

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		
<b>Interest-Earning Assets:</b>	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	<u>55,019</u>	<u>35</u>	<u>0.25</u>	<u>25,998</u>	<u>16</u>	<u>0.24</u>
Total interest-earning assets	176,309	4,870	10.96	114,529	2,558	8.86
Other assets	<u>16,098</u>			<u>10,391</u>		
Total assets	<u><u>\$ 192,407</u></u>	<u>\$ 4,870</u>		<u><u>\$ 124,920</u></u>	<u>\$ 2,558</u>	
<b>Interest-bearing liabilities:</b>						
Interest-bearing deposits	\$ 91,242	\$ 330	1.43 %	\$ 58,295	\$ 234	1.59 %
Borrowed funds	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total interest-bearing liabilities	<u>91,242</u>	<u>330</u>	<u>1.43</u>	<u>58,295</u>	<u>234</u>	<u>1.59</u>
Non-interest and interest-bearing funding	146,298	330	0.89	81,122	234	1.14
Other liabilities:	<u>3,342</u>			<u>3,367</u>		
Total liabilities	<u>149,640</u>			<u>84,489</u>		
Shareholders' equity	<u>42,767</u>			<u>40,431</u>		
Total liabilities & shareholders' equity	<u><u>\$ 192,407</u></u>			<u><u>\$ 124,920</u></u>		
Net interest income		<u><u>\$ 4,540</u></u>		<u><u>\$ 2,324</u></u>		
Net interest margin			<u><u>10.22 %</u></u>			<u><u>8.05 %</u></u>

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