

News Release***FOR IMMEDIATE RELEASE******Wilmington Trust profits rise 11%***

Wilmington, Del., July 22, 2005 – Today Wilmington Trust Corporation (NYSE: WL) reported that net income for the second quarter of 2005 was \$40.4 million. This was 11% higher than net income for the year-ago second quarter, and slightly higher than for the first quarter of 2005.

Earnings per share for the 2005 second quarter, on a diluted basis, were \$0.59. This was 9% more than for the year-ago second quarter and equal to the 2005 first quarter amount.

Compared with the year-ago second quarter, highlights of the 2005 second quarter included:

- Continued loan growth, with balances rising more than 8% and exceeding \$7.0 billion;
- A 14-basis-point improvement in the net interest margin, which rose to 3.66%;
- Strong credit quality, with net charge-offs of 3 basis points and an internal rating of "pass" for 97% of the loan portfolio;
- A 12% increase in advisory business income, which totaled \$65.3 million; and
- Minimal growth in expenses.

"We had a strong second quarter, primarily from an improvement in our net interest margin and slower growth of expenses," said Ted T. Cecala, Wilmington Trust chairman and chief executive officer. "Continued growth in loan balances combined with strong credit quality to produce excellent results in our Regional Bank. We recorded double-digit revenue growth in Wealth Advisory Services; Corporate Client Services revenue

improved slightly; and our value-style affiliate money manager had another impressive quarter."

On an annualized basis, second quarter 2005 results generated a return on average assets of 1.68% and a return on average stockholders' equity (ROE) of 17.44%. The corresponding returns for the second quarter of 2004 were 1.63% and 17.82%, respectively. ROE declined year-over-year because growth in stockholders' equity exceeded growth in net income, due largely to expenditures the company made during the second half of 2004 to expand and acquire the minority interest in Balentine & Company.

Cash dividend declared

At its meeting yesterday, the Board of Directors declared a regular quarterly cash dividend of \$0.30 per share. This was more than 5% higher than the dividend amount declared in July 2004. The quarterly dividend will be paid on August 15, 2005, to shareholders of record on August 1, 2005.

Regional Banking benefits from healthy economy, loan growth

Economic indicators remained positive in the Delaware Valley region, which benefits from a well-diversified economy. According to the Federal Reserve Bank of Philadelphia, economic activity has increased over the past 12 months in Delaware, Pennsylvania, and New Jersey (as of May 2005, the most recent report available). The Federal Deposit Insurance Corporation reported that, in the 2005 first quarter, Delaware had the 12th highest rate of employment growth in the United States.

Against this backdrop, loan balances rose for the 17th consecutive quarter, reaching \$7.05 billion at period-end and \$6.94 billion, on average. These were increases of more than 8% on a year-over-year basis, and nearly 3% on a linked-quarter basis.

The growth was more balanced between the commercial and consumer portfolios than in recent quarters. Year-over-year, total loan growth amounted to \$518.6 million, on average. Consumer loans contributed \$200.2 million, or nearly 40%, of this growth.

The Delaware market generated more than half the increase in average balances. The southeastern Pennsylvania market accounted for approximately 40% of the growth.

The southeastern Pennsylvania market accounted for \$1.51 billion, or approximately 22%, of the total loan portfolio for the 2005 second quarter, on average. This was an increase of 5% from the 2005 first quarter, when loans from the Pennsylvania market amounted to \$1.44 billion, on average.

Commercial portfolio reflects regional population growth

Commercial balances, on average, were \$4.61 billion, which was \$345.7 million more than for the year-ago second quarter, and \$104.5 million more than for the 2005 first quarter. The company focuses its commercial banking activities on middle-market businesses (privately owned or closely held businesses with annual sales of up to \$250 million) throughout the Delaware Valley region.

Real estate lending remained brisk, and accounted for much of the year-over-year increase, and most of the linked quarter increase, in total commercial loans. Most of the second quarter real estate lending was for single-family residential projects, and it was spread among projects in Delaware, southeastern Pennsylvania, the Baltimore area, and southern New Jersey. The Maryland activity reflected the efforts of the commercial lenders who were added to the Baltimore office during the second half of 2004. The southern New Jersey activity indicated the potential for growth in that market, which is a logical extension of the company's commercial banking regional footprint.

