

First Bank of Delaware
Condensed Income Statement

(Dollar amounts in thousands
except per share data)
(unaudited)

	Three Months Ended	
	March 31,	
	2007	2006
Net Interest Income	\$ 1,745	\$ 1,440
Provision for Loan Losses	134	222
Non-interest Income	3,139	3,082
Other Expenses	2,967	2,297
Provision for Income Taxes	\$ 607	\$ 693
Net Income	<u>\$ 1,176</u>	<u>\$ 1,310</u>
Diluted EPS	<u>\$ 0.10</u>	<u>\$ 0.17</u>

First Bank of Delaware
Condensed Balance Sheet
(Dollar amounts in thousands)

	2007	2006
Federal Funds Sold and Other Interest Bearing Cash	\$ 49,964	\$ 36,056
Investment Securities	9,979	774
Commercial and Other Loans	72,883	51,450
Allowance for Loan Losses	(1,995)	(1,651)
Other Assets	10,509	10,696
Total Assets	<u>\$ 141,340</u>	<u>\$ 97,325</u>
Liabilities and Shareholders' Equity:		
Transaction Accounts	\$ 64,958	\$ 49,630
Time Deposit Accounts	44,229	25,666
FHLB Advances	-	-
Other Liabilities	5,108	5,770
Shareholders' Equity	27,045	16,259
Total Liabilities and Shareholders' Equity	<u>\$ 141,340</u>	<u>\$ 97,325</u>

Attachment #2

First Bank of Delaware

Press Release

March 31, 2007

(Dollar amounts in thousands

except per share data)

(unaudited)

Financial Data:	At or For the Three Months Ended			
	31-Mar 2007		31-Mar 2006	
Return on average assets	3.39	%	4.56	%
Return on average equity	17.76	%	34.51	%
Share information:				
Book value per share	\$2.38		\$2.05	
Actual shares outstanding at period end	11,362,000		7,946,000	
Average diluted shares outstanding	11,660,000		7,683,000	

Attachment #3

First Bank of Delaware

Press release 3/31/07

(Dollars in thousands except per share data)

(unaudited)

Credit Quality Ratios:

	Three months ended March 31, 2007	At or for the Three months ended March 31, 2006
Non-accrual and loans accruing, but past due 90 days or more	\$ 739	\$ 65
Restructured loans	<u>-</u>	<u>-</u>
Total non-performing loans	739	65
OREO	<u>-</u>	<u>-</u>
Total non-performing assets	<u>\$ 739</u>	<u>\$ 65</u>
Non-performing loans as a percentage of total loans	1.01%	0.13%
Nonperforming assets as a percentage of total assets	0.52%	0.07%
Allowance for loan losses to total loans	2.74%	3.21%
Allowance for loan losses to total non-performing loans	269.96%	2540.00%

Attachment #4

First Bank of Delaware
 Press release 3/31/07
 (Dollars in thousands)
 (unaudited)

Quarter-to-Date
 Average Balance Sheet

	Three months ended March 31, 2007			Three months ended March 31, 2006		
	Average Balance	Interest	Average Yield/ Cost	Average Balance	Interest	Average Yield/ Cost
Interest-Earning Assets:						
Commercial and other loans	\$ 71,742	\$ 1,880	10.63 %	\$ 53,247	\$ 1,411	10.74 %
Investment securities	10,004	149	5.95	790	11	5.64
Federal funds sold	<u>46,906</u>	<u>605</u>	<u>5.23</u>	<u>42,782</u>	<u>474</u>	<u>4.49</u>
Total interest-earning assets	128,652	2,634	8.30	96,819	1,896	7.94
Other assets	10,169			18,165		
Total assets	<u>\$ 138,821</u>	<u>\$ 2,634</u>		<u>\$ 114,984</u>	<u>\$ 1,896</u>	
Interest-bearing liabilities:						
Interest-bearing deposits	\$ 71,410	\$ 889	5.05 %	\$ 50,279	\$ 456	3.68 %
Borrowed funds	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total interest-bearing liabilities	<u>71,410</u>	<u>889</u>	<u>5.05</u>	<u>50,279</u>	<u>456</u>	<u>3.68</u>
Non-interest and interest-bearing funding	105,763	889	3.41	87,793	456	2.11
Other liabilities:	<u>6,562</u>			<u>12,006</u>		
Total liabilities	<u>112,325</u>			<u>99,799</u>		
Shareholder's equity	26,496			15,185		
Total liabilities & shareholder's equity	<u>\$ 138,821</u>			<u>\$ 114,984</u>		
Net interest income		<u>\$ 1,745</u>		<u>\$ 1,440</u>		
Net interest margin			<u>5.50 %</u>			<u>6.03 %</u>