

WILMINGTON SVG FUND SOCIETY

	CPP Disbursement Date 01/23/2009	Cert 17838	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$3,953	\$4,281	8.3%	
Loans	\$2,624	\$2,765	5.4%	
Construction & development	\$140	\$97	-31.2%	
Closed-end 1-4 family residential	\$597	\$594	-0.4%	
Home equity	\$180	\$179	0.0%	
Credit card	\$0	\$0		
Other consumer	\$29	\$34	19.3%	
Commercial & Industrial	\$618	\$544	-12.1%	
Commercial real estate	\$999	\$1,262	26.3%	
Unused commitments	\$543	\$631	16.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$713	\$825	15.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$377	\$468	24.2%	
Residential mortgage originations				
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		
Liabilities	\$3,543	\$3,845	8.5%	
Deposits	\$2,832	\$3,150	11.3%	
Total other borrowings	\$681	\$657	-3.5%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$410	\$436	6.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.5%	9.3%	--	
Tier 1 risk based capital ratio	12.4%	12.2%	--	
Total risk based capital ratio	13.6%	13.4%	--	
Return on equity ¹	1.8%	5.7%	--	
Return on assets ¹	0.2%	0.6%	--	
Net interest margin ¹	3.6%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	73.0%	73.7%	--	
Loss provision to net charge-offs (qtr)	105.8%	-2387.6%	--	
Net charge-offs to average loans and leases ¹	1.5%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	19.1%	22.8%	2.8%	0.4%
Closed-end 1-4 family residential	2.9%	3.0%	0.3%	0.1%
Home equity	1.2%	0.3%	0.4%	-0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	1.2%	0.8%
Commercial & Industrial	2.1%	0.8%	0.0%	-0.1%
Commercial real estate	0.7%	2.1%	0.3%	0.0%
Total loans	2.5%	2.6%	0.4%	0.0%