In Delaware, nearly half of the second quarter growth in real estate loans was for projects in the rapidly growing central part of the state, and included single family residential and retail projects in Smyrna and Middletown. According to the University of Delaware's Institute of Public Administration, Middletown's population doubled between 2000 and 2004, and is expected to increase 33% by 2006. In recognition of that growth, the company broke ground on a new branch in Middletown in May 2005, which will be its second in that area.

According to the U.S. Census Bureau, Delaware is the seventh fastest-growing state in the United States, and the fifth most popular for attracting residents aged 65 and older. *Kiplinger's* ranks Delaware among the top U.S. retirement destinations, due to the state's favorable tax environment and affordable housing relative to other mid-Atlantic states.

Retail loan growth reflects leadership of Delaware market

Retail loan balances for the 2005 second quarter were \$2.33 billion, on average. This was an increase of \$172.9 million from the year-ago second quarter, and \$64.6 million more than for the first quarter of 2005.

Almost all of the retail loan growth occurred in consumer loans, which include home equity, indirect (loans made to clients through auto dealers), credit card, and other types of consumer loans. Consumer balances for the 2005 second quarter were \$1.29 billion, on average. This was an increase of 18% from the year-ago second quarter, and a 5% increase from the 2005 first quarter.

Compared with the year-ago second quarter, most of the consumer loan growth was in home equity and indirect auto lending. These balances also rose on a linked-quarter basis, but most of the linked-quarter growth was in other types of consumer lending, such as small business and personal loans.

Indirect loan balances were \$573.5 million, on average, for the 2005 second quarter. This was \$69.3 million more than for the year-ago second quarter, and \$14.8 million more than for the 2005 first quarter. Most of the indirect auto loans are for late-model used cars. These loans typically have shorter terms, but higher yields, than new car loans. During the 2005 second quarter, there was a slight increase in the volume of new car loans, as new car sales volumes rose as a result of pricing promotions offered by auto manufacturers. The sales office that opened in October 2004 in Bel Air, Maryland, midway between Wilmington and Baltimore, contributed to the growth in indirect lending.

Residential mortgage balances, while lower compared with the year-ago second quarter, were nearly \$5 million higher than for the 2005 first quarter. In recent years, residential mortgage balances have reflected prepayments, refinancings, and the company's ongoing practice of selling most new fixed-rate residential mortgage production into the secondary market. At the same time, residential mortgage originations have remained an important aspect of the company's market presence in Delaware. In 2004, the company increased its residential mortgage marketing activity, and origination volumes have risen as a result.

The table below compares residential mortgage balances with originations, and shows that originations for the 2005 second quarter were 48% higher year-over-year, and 72% higher on a linked-quarter basis.

<i>Residential mortgage activity</i>	<i>2005 Q2</i>	<i>2005 Q1</i>	<i>2004 Q2</i>
Balances (on average, in millions)	\$432.1	\$427.5	\$459.3
Originations (in millions)	\$54.9	\$31.9	\$37.2

The company concentrates its consumer and residential mortgage lending activities in the state of Delaware. Other loans in the retail loan portfolio, identified as "loans secured

with liquid collateral," are associated primarily with Wealth Advisory clients throughout the United States.

Core deposit growth mainly from Delaware

Approximately 94% of core deposit balances, on average, for the 2005 second quarter was generated by clients in Delaware, which is where the company focuses its retail banking activities. Core deposits were \$4.77 billion, on average, which was \$281.9 million more than for the year-ago second quarter, but down slightly from the 2005 first quarter. All of the linked-quarter decline occurred in interest-bearing demand balances, and reflected the activity of one Corporate Client Services client.

Almost all of the year-over-year growth in core deposit balances occurred in local CDs in amounts of \$100,000 or more, which were \$379.0 million, on average, for the 2005 second quarter. This was an increase of \$245.5 million from the 2004 second quarter, and \$8.9 million from the 2005 first quarter.

