

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>