

First Bank of Delaware
December 31, 2009

First Bank of Delaware
Condensed Income Statement (unaudited)

(Dollar amounts in thousands
except per share data)

	Three Months Ended December 31,		Twelve Months Ended December 31,	
	2009	2008	2009	2008
Net Interest Income	\$ 2,841	\$ 2,503	\$ 9,403	\$ 10,359
Provision for Loan Losses	974	1,135	4,374	4,185
Other Income	2,106	3,682	9,723	17,530
Other Expenses	3,473	4,498	12,461	16,033
Income Taxes	\$ 186	\$ 60	\$ 793	\$ 2,616
Net Income	<u>\$ 314</u>	<u>\$ 492</u>	<u>\$ 1,498</u>	<u>\$ 5,055</u>
Diluted EPS	<u>\$ 0.03</u>	<u>\$ 0.04</u>	<u>\$ 0.13</u>	<u>\$ 0.44</u>

First Bank of Delaware
Condensed Balance Sheet (unaudited)

(Dollar amounts in thousands)

Assets	December 31, 2009	December 31, 2008
	Federal Funds Sold and Other Interest Bearing Cash	\$ 33,853
Investment Securities	8,079	22,769
Commercial and Other Loans	86,076	74,242
Allowance for Loan Losses	(3,512)	(2,935)
Other Assets	<u>15,876</u>	<u>17,643</u>
Total Assets	<u>\$ 140,372</u>	<u>\$ 116,202</u>
Liabilities and Shareholders' Equity:		
Transaction Accounts	\$ 62,693	\$ 59,855
Time Deposit Accounts	32,021	12,435
Other Liabilities	4,211	4,419
Shareholders' Equity	<u>41,447</u>	<u>39,493</u>
Total Liabilities and Shareholders' Equity	<u>\$ 140,372</u>	<u>\$ 116,202</u>

Attachment #2

First Bank of Delaware
 December 31, 2009
 (Dollars in thousands)
 (unaudited)

Financial Data:	At or For the Three Months Ended		At or For the Twelve Months Ended	
	December 31, 2009	December 31, 2008	December 31, 2009	December 31, 2008
Return on average assets	0.96 %	1.60 %	1.23 %	6.13 %
Return on average equity	3.00 %	4.99 %	3.68 %	27.55 %
Share information:				
Book value per share	\$3.63	\$3.46	\$3.63	\$3.46
Shares o/s at period end, net of treasury stock	11,418,901	11,401,301	11,418,901	11,401,301
Average diluted shares o/s	11,424,000	11,411,000	11,419,000	11,414,000

Attachment #3

First Bank of Delaware
 December 31, 2009
 (Dollars in thousands)
 (unaudited)
 Credit Quality Ratios:

	December 31, 2009	At December 31, 2008
Loans accruing, but past due 90 days or more	\$ 240	\$ -
Restructured loans	\$ -	\$ -
Non-accrual loans	<u>\$ 2,346</u>	<u>\$ 2,116</u>
Total non-performing loans	2,586	2,116
OREO	<u>1,049</u>	<u>293</u>
Total non-performing assets	<u>\$ 3,635</u>	<u>\$ 2,409</u>
Allowance for loan losses	<u>\$ 3,512</u>	<u>\$ 2,935</u>
Non-performing loans as a percentage of total loans	3.00%	2.85%
Nonperforming assets as a percentage of total assets	2.59%	2.07%
Allowance for loan losses to total loans	4.08%	3.95%
Allowance for loan losses to total non-performing loans	135.81%	138.71%

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Quarter-to-Date
 Average Balance Sheet

	Three months ended December 31, 2009			Three months ended December 31, 2008		
	Average Balance	Interest	Average Yield/ Cost	Average Balance	Interest	Average Yield/ Cost
Interest-Earning Assets:						
Commercial and other loans	\$ 86,018	\$ 2,958	13.64 %	\$ 74,829	\$ 2,500	13.26 %
Investment securities	8,522	115	5.41	18,935	196	4.14
Federal funds sold	<u>22,772</u>	<u>16</u>	<u>0.28</u>	<u>16,788</u>	<u>37</u>	<u>0.87</u>
Total interest-earning assets	117,312	3,089	10.45	110,552	2,733	9.82
Other assets	<u>11,795</u>			<u>11,306</u>		
Total assets	<u>\$ 129,107</u>	\$ 3,089		<u>\$ 121,858</u>	\$ 2,733	
Interest-bearing liabilities:						
Interest-bearing deposits	\$ 63,282	\$ 248	1.55 %	\$ 36,551	\$ 230	2.50 %
Borrowed funds	<u>-</u>	<u>-</u>	<u>-</u>	<u>163</u>	<u>-</u>	<u>0.63</u>
Total interest-bearing liabilities	<u>63,282</u>	<u>248</u>	<u>1.55</u>	<u>36,714</u>	<u>230</u>	<u>2.49</u>
Non-interest and interest-bearing funding	84,250	248	1.17	78,170	230	1.17
Other liabilities:	<u>3,351</u>			<u>4,559</u>		
Total liabilities	<u>87,601</u>			<u>82,729</u>		
Shareholders' equity	<u>41,506</u>			<u>39,129</u>		
Total liabilities & shareholders' equity	<u>\$ 129,107</u>			<u>\$ 121,858</u>		
Net interest income		<u>\$ 2,841</u>			<u>\$ 2,503</u>	
Net interest margin			<u>9.61 %</u>			<u>8.99 %</u>

First Bank of Delaware
 December 31, 2009
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Year-to-Date
 Average Balance Sheet

	Twelve months ended December 31, 2009			Twelve months ended December 31, 2008		
	Average Balance	Interest	Average Yield/ Cost	Average Balance	Interest	Average Yield/ Cost
Interest-Earning Assets:						
Commercial and other loans	\$ 76,858	\$ 9,574	12.46 %	\$ 77,004	\$ 10,414	13.52 %
Investment securities	15,672	673	4.30	14,781	735	4.97
Federal funds sold	<u>18,242</u>	<u>47</u>	<u>0.26</u>	<u>19,896</u>	<u>400</u>	<u>2.01</u>
Total interest-earning assets	110,772	10,294	9.29	111,681	11,549	10.34
Other assets	<u>10,922</u>			<u>10,510</u>		
Total assets	<u>\$ 121,694</u>	\$ 10,294		<u>\$ 122,191</u>	\$ 11,549	
Interest-bearing liabilities:						
Interest-bearing deposits	\$ 51,803	\$ 889	1.72 %	\$ 40,013	\$ 1,190	2.97 %
Borrowed funds	<u>274</u>	<u>2</u>	<u>0.66</u>	<u>41</u>	<u>-</u>	<u>0.63</u>
Total interest-bearing liabilities	<u>52,077</u>	<u>891</u>	<u>1.71</u>	<u>40,054</u>	<u>1,190</u>	<u>2.97</u>
Non-interest and interest-bearing funding	77,603	891	1.15	79,687	1,190	1.49
Other liabilities:	<u>3,406</u>			<u>4,970</u>		
Total liabilities	<u>81,009</u>			<u>84,657</u>		
Shareholders' equity	<u>40,685</u>			<u>37,534</u>		
Total liabilities & shareholders' equity	<u>\$ 121,694</u>			<u>\$ 122,191</u>		
Net interest income		<u>\$ 9,403</u>			<u>\$ 10,359</u>	
Net interest margin			<u>8.49 %</u>			<u>9.28 %</u>