

FDIC State Profile

Delaware

Second Quarter 2009

ECONOMIC INDICATORS (Change from year ago, unless noted)

| Employment Growth Rates | Q2-09 | Q1-09 | Q2-08 | 2008 | 2007 |
|---|--------------|--------------|--------------|-------------|-------------|
| Total Nonfarm (share of trailing four quarter employment in parentheses) | -4.8% | -4.2% | -0.4% | -0.9% | 0.1% |
| Manufacturing (7%) | -14.2% | -12.7% | -4.4% | -5.2% | -1.0% |
| Other (non-manufacturing) Goods-Producing (6%) | -15.5% | -14.5% | -5.7% | -7.4% | -6.6% |
| Private Service-Producing (73%) | -3.9% | -3.7% | 0.4% | -0.2% | 0.6% |
| Government (15%) | -0.5% | 1.9% | 0.3% | 1.2% | 1.0% |
| Unemployment Rate (% of labor force) | 8.0% | 7.2% | 4.4% | 4.8% | 3.5% |
| Other Indicators | Q2-09 | Q1-09 | Q2-08 | 2008 | 2007 |
| Single-Family Home Permits | -8.2% | -34.3% | -40.6% | -34.8% | -21.3% |
| Multifamily Building Permits | -17.4% | -93.4% | -57.2% | -23.4% | -34.6% |
| Home Price Index | -5.2% | -3.3% | -1.9% | -2.2% | 3.0% |
| Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level) | 3.08 | 3.08 | 2.50 | 2.61 | 1.97 |

BANKING TRENDS

| General Information | Q2-09 | Q1-09 | Q2-08 | 2008 | 2007 |
|---|--------------|--------------|--------------|-------------|-------------|
| Institutions (#) | 31 | 31 | 33 | 31 | 33 |
| Total Assets (in millions) | 532,115 | 539,212 | 692,354 | 552,718 | 605,170 |
| New Institutions (# < 3 years) | 2 | 3 | 4 | 3 | 5 |
| Subchapter S Institutions | 1 | 1 | 2 | 1 | 2 |
| Asset Quality | Q2-09 | Q1-09 | Q2-08 | 2008 | 2007 |
| Past-Due and Nonaccrual Loans / Total Loans (median %) | 3.89 | 3.19 | 1.91 | 3.03 | 2.03 |
| Noncurrent Loans / Total Loans (median %) | 1.98 | 1.88 | 0.84 | 2.13 | 0.70 |
| ALLL/Total Loans (median %) | 1.71 | 1.73 | 1.21 | 1.59 | 1.19 |
| ALLL/Noncurrent Loans (median multiple) | 0.97 | 0.89 | 1.35 | 1.09 | 1.34 |
| Net Loan Losses / Total Loans (median %) | 0.93 | 0.68 | 0.09 | 0.37 | 0.24 |
| Capital / Earnings | Q2-09 | Q1-09 | Q2-08 | 2008 | 2007 |
| Tier 1 Leverage (median %) | 10.30 | 9.30 | 10.61 | 9.48 | 11.03 |
| Return on Assets (median %) | 0.02 | 0.05 | 0.78 | 0.48 | 1.21 |
| Pretax Return on Assets (median %) | -0.03 | 0.08 | 1.17 | 0.71 | 1.76 |
| Net Interest Margin (median %) | 3.43 | 3.26 | 3.47 | 3.83 | 4.00 |
| Yield on Earning Assets (median %) | 5.22 | 5.25 | 5.90 | 5.95 | 7.18 |
| Cost of Funding Earning Assets (median %) | 0.97 | 1.21 | 2.40 | 2.27 | 3.28 |
| Provisions to Avg. Assets (median %) | 0.68 | 0.73 | 0.33 | 0.67 | 0.21 |
| Noninterest Income to Avg. Assets (median %) | 1.19 | 1.02 | 0.87 | 1.21 | 0.97 |
| Overhead to Avg. Assets (median %) | 3.19 | 3.05 | 3.21 | 3.21 | 3.31 |
| Liquidity / Sensitivity | Q2-09 | Q1-09 | Q2-08 | 2008 | 2007 |
| Net Loans to Assets (median %) | 68.1 | 69.2 | 71.7 | 72.2 | 72.0 |
| Noncore Funding to Assets (median %) | 28.3 | 29.9 | 26.5 | 30.0 | 27.2 |
| Long-term Assets to Assets (median %, call filers) | 8.9 | 6.3 | 8.4 | 8.0 | 10.0 |
| Brokered Deposits (number of institutions) | 17 | 18 | 16 | 18 | 16 |
| Brokered Deposits to Assets (median % for those above) | 8.2 | 7.7 | 4.9 | 7.4 | 7.7 |
| Loan Concentrations (median % of Total Risk-Based Capital) | Q2-09 | Q1-09 | Q2-08 | 2008 | 2007 |
| Commercial and Industrial | 31.1 | 31.6 | 33.5 | 29.3 | 23.0 |
| Commercial Real Estate | 43.7 | 53.1 | 104.0 | 147.3 | 56.0 |
| Construction & Development | 3.7 | 3.0 | 18.1 | 2.3 | 1.9 |
| Multifamily Residential Real Estate | 4.4 | 4.6 | 0.6 | 5.1 | 0.2 |
| Nonresidential Real Estate | 37.6 | 45.4 | 65.2 | 86.1 | 32.1 |
| Residential Real Estate | 136.3 | 132.5 | 118.6 | 135.5 | 115.5 |
| Consumer | 12.5 | 15.1 | 9.5 | 10.3 | 10.4 |
| Agriculture | 0.2 | 0.3 | 0.2 | 0.3 | 0.2 |

BANKING PROFILE

| Largest Deposit Markets (from 2008 Summary of Deposits) | Institutions in Market | Deposits (\$ millions) | Asset Distribution | Institutions |
|--|-------------------------------|-------------------------------|--------------------------------|---------------------|
| Philadelphia-Camden-Wilmington, PA-NJ-DE-MD | 162 | 277,051 | < \$100 million | 6 (19.4%) |
| Dover, DE | 11 | 1,709 | \$100 million to \$250 million | 3 (9.7%) |
| | | | \$250 million to \$1 billion | 8 (25.8%) |
| | | | \$1 billion to \$10 billion | 7 (22.6%) |
| | | | > \$10 billion | 7 (22.6%) |