 279	\$ 240	\$ 936
Non-accrual loans	\$ 1,719	\$ 2,346	\$ -
Restructured loans	<u>-</u>	<u>-</u>	<u>-</u>
Total non-performing loans	1,998	2,586	936
OREO	<u>835</u>	<u>1,049</u>	<u>1,049</u>
Total non-performing assets	<u>\$ 2,833</u>	<u>\$ 3,635</u>	<u>\$ 1,985</u>
Allowance for loan losses	<u>\$ 5,011</u>	<u>\$ 3,512</u>	<u>\$ 3,923</u>
Non-performing loans as a percentage of total loans	1.71%	3.00%	1.10%
Nonperforming assets as a percentage of total assets	1.38%	2.59%	1.51%
Allowance for loan losses to total loans	4.29%	4.08%	4.62%
Allowance for loan losses to total non-performing loans	250.80%	135.81%	419.12%

Attachment #4

First Bank of Delaware
September 30, 2010
(Dollars in thousands)
(unaudited)

Quarter-to-Date
Average Balance Sheet

	Three months ended September 30, 2010			Three months ended September 30, 2009		
Interest-Earning Assets:	Average Balance	Interest	Average Yield/ Cost	Average Balance	Interest	Average Yield/ Cost
Commercial and other loans	\$ 115,331	\$ 4,759	16.37 %	\$ 74,304	\$ 2,383	12.72 %
Investment securities	5,959	76	5.06	14,227	159	4.48
Federal funds sold	55,019	35	0.25	25,998	16	0.24
Total interest-earning assets	176,309	4,870	10.96	114,529	2,558	8.86
Other assets	16,098			10,391		
Total assets	\$ 192,407	\$ 4,870		\$ 124,920	\$ 2,558	
Interest-bearing liabilities:						
Interest-bearing deposits	\$ 91,242	\$ 330	1.43 %	\$ 58,295	\$ 234	1.59 %
Borrowed funds	-	-	-	-	-	-
Total interest-bearing liabilities	91,242	330	1.43	58,295	234	1.59
Non-interest and interest-bearing funding	146,298	330	0.89	81,122	234	1.14
Other liabilities:	3,342			3,367		
Total liabilities	149,640			84,489		
Shareholders' equity	42,767			40,431		
Total liabilities & shareholders' equity	\$ 192,407			\$ 124,920		
Net interest income		\$ 4,540			\$ 2,324	
Net interest margin			10.22 %			8.05 %

Attachment #5

First Bank of Delaware
September 30, 2010
(Dollars in thousands)
(unaudited)

Year-to-Date
Average Balance Sheet

	Nine months ended September 30, 2010			Nine months ended September 30, 2009		
	Average Balance	Interest	Average Yield/ Cost	Average Balance	Interest	Average Yield/ Cost
Interest-Earning Assets:						
Commercial and other loans	\$ 104,131	\$ 11,694	15.01 %	\$ 73,771	\$ 6,616	11.99 %
Investment securities	8,754	323	4.92	18,082	558	4.11
Federal funds sold	<u>48,105</u>	<u>95</u>	<u>0.26</u>	<u>16,715</u>	<u>31</u>	<u>0.25</u>
Total interest-earning assets	160,990	12,112	10.06	108,568	7,205	8.87
Other assets	<u>14,362</u>			<u>10,628</u>		
Total assets	<u>\$ 175,352</u>	\$ 12,112		<u>\$ 119,196</u>	\$ 7,205	
Interest-bearing liabilities:						
Interest-bearing deposits	\$ 85,763	\$ 968	1.51 %	\$ 47,935	\$ 641	1.79 %
Borrowed funds	<u>-</u>	<u>-</u>	<u>-</u>	<u>366</u>	<u>2</u>	<u>0.73</u>
Total interest-bearing liabilities	<u>85,763</u>	<u>968</u>	<u>1.51</u>	<u>48,301</u>	<u>643</u>	<u>1.78</u>
Non-interest and interest-bearing funding	129,734	968	1.00	75,363	643	1.14
Other liabilities:	<u>3,436</u>			<u>3,394</u>		
Total liabilities	<u>133,170</u>			<u>78,757</u>		
Shareholders' equity	<u>42,182</u>			<u>40,439</u>		
Total liabilities & shareholders' equity	<u>\$ 175,352</u>			<u>\$ 119,196</u>		
Net interest income		<u>\$ 11,144</u>		<u>\$ 6,562</u>		
Net interest margin			<u>9.25 %</u>			<u>8.08 %</u>