The company records these jumbo CDs as core deposits because they reflect client activity. For the 2005 second quarter, consumer banking clients in Delaware accounted for approximately 68% of these deposits; commercial banking clients in the Delaware Valley region accounted for approximately 22%; Wealth Advisory clients accounted for approximately 8%; and Corporate Client Services clients accounted for approximately 2%.

The company augmented its funding from core deposits with a combination of wholesale funding (national CDs of \$100,000 and more) and short-term borrowings. The company regards this funding strategy as a cost-effective way to minimize growth in annual operating expenses and capital investments that would be associated with a large-scale expansion of the branch office network.

Credit quality remains stable

The net charge-off ratio continued to be low, mirroring the current trend throughout the financial services industry. For the 2005 second quarter, the ratio was 3 basis points. This was equal to the ratio for the year-ago second quarter, and 1 basis point lower than for the 2005 first quarter. Management regards the net charge-off ratio as the primary measure of credit quality.

Most other measures of credit quality improved, except for nonaccruing loans. The increase in nonaccruing loans reflected a single commercial banking relationship with a Delaware Valley client in the agricultural business.

Changes in the provision and reserve for loan losses were based on growth in the loan portfolio and the results of the internal risk rating analysis.

Loans drive balance sheet expansion; investment portfolio balances decline slightly

Loan growth accounted for most of the increase in total assets, which were \$9.62 billion, on average, for the 2005 second quarter. This was 7% higher than for the year-ago second quarter.

In the investment securities portfolio, which the company uses as one of its interest-rate-risk management tools, balances declined slightly to \$1.83 billion, on average, for the 2005 second quarter. At June 30, 2005, the average life of the portfolio was 5.69 years and the duration was 2.39. In comparison, at March 31, 2005, the average life was 6.42 years and the duration was 3.07. On a percentage basis, the composition of investments in the portfolio remained relatively unchanged.

Margin benefits from rising rate environment, favorable deposit pricing

The net interest margin for the 2005 second quarter was 3.66%. This was 14 basis points higher than for the year-ago second quarter; 2 basis points more than for the 2005 first

quarter; and the highest net interest margin since the first quarter of 2003. The margin improved because the company's interest rate sensitivity position is slightly asset-sensitive, and the yield on earning assets continued to increase more quickly than the cost of funds. (A five-quarter comparison of yields and rates appears at the end of this report.)

Comparing the second quarter of 2005 with the first, the average yield on earning assets was 30 basis points higher, while the average cost of funds was 28 basis points higher. Compared with the year-ago second quarter, the average yield on earning assets rose 113 basis points, while the average cost of funds increased 99 basis points. Two main factors contributed to the favorable spread:

- Rising market interest rates. Market interest rates were 200 basis points higher at June 30, 2005, than they were at June 30, 2004, due to the eight rate increases enacted by the Federal Open Market Committee (FOMC) during that span of time. (The effects of the most recent increase, made June 30, will not be reflected in the company's results until the third quarter of 2005.)
- Favorable deposit pricing. Loans continued to reprice more quickly than deposits. The company has raised its loan yields in concert with the FOMC moves, but the Regional Banking marketplace has not demanded similar increases on deposit rates. Comparing the second quarter of 2005 with the first, the average yield on loans was 33 basis points higher, while the average rate on core deposits was 13 basis points higher. Compared with the year-ago second quarter, the average yield on loans was 133 basis points higher, while the average rate on core deposits was 57 basis points higher.

On a year-to-date basis, the net interest margin was 3.65% as of June 30, 2005. This was 13 basis points higher than the 3.52% reported for the first half of 2004.

Core advisory and investment services drive Wealth Advisory revenue growth

Wealth Advisory Services (WAS) revenue totaled \$42.4 million for the 2005 second quarter. This was 13% more than for the year-ago second quarter, but slightly less than for the 2005 first quarter. The following factors summarize the second quarter results for WAS:

- Core Wealth Advisory trust and investment advisory revenue continued to grow at a double-digit rate (annualized).
- The acquisition of business and family office management firm Grant Tani Barash & Altman, which was completed in October 2004, accounted for the year-over-year increase in revenue from planning services.
- Nonrecurring fees for specialized planning activities were lower, which caused the linked-quarter decline in revenue from planning services, and accounted for the majority of the linked-quarter decline in total Wealth Advisory revenue.

