

**WILMINGTON SVG FUND SOCIETY**

	CPP Disbursement Date 01/23/2009	Cert 17838	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$3,434	\$3,745	9.1%	
Loans	\$2,475	\$2,520	1.8%	
Construction & development	\$251	\$205	-18.6%	
Closed-end 1-4 family residential	\$687	\$586	-14.8%	
Home equity	\$141	\$177	25.4%	
Credit card	\$0	\$0	-100.0%	
Other consumer	\$31	\$30	-5.6%	
Commercial & Industrial	\$531	\$529	-0.4%	
Commercial real estate	\$780	\$950	21.9%	
Unused commitments	\$641	\$580	-9.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$498	\$681	36.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$249	\$322	29.4%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$3,159	\$3,412	8.0%	
Deposits	\$2,126	\$2,593	22.0%	
Total other borrowings	\$1,000	\$788	-21.2%	
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$275	\$333	21.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.0%	8.7%	--	
Tier 1 risk based capital ratio	9.9%	11.0%	--	
Total risk based capital ratio	11.0%	12.2%	--	
Return on equity <sup>1</sup>	-4.2%	0.0%	--	
Return on assets <sup>1</sup>	-0.4%	0.0%	--	
Net interest margin <sup>1</sup>	3.2%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	103.4%	61.8%	--	
Loss provision to net charge-offs (qtr)	151.6%	119.2%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.6%	1.7%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
Construction & development	6.6%	21.8%	2.6%	2.6%
Closed-end 1-4 family residential	1.1%	2.2%	0.0%	0.2%
Home equity	0.1%	0.2%	0.0%	0.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.1%	3.4%	1.3%
Commercial & Industrial	0.7%	1.2%	0.1%	0.6%
Commercial real estate	0.1%	0.3%	0.2%	0.0%
Total loans	1.2%	2.7%	0.4%	0.4%