

First Bank of Delaware
December 31, 2008

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,	
	2008	2007	2008	2007
Net Interest Income	\$ 2,503	\$ 2,277	\$ 10,359	\$ 7,487
Provision for Loan Losses	1,135	970	4,185	1,142
Other Income	3,682	5,536	17,530	18,231
Other Expenses	4,498	2,655	16,033	11,991
Income Taxes	\$ 203	\$ 1,460	\$ 2,759	\$ 4,401
Net Income	<u>\$ 349</u>	<u>\$ 2,728</u>	<u>\$ 4,912</u>	<u>\$ 8,184</u>
Diluted EPS	<u>\$ 0.03</u>	<u>\$ 0.24</u>	<u>\$ 0.43</u>	<u>\$ 0.71</u>

First Bank of Delaware
Condensed Balance Sheet (unaudited)

(Dollar amounts in thousands)

Assets	December 31, 2008	December 31, 2007
Federal Funds Sold and Other Interest Bearing Cash	\$ 4,483	\$ 14,277
Investment Securities	22,769	17,319
Commercial and Other Loans	74,242	79,484
Allowance for Loan Losses	(2,935)	(2,581)
Other Assets	<u>17,677</u>	<u>10,862</u>
Total Assets	<u>\$ 116,236</u>	<u>\$ 119,361</u>
Liabilities and Shareholders' Equity:		
Transaction Accounts	\$ 59,855	\$ 61,484
Time Deposit Accounts	12,435	19,319
Other Liabilities	4,596	4,398
Shareholders' Equity	<u>39,350</u>	<u>34,160</u>
Total Liabilities and Shareholders' Equity	<u>\$ 116,236</u>	<u>\$ 119,361</u>

Attachment #2

First Bank of Delaware
 December 31, 2008
 (Dollars in thousands)
 (unaudited)

Financial Data:	At or For the Three Months Ended		At or For the Twelve Months Ended	
	December 31, 2008	December 31, 2007	December 31, 2008	December 31, 2007
Return on average assets	1.14 %	8.73 %	4.02 %	6.13 %
Return on average equity	3.54 %	32.45 %	13.09 %	27.55 %
Share information:				
Book value per share	\$3.45	\$3.00	\$3.45	\$3.00
Shares o/s at period end, net of treasury stock	11,401,301	11,377,101	11,401,301	11,377,101
Average diluted shares o/s	11,411,000	11,477,000	11,414,000	11,525,000

Attachment #3

First Bank of Delaware

December 31, 2008

(Dollars in thousands)

(unaudited)

Credit Quality Ratios:

	December 31, 2008	At December 31, 2007
Non-accrual and loans accruing, but past due 90 days or more	\$ 2,116	\$ 970
Restructured loans	-	-
Total non-performing loans	2,116	970
OREO	293	18
Total non-performing assets	<u>\$ 2,409</u>	<u>\$ 988</u>
Allowance for loan losses	<u>\$ 2,935</u>	<u>\$ 2,581</u>
Non-performing loans as a percentage of total loans	2.85%	1.22%
Nonperforming assets as a percentage of total assets	2.07%	0.83%
Allowance for loan losses to total loans	3.95%	3.25%
Allowance for loan losses to total non-performing loans	138.71%	266.08%

Attachment #4

First Bank of Delaware
December 31, 2008
(Dollars in thousands)
(unaudited)

Quarter-to-Date
Average Balance Sheet

	Three months ended December 31, 2008			Three months ended December 31, 2007		
	Average Balance	Interest	Average Yield/ Cost	Average Balance	Interest	Average Yield/ Cost
Interest-Earning Assets:						
Commercial and other loans	\$ 74,829	\$ 2,500	13.26 %	\$ 73,914	\$ 2,390	12.83 %
Investment securities	18,935	196	4.14	11,076	158	5.72
Federal funds sold	<u>16,788</u>	<u>37</u>	<u>0.87</u>	<u>27,826</u>	<u>328</u>	<u>4.67</u>
Total interest-earning assets	110,552	2,733	9.82	112,816	2,876	10.12
Other assets	<u>11,306</u>			<u>11,128</u>		
Total assets	<u>\$ 121,858</u>	\$ 2,733		<u>\$ 123,944</u>	\$ 2,876	
Interest-bearing liabilities:						
Interest-bearing deposits	\$ 36,551	\$ 230	2.50 %	\$ 51,291	\$ 599	4.63 %
Borrowed funds	<u>163</u>	<u>-</u>	<u>0.63</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total interest-bearing liabilities	<u>36,714</u>	<u>230</u>	<u>2.49</u>	<u>51,291</u>	<u>599</u>	<u>4.63</u>
Non-interest and interest-bearing funding	78,170	230	1.17	85,401	599	2.78
Other liabilities:	<u>4,559</u>			<u>5,194</u>		
Total liabilities	<u>82,729</u>			<u>90,595</u>		
Shareholders' equity	<u>39,129</u>			<u>33,349</u>		
Total liabilities & shareholders' equity	<u>\$ 121,858</u>			<u>\$ 123,944</u>		
Net interest income		<u>\$ 2,503</u>			<u>\$ 2,277</u>	
Net interest margin			<u>8.99 %</u>			<u>8.01 %</u>

Attachment #5

First Bank of Delaware
 December 31, 2008
 (Dollars in thousands)
 (unaudited)

Year-to-Date
 Average Balance Sheet

	Twelve months ended December 31, 2008			Twelve months ended December 31, 2007		
	Average Balance	Interest	Average Yield/ Cost	Average Balance	Interest	Average Yield/ Cost
Interest-Earning Assets:						
Commercial and other loans	\$ 77,004	\$ 10,414	13.52 %	\$ 73,260	\$ 8,057	11.00 %
Investment securities	14,781	735	4.97	10,142	598	5.90
Federal funds sold	<u>19,896</u>	<u>400</u>	<u>2.01</u>	<u>38,444</u>	<u>1,994</u>	<u>5.19</u>
Total interest-earning assets	111,681	11,549	10.34	121,846	10,649	8.74
Other assets	<u>10,510</u>			<u>11,677</u>		
Total assets	<u>\$ 122,191</u>	\$ 11,549		<u>\$ 133,523</u>	\$ 10,649	
Interest-bearing liabilities:						
Interest-bearing deposits	\$ 40,013	\$ 1,190	2.97 %	\$ 63,628	\$ 3,141	4.94 %
Borrowed funds	<u>41</u>	<u>-</u>	<u>0.63</u>	<u>259</u>	<u>21</u>	<u>8.25</u>
Total interest-bearing liabilities	<u>40,054</u>	<u>1,190</u>	<u>2.97</u>	<u>63,887</u>	<u>3,162</u>	<u>4.95</u>
Non-interest and interest-bearing funding	79,687	1,190	1.49	98,007	3,162	3.23
Other liabilities:	<u>4,970</u>			<u>5,806</u>		
Total liabilities	<u>84,657</u>			<u>103,813</u>		
Shareholders' equity	<u>37,534</u>			<u>29,710</u>		
Total liabilities & shareholders' equity	<u>\$ 122,191</u>			<u>\$ 133,523</u>		
Net interest income		<u>\$ 10,359</u>		<u>\$ 7,487</u>		
Net interest margin			<u>9.28 %</u>			<u>6.14 %</u>