

First Bank of Delaware
September 30, 2007

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,	
	2007	2006	2007	2006
Net Interest Income	\$ 1,686	\$ 1,497	\$ 5,210	\$ 4,688
Provision for Loan Losses	20	124	172	915
Other Income	5,456	1,572	12,695	5,947
Other Expenses	3,353	1,754	9,336	5,869
Income Taxes	\$ 1,343	\$ 412	\$ 2,941	\$ 1,343
Net Income	<u>\$ 2,426</u>	<u>\$ 779</u>	<u>\$ 5,456</u>	<u>\$ 2,508</u>
Diluted EPS	<u>\$ 0.21</u>	<u>\$ 0.07</u>	<u>\$ 0.47</u>	<u>\$ 0.28</u>

First Bank of Delaware
Condensed Balance Sheet (unaudited)

(Dollar amounts in thousands)

Assets	September 30,	December 31,	September 30,
	2007	2006	2006
Federal Funds Sold and Other Interest Bearing Cash	\$ 28,336	\$ 36,838	\$ 27,653
Investment Securities	9,400	9,861	6,810
Commercial and Other Loans	72,324	69,557	71,761
Allowance for Loan Losses	(2,033)	(1,860)	(1,827)
Other Assets	15,316	9,517	7,991
Total Assets	<u>\$ 123,343</u>	<u>\$ 123,913</u>	<u>\$ 112,388</u>
Liabilities and Shareholders' Equity:			
Transaction Accounts	\$ 64,849	\$ 48,676	\$ 39,188
Time Deposit Accounts	20,345	43,960	43,361
Other Liabilities	6,817	5,424	4,848
Shareholders' Equity	31,332	25,853	24,991
Total Liabilities and Shareholders' Equity	<u>\$ 123,343</u>	<u>\$ 123,913</u>	<u>\$ 112,388</u>

Attachment #2

First Bank of Delaware
 September 30, 2007
 (Dollars in thousands)
 (unaudited)

Financial Data:	At or For the Three Months Ended		At or For the Nine Months Ended	
	September 30, 2007	September 30, 2006	September 30, 2007	September 30, 2006
Return on average assets	7.52 %	3.12 %	5.34 %	3.38 %
Return on average equity	31.44 %	12.55 %	25.60 %	17.44 %
Share information:				
Book value per share	\$2.75	\$2.20	\$2.75	\$2.20
Shares o/s at period end, net of treasury stock	11,375,530	11,343,720	11,375,530	11,343,720
Average diluted shares o/s	11,438,000	11,425,000	11,541,000	9,050,000

Attachment #3

First Bank of Delaware

September 30, 2007

(Dollars in thousands)

(unaudited)

Credit Quality Ratios:

	At or for the		
	Three months ended September 30, 2007	Three months ended December 31, 2006	Three months ended September 30, 2006
	<u> </u>	<u> </u>	<u> </u>
Non-accrual and loans accruing, but past due 90 days or more	\$ 970	\$ 31	\$ 44
Restructured loans	-	-	-
Total non-performing loans	<u>970</u>	<u>31</u>	<u>44</u>
OREO	<u>18</u>	<u>31</u>	<u>18</u>
Total non-performing assets	<u>\$ 988</u>	<u>\$ 62</u>	<u>\$ 62</u>
Allowance for loan losses	<u>\$ 2,033</u>	<u>\$ 1,860</u>	<u>\$ 1,827</u>
Non-performing loans as a percentage of total loans	1.34%	0.04%	0.06%
Nonperforming assets as a percentage of total assets	0.80%	0.05%	0.06%
Allowance for loan losses to total loans	2.81%	2.67%	2.55%
Allowance for loan losses to total non-performing loans	209.59%	6,000.00%	4,152.27%

Attachment #4

First Bank of Delaware
 September 30, 2007
 (Dollars in thousands)
 (unaudited)

Quarter-to-Date
 Average Balance Sheet

	Three months ended September 30, 2007			Three months ended September 30, 2006		
	Average Balance	Interest	Average Yield/ Cost	Average Balance	Interest	Average Yield/ Cost
Interest-Earning Assets:						
Commercial and other loans	\$ 71,916	\$ 1,824	10.06 %	\$ 60,396	\$ 1,626	10.68 %
Investment securities	9,418	142	6.03	3,250	49	6.03
Federal funds sold	34,183	464	5.39	27,834	381	5.43
Total interest-earning assets	115,517	2,430	8.35	91,480	2,056	8.92
Other assets	12,478			7,624		
Total assets	\$ 127,995	\$ 2,430		\$ 99,104	\$ 2,056	
Interest-bearing liabilities:						
Interest-bearing deposits	\$ 59,220	\$ 730	4.89 %	\$ 52,947	\$ 559	4.19 %
Borrowed funds	634	14	8.76	-	-	-
Total interest-bearing liabilities	59,854	744	4.93	52,947	559	4.19
Non-interest and interest-bearing funding	93,063	744	3.17	69,766	559	3.18
Other liabilities:	4,316			4,703		
Total liabilities	97,379			74,469		
Shareholders' equity	30,616			24,635		
Total liabilities & shareholders' equity	\$ 127,995			\$ 99,104		
Net interest income		\$ 1,686			\$ 1,497	
Net interest margin			5.79 %			6.49 %

Attachment #5

First Bank of Delaware
September 30, 2007
(Dollars in thousands)
(unaudited)

Year-to-Date
Average Balance Sheet

	Nine months ended September 30, 2007			Nine months ended September 30, 2006		
	Average Balance	Interest	Average Yield/ Cost	Average Balance	Interest	Average Yield/ Cost
Interest-Earning Assets:						
Commercial and other loans	\$ 73,008	\$ 5,667	10.38 %	\$ 55,228	\$ 4,899	11.86 %
Investment securities	9,827	440	5.97	1,611	71	5.88
Federal funds sold	<u>42,022</u>	<u>1,666</u>	<u>5.30</u>	<u>31,122</u>	<u>1,146</u>	<u>4.92</u>
Total interest-earning assets	124,857	7,773	8.32	87,961	6,116	9.30
Other assets	<u>11,859</u>			<u>11,332</u>		
Total assets	<u>\$ 136,716</u>	\$ 7,773		<u>\$ 99,293</u>	\$ 6,116	
Interest-bearing liabilities:						
Interest-bearing deposits	\$ 67,785	\$ 2,542	5.01 %	\$ 49,157	\$ 1,428	3.88 %
Borrowed funds	<u>324</u>	<u>21</u>	<u>8.67</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total interest-bearing liabilities	<u>68,109</u>	<u>2,563</u>	<u>5.03</u>	<u>49,157</u>	<u>1,428</u>	<u>3.88</u>
Non-interest and interest-bearing funding	102,229	2,563	3.35	73,310	1,428	2.60
Other liabilities:	<u>5,990</u>			<u>6,754</u>		
Total liabilities	<u>108,219</u>			<u>80,064</u>		
Shareholders' equity	<u>28,497</u>			<u>19,229</u>		
Total liabilities & shareholders' equity	<u>\$ 136,716</u>			<u>\$ 99,293</u>		
Net interest income		<u>\$ 5,210</u>			<u>\$ 4,688</u>	
Net interest margin			<u>5.58 %</u>			<u>7.13 %</u>