

First Bank of Delaware
September 30, 2008

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,	
	2008	2007	2008	2007
Net Interest Income	\$ 2,516	\$ 1,686	\$ 7,856	\$ 5,210
Provision for Loan Losses	1,000	20	3,050	172
Other Income	3,637	5,456	13,848	12,695
Other Expenses	3,706	3,353	11,535	9,336
Income Taxes	\$ 522	\$ 1,343	\$ 2,556	\$ 2,941
Net Income	<u>\$ 925</u>	<u>\$ 2,426</u>	<u>\$ 4,563</u>	<u>\$ 5,456</u>
Diluted EPS	<u>\$ 0.08</u>	<u>\$ 0.21</u>	<u>\$ 0.40</u>	<u>\$ 0.47</u>

First Bank of Delaware
Condensed Balance Sheet (unaudited)

(Dollar amounts in thousands)

	September 30, 2008	December 31, 2007	September 30, 2007
Assets			
Federal Funds Sold and Other Interest Bearing Cash	\$ 31,510	\$ 14,277	\$ 28,336
Investment Securities	7,991	17,319	9,400
Commercial and Other Loans	74,463	79,484	72,184
Allowance for Loan Losses	(2,918)	(2,581)	(2,019)
Other Assets	<u>13,420</u>	<u>10,862</u>	<u>15,660</u>
Total Assets	<u>\$ 124,466</u>	<u>\$ 119,361</u>	<u>\$ 123,561</u>
Liabilities and Shareholders' Equity:			
Transaction Accounts	\$ 67,008	\$ 61,484	\$ 64,846
Time Deposit Accounts	13,039	19,319	20,345
Other Liabilities	5,629	4,398	7,038
Shareholders' Equity	<u>38,790</u>	<u>34,160</u>	<u>31,332</u>
Total Liabilities and Shareholders' Equity	<u>\$ 124,466</u>	<u>\$ 119,361</u>	<u>\$ 123,561</u>

Attachment #2

First Bank of Delaware
September 30, 2008
(Dollars in thousands)
(unaudited)

Financial Data:	At or For the Three Months Ended		At or For the Nine Months Ended	
	September 30, 2008	September 30, 2007	September 30, 2008	September 30, 2007
Return on average assets	2.97 %	7.52 %	4.99 %	5.34 %
Return on average equity	9.53 %	31.44 %	16.49 %	25.60 %
Share information:				
Book value per share	\$3.40	\$2.75	\$3.40	\$2.75
Shares o/s at period end, net of treasury stock	11,401,301	11,375,530	11,401,301	11,375,530
Average diluted shares o/s	11,407,000	11,438,000	11,415,000	11,541,000
Tier 1 (Leverage Ratio)	31%	24%	31%	24%

Attachment #3

First Bank of Delaware
September 30, 2008

(Dollars in thousands)
(unaudited)

Credit Quality Ratios:

	September 30, 2008	At December 31, 2007
Non-accrual and loans accruing, but past due 90 days or more	\$ 2,197	\$ 970
Restructured loans	<u>-</u>	<u>-</u>
Total non-performing loans	2,197	970
OREO	<u>293</u>	<u>18</u>
Total non-performing assets	<u>\$ 2,490</u>	<u>\$ 988</u>
Allowance for loan losses	<u>\$ 2,918</u>	<u>\$ 2,581</u>
Non-performing loans as a percentage of total loans	2.95%	1.22%
Nonperforming assets as a percentage of total assets	2.00%	0.83%
Allowance for loan losses to total loans	3.92%	3.25%
Allowance for loan losses to total non-performing loans	132.82%	266.08%

Attachment #4

First Bank of Delaware
 September 30, 2008
 (Dollars in thousands)
 (unaudited)

