

First Bank of Delaware
Condensed Income Statement

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

	Three Months Ended	
	March 31,	
	2008	2007
Net Interest Income	\$ 2,731	\$ 1,745
Provision for Loan Losses	800	134
Non-interest Income	5,164	2,984
Other Expenses	3,559	2,812
Provision for Income Taxes	\$ 1,262	\$ 607
Net Income	<u>\$ 2,274</u>	<u>\$ 1,176</u>
Diluted EPS	<u>\$ 0.20</u>	<u>\$ 0.10</u>

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

	March 31,	December 31,	March 31,
	2008	2007	2007
Federal Funds Sold and Other Interest Bearing Cash	\$ 14,796	\$ 14,277	\$ 49,964
Investment Securities	17,239	17,319	9,979
Commercial and Other Loans	76,627	79,484	73,069
Allowance for Loan Losses	(2,362)	(2,581)	(1,960)
Other Assets	<u>11,885</u>	<u>10,862</u>	<u>10,511</u>
Total Assets	<u>\$ 118,185</u>	<u>\$ 119,361</u>	<u>\$ 141,563</u>
Liabilities and Shareholders' Equity:			
Transaction Accounts	\$ 62,761	\$ 61,484	\$ 65,179
Time Deposit Accounts	13,399	19,319	44,229
Other Liabilities	5,492	4,398	5,110
Shareholders' Equity	36,533	34,160	27,045
Total Liabilities and Shareholders' Equity	<u>\$ 118,185</u>	<u>\$ 119,361</u>	<u>\$ 141,563</u>

Attachment #2

First Bank of Delaware
Press Release
March 31, 2008
(unaudited)

Financial Data:	At or For the Three Months Ended	
	<u>31-Mar 2008</u>	<u>31-Mar 2007</u>
Return on average assets	7.40 %	3.39 %
Return on average equity	25.83 %	17.76 %
Share information:		
Book value per share	\$3.21	\$2.38
Actual shares outstanding at period end	11,377,101	11,362,000
Average diluted shares outstanding	11,428,000	11,660,000

Attachment #3

First Bank of Delaware

Press release 3/31/08

(Dollars in thousands except per share data)

(unaudited)

Credit Quality Ratios:

	Three months ended March 31, 2008	At or for the Three months ended December 31, 2007	Three months ended March 31, 2007
Non-accrual and loans accruing, but past due 90 days or more	\$ 1,045	\$ 970	\$ 708
Restructured loans	<u>-</u>	<u>-</u>	<u>-</u>
Total non-performing loans	1,045	970	708
OREO	<u>-</u>	<u>18</u>	<u>31</u>
Total non-performing assets	<u>\$ 1,045</u>	<u>\$ 988</u>	<u>\$ 739</u>
Non-performing loans as a percentage of total loans	1.36%	1.22%	0.99%
Nonperforming assets as a percentage of total assets	0.88%	0.83%	0.52%
Allowance for loan losses to total loans	3.08%	3.25%	2.68%
Allowance for loan losses to total non-performing loans	226.03%	266.08%	276.84%

Attachment #4

First Bank of Delaware
 Press release 3/31/08
 (Dollars in thousands)
 (unaudited)

Quarter-to-Date
 Average Balance Sheet

	Three months ended March 31, 2008			Three months ended March 31, 2007		
	Average Balance	Interest	Average Yield/ Cost	Average Balance	Interest	Average Yield/ Cost
Interest-Earning Assets:						
Commercial and other loans	\$ 78,585	\$ 2,812	14.35 %	\$ 71,742	\$ 1,880	10.63 %
Investment securities	17,102	223	5.16	10,004	149	5.95
Federal funds sold	16,635	133	3.21	46,906	605	5.23
Total interest-earning assets	112,322	3,168	11.31	128,652	2,634	8.30
Other assets	10,906			10,169		
Total assets	<u>\$ 123,228</u>	<u>\$ 3,168</u>		<u>\$ 138,821</u>	<u>\$ 2,634</u>	
Interest-bearing liabilities:						
Interest-bearing deposits	\$ 46,991	\$ 437	3.73 %	\$ 71,410	\$ 889	5.05 %
Borrowed funds	-	-	-	-	-	-
Total interest-bearing liabilities	46,991	437	3.73	71,410	889	5.05
Non-interest and interest-bearing funding	82,936	437	2.11	105,763	889	3.41
Other liabilities:	4,982			6,562		
Total liabilities	87,918			112,325		
Shareholder's equity	35,310			26,496		
Total liabilities & shareholder's equity	<u>\$ 123,228</u>			<u>\$ 138,821</u>		
Net interest income		<u>\$ 2,731</u>		<u>\$ 1,745</u>		
Net interest margin			<u>9.75 %</u>			<u>5.50 %</u>