

WILMINGTON TRUST CORPORATION

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 1888193	Number of Insured Depository Institutions 2	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$12,787	\$11,980	-6.3%	
Loans	\$10,086	\$9,463	-6.2%	
Construction & development	\$1,931	\$1,918	-0.7%	
Closed-end 1-4 family residential	\$988	\$814	-17.7%	
Home equity	\$526	\$542	3.0%	
Credit card	\$62	\$58	-5.2%	
Other consumer	\$1,094	\$781	-28.6%	
Commercial & Industrial	\$2,216	\$1,783	-19.5%	
Commercial real estate	\$2,317	\$2,626	13.3%	
Unused commitments	\$3,260	\$2,839	-12.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$622	\$255	-59.1%	
Asset-backed securities	\$160	\$58	-64.0%	
Other securities	\$250	\$273	9.2%	
Cash & balances due	\$461	\$727	57.6%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$23	\$34	52.0%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$16	\$34	109.3%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$11,647	\$10,828	-7.0%	
Deposits	\$9,022	\$8,787	-2.6%	
Total other borrowings	\$2,139	\$1,236	-42.2%	
FHLB advances	\$28	\$28	0.0%	
Equity				
Equity capital at quarter end	\$1,140	\$1,152	1.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$73	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	8.6%	9.9%	--	
Tier 1 risk based capital ratio	9.3%	10.2%	--	
Total risk based capital ratio	10.5%	11.5%	--	
Return on equity ¹	-26.2%	-4.2%	--	
Return on assets ¹	-2.3%	-0.4%	--	
Net interest margin ¹	3.6%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	68.1%	48.6%	--	
Loss provision to net charge-offs (qtr)	266.4%	269.9%	--	
Net charge-offs to average loans and leases ¹	1.1%	1.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	5.7%	13.8%	0.4%	0.7%
Closed-end 1-4 family residential	2.7%	6.5%	0.1%	0.1%
Home equity	0.4%	1.9%	0.4%	0.1%
Credit card	2.2%	1.7%	1.7%	2.4%
Other consumer	1.8%	3.2%	0.9%	0.5%
Commercial & Industrial	2.1%	2.4%	0.2%	0.4%
Commercial real estate	0.9%	3.2%	0.0%	0.2%
Total loans	2.3%	5.1%	0.3%	0.4%