

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	<u>-</u>	<u>-</u>	<u>-</u>
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
<b>Interest-Earning Assets:</b>						
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	<u>34,183</u>	<u>464</u>	<u>5.39</u>	<u>27,834</u>	<u>381</u>	<u>5.43</u>
Total interest-earning assets	115,517	2,430	8.35	91,480	2,056	8.92
Other assets	<u>12,478</u>			<u>7,624</u>		
Total assets	<u>\$ 127,995</u>	\$ 2,430		<u>\$ 99,104</u>	\$ 2,056	
<b>Interest-bearing liabilities:</b>						
Interest-bearing deposits	\$ 59,220	\$ 730	4.89 %	\$ 52,947	\$ 559	4.19 %
Borrowed funds	<u>634</u>	<u>14</u>	<u>8.76</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total interest-bearing liabilities	<u>59,854</u>	<u>744</u>	<u>4.93</u>	<u>52,947</u>	<u>559</u>	<u>4.19</u>
Non-interest and interest-bearing funding	93,063	744	3.17	69,766	559	3.18
Other liabilities:	<u>4,316</u>			<u>4,703</u>		
Total liabilities	<u>97,379</u>			<u>74,469</u>		
Shareholders' equity	<u>30,616</u>			<u>24,635</u>		
Total liabilities & shareholders' equity	<u>\$ 127,995</u>			<u>\$ 99,104</u>		
Net interest income		<u>\$ 1,686</u>		<u>\$ 1,497</u>		
Net interest margin			<u>5.79 %</u>			<u>6.49 %</u>

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