

First Bank of Delaware
Condensed Income Statement

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

	Three Months Ended	
	March 31,	
	2010	2009
Net Interest Income	\$ 3,201	\$ 2,177
Provision for Loan Losses	825	725
Non-interest Income	1,359	2,747
Other Expenses	3,215	3,499
Provision for Income Taxes	\$ 181	\$ 236
Net Income	<u>\$ 339</u>	<u>\$ 464</u>
Diluted EPS	<u>\$ 0.03</u>	<u>\$ 0.04</u>

First Bank of Delaware
Condensed Balance Sheet

(Dollar amounts in thousands)

	March 31,	December 31,	March 31,
	2010	2009	2009
Federal Funds Sold and Other Interest Bearing Cash	\$ 45,853	\$ 33,853	\$ 6,562
Investment Securities	11,378	8,079	22,851
Commercial and Other Loans	101,856	86,076	73,205
Allowance for Loan Losses	(3,567)	(3,512)	(2,355)
Other Assets	15,312	15,864	13,179
Total Assets	<u>\$ 170,832</u>	<u>\$ 140,360</u>	<u>\$ 113,442</u>
Liabilities and Shareholders' Equity:			
Transaction Accounts	\$ 91,284	\$ 62,693	\$ 56,807
Time Deposit Accounts	34,712	32,021	12,354
FHLB Advances	-	-	-
Other Liabilities	3,009	4,199	3,907
Shareholders' Equity	41,827	41,447	40,374
Total Liabilities and Shareholders' Equity	<u>\$ 170,832</u>	<u>\$ 140,360</u>	<u>\$ 113,442</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 2010</u>	<u>31-Mar 2009</u>
Return on average assets	0.89 %	1.62 %
Return on average equity	3.30 %	4.72 %
Book value per share	\$3.66	\$3.54
Actual shares outstanding at period end	11,418,901	11,401,301
Average diluted shares outstanding	11,433,000	11,408,000
Leverage Capital Ratio	26.75%	34.63%
Total risk based capital ratio	39.15%	47.45%

Attachment #3

First Bank of Delaware
 Press release 3/31/10
 (Dollars in thousands except per share data)
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Credit Quality Ratios:

	Three months ended March 31, 2010	At or for the Three months ended December 31, 2009	Three months ended March 31, 2009
Loans accruing, but past due 90 days or more	\$ -	\$ 240	\$ -
Non-accrual loans	2,312	2,346	772
Restructured loans	<u>-</u>	<u>-</u>	<u>-</u>
Total non-performing loans	2,312	2,586	772
OREO	<u>1,024</u>	<u>1,049</u>	<u>1,127</u>
Total non-performing assets	<u>\$ 3,336</u>	<u>\$ 3,635</u>	<u>\$ 1,899</u>
Allowance for loan losses	<u>\$ 3,567</u>	<u>\$ 3,512</u>	<u>\$ 2,355</u>
Non-performing loans as a percentage of total loans	2.27%	3.00%	1.05%
Nonperforming assets as a percentage of total assets	1.95%	2.59%	1.67%
Allowance for loan losses to total loans	3.50%	4.08%	3.22%
Allowance for loan losses to total non-performing loans	154.28%	135.81%	305.05%

First Bank of Delaware
 Press release 3/31/10
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Quarter-to-Date
 Average Balance Sheet

	Three months ended March 31, 2010			Three months ended March 31, 2009		
	Average Balance	Interest	Average Yield/ Cost	Average Balance	Interest	Average Yield/ Cost
Interest-Earning Assets:						
Commercial and other loans	\$ 90,993	\$ 3,340	14.89 %	\$ 74,591	\$ 2,130	11.58 %
Investment securities	10,291	135	5.31	22,110	217	3.98
Federal funds sold	41,129	22	0.22	8,903	7	0.32
Total interest-earning assets	142,413	3,497	9.96	105,604	2,354	9.04
Other assets	12,889			10,406		
Total assets	<u>\$ 155,302</u>	<u>\$ 3,497</u>		<u>\$ 116,010</u>	<u>\$ 2,354</u>	
Interest-bearing liabilities:						
Interest-bearing deposits	\$ 76,644	\$ 296	1.57 %	\$ 35,138	\$ 175	2.02 %
Borrowed funds	-	-	-	911	2	0.89
Total interest-bearing liabilities	76,644	296	1.57	36,049	177	1.99
Non-interest and interest-bearing funding	109,799	296	1.09	72,298	177	1.00
Other liabilities:	3,852			3,843		
Total liabilities	113,651			76,141		
Shareholder's equity	41,651			39,869		
Total liabilities & shareholder's equity	<u>\$ 155,302</u>			<u>\$ 116,010</u>		
Net interest income		<u>\$ 3,201</u>		<u>\$ 2,177</u>		
Net interest margin			<u>9.11 %</u>			<u>8.36 %</u>