Quarter-to-Date
 Average Balance Sheet

	Three months ended September 30, 2008			Three months ended September 30, 2007		
	Average Balance	Interest	Average Yield/ Cost	Average Balance	Interest	Average Yield/ Cost
Interest-Earning Assets:						
Commercial and other loans	\$ 75,055	\$ 2,484	13.13 %	\$ 71,916	\$ 1,824	10.06 %
Investment securities	8,062	120	5.95	9,418	142	6.03
Federal funds sold	<u>30,233</u>	<u>147</u>	<u>1.92</u>	<u>34,183</u>	<u>464</u>	<u>5.39</u>
Total interest-earning assets	113,350	2,751	9.63	115,517	2,430	8.35
Other assets	<u>10,152</u>			<u>12,478</u>		
Total assets	<u>\$ 123,502</u>	\$ 2,751		<u>\$ 127,995</u>	\$ 2,430	
Interest-bearing liabilities:						
Interest-bearing deposits	\$ 36,683	\$ 234	2.53 %	\$ 59,220	\$ 730	4.89 %
Borrowed funds	<u>-</u>	<u>-</u>	<u>-</u>	<u>634</u>	<u>14</u>	<u>8.76</u>
Total interest-bearing liabilities	<u>36,683</u>	<u>234</u>	<u>2.53</u>	<u>59,854</u>	<u>744</u>	<u>4.93</u>
Non-interest and interest-bearing funding	79,976	234	1.16	93,063	744	3.17
Other liabilities:	<u>5,034</u>			<u>4,316</u>		
Total liabilities	<u>85,010</u>			<u>97,379</u>		
Shareholders' equity	<u>38,492</u>			<u>30,616</u>		
Total liabilities & shareholders' equity	<u>\$ 123,502</u>			<u>\$ 127,995</u>		
Net interest income		<u>\$ 2,517</u>			<u>\$ 1,686</u>	
Net interest margin			<u>8.81 %</u>			<u>5.79 %</u>

Attachment #5

First Bank of Delaware
September 30, 2008
(Dollars in thousands)
(unaudited)

Year-to-Date
Average Balance Sheet

	Nine months ended September 30, 2008			Nine months ended September 30, 2007		
	Average Balance	Interest	Average Yield/ Cost	Average Balance	Interest	Average Yield/ Cost
Interest-Earning Assets:						
Commercial and other loans	\$ 77,785	\$ 7,914	13.60 %	\$ 73,008	\$ 5,667	10.38 %
Investment securities	13,386	539	5.37	9,827	440	5.97
Federal funds sold	<u>20,940</u>	<u>363</u>	<u>2.32</u>	<u>42,022</u>	<u>1,666</u>	<u>5.30</u>
Total interest-earning assets	112,111	8,816	10.51	124,857	7,773	8.32
Other assets	<u>10,192</u>			<u>11,859</u>		
Total assets	<u>\$ 122,303</u>	\$ 8,816		<u>\$ 136,716</u>	\$ 7,773	
Interest-bearing liabilities:						
Interest-bearing deposits	\$ 41,175	\$ 960	3.12 %	\$ 67,785	\$ 2,542	5.01 %
Borrowed funds	<u>-</u>	<u>-</u>	<u>-</u>	<u>324</u>	<u>21</u>	<u>8.67</u>
Total interest-bearing liabilities	<u>41,175</u>	<u>960</u>	<u>3.12</u>	<u>68,109</u>	<u>2,563</u>	<u>5.03</u>
Non-interest and interest-bearing funding	80,197	960	1.60	102,229	2,563	3.35
Other liabilities:	<u>5,101</u>			<u>5,990</u>		
Total liabilities	<u>85,298</u>			<u>108,219</u>		
Shareholders' equity	<u>37,005</u>			<u>28,497</u>		
Total liabilities & shareholders' equity	<u>\$ 122,303</u>			<u>\$ 136,716</u>		
Net interest income		<u>\$ 7,856</u>		<u>\$ 5,210</u>		
Net interest margin			<u>9.37 %</u>			<u>5.58 %</u>