

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,	December 31,	September 30,
	2009	2008	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%

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(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
<b>Interest-Earning Assets:</b>						
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	
<b>Interest-bearing liabilities:</b>						
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  
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(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
<b>Interest-Earning Assets:</b>						
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	
<b>Interest-bearing liabilities:</b>						
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>