

Attachment #3

First Bank of Delaware  
 Press release 3/31/10  
 (Dollars in thousands except per share data)  
 (unaudited)

Credit Quality Ratios:

	Three months ended March 31, 2010	At or for the Three months ended December 31, 2009	Three months ended March 31, 2009
Loans accruing, but past due 90 days or more	\$ -	\$ 240	\$ -
Non-accrual loans	2,312	2,346	772
Restructured loans	<u>-</u>	<u>-</u>	<u>-</u>
Total non-performing loans	2,312	2,586	772
OREO	<u>1,024</u>	<u>1,049</u>	<u>1,127</u>
Total non-performing assets	<u>\$ 3,336</u>	<u>\$ 3,635</u>	<u>\$ 1,899</u>
Allowance for loan losses	<u>\$ 3,567</u>	<u>\$ 3,512</u>	<u>\$ 2,355</u>
Non-performing loans as a percentage of total loans	2.27%	3.00%	1.05%
Nonperforming assets as a percentage of total assets	1.95%	2.59%	1.67%
Allowance for loan losses to total loans	3.50%	4.08%	3.22%
Allowance for loan losses to total non-performing loans	154.28%	135.81%	305.05%