Revenue from the trust and investment advisory component of WAS continued its four-quarter trend of increases, reaching \$30.0 million for the 2005 second quarter. This was 11% higher than for the year-ago second quarter, and slightly more than for the 2005 first quarter. Business development with new as well as existing clients accounted for this growth, as a comparison with a key equity index, the S&P 500, illustrates.

Opposite the 11% rise (year-over-year) in trust and investment advisory revenue, the S&P 500 index increased less than 5% during the same 12-month period. The linked-quarter improvement in trust and investment advisory revenue also exceeded the S&P 500's movement between March 31 and June 30, 2005.

The revenue growth from the trust and investment advisory component of WAS reflects the continuing demand for asset management services that employ a combination of proprietary and third-party advisors, forward-looking asset allocation, a blend of active and index funds, and tactical rebalancing.

Revenue from planning services reflects client demand at a specific point in time, and can fluctuate either up or down from period to period.

Capital markets environment challenges Corporate Client Services

Corporate Client Services (CCS) revenue was \$18.7 million for the 2005 second quarter. This was slightly more than the amounts recorded for the year-ago second quarter and the 2005 first quarter. The year-over-year increase occurred in entity management services, and the linked-quarter increase was in capital markets services.

During the 2005 second quarter, sales of services that support asset-backed securitizations increased, as demand for those types of transactions reflected real estate market activity. These sales contributed to the linked-quarter growth in capital markets revenue, but were not strong enough to offset overall weakness in the capital markets environment, due to:

- Weak demand for structured finance transactions and little innovation in the marketplace. Newer types of structures typically command higher fees than more established structures.
- Downward pricing pressures as a result of market saturation, especially for issues of trust-preferred securities.
- Shorter durations on new contracts, particularly for asset-backed securitizations.

The year-over-year increase in entity management revenue resulted mainly from efforts to provide a broader array of services to existing clients, as well as continued success with European clients.

On July 7, 2005, Wilmington Trust completed its acquisition of Charleston Captive Management Company (CCMC). CCMC provides administrative services that support captive insurance companies, and its services complement the entity management services CCS already provides. CCMC's revenue and expenses will be consolidated into

Wilmington Trust's financial statements beginning with the third quarter of 2005. The company anticipates that CCMC's results will have a neutral effect on Wilmington Trust's earnings in 2005.

Managed assets at Cramer Rosenthal McGlynn at record levels

Assets under management at value-style affiliate money manager Cramer Rosenthal McGlynn (CRM) have risen every quarter since the first quarter of 2003, and they have set new records every quarter since the second quarter of 2004. That trend continued for the second quarter of 2005, when CRM's managed assets reached \$7.8 billion. This was an increase of 42% from the \$5.5 billion recorded at June 30, 2004, and \$600 million more than the amount recorded at March 31, 2005. A combination of new business and market appreciation accounted for the increase.

Second quarter 2005 income from Wilmington Trust's investment in CRM was \$4.0 million, which was 60% more than for the year-ago second quarter. On a linked-quarter basis, income from CRM declined slightly because the firm's 2005 first quarter results included approximately \$1.4 million from a nonrecurring gain on the sale of an equity investment.

Assets rise at Roxbury Capital Management

At growth-style affiliate money manager Roxbury Capital Management (RCM), assets under management increased from \$2.8 billion at March 31, 2005, to \$3.0 billion at June 30, 2005. RCM's small- and mid-capitalization products continued to offset asset outflows in its large-capitalization product.

Income from Wilmington Trust's investment in RCM was \$0.2 million for the 2005 second quarter, equal to the amount for the year-ago second quarter, but \$0.1 million less than for the 2005 first quarter. The linked-quarter decline occurred because incentive compensation expenses were higher.

Income from service charges stabilizes

Halting a five-quarter trend of declines, income from service charges on deposit accounts stabilized for the 2005 second quarter at \$6.7 million. This was equal to the amount recorded for the 2005 first quarter, but \$1.4 million less than for the second quarter of 2004. Changes in client behavior and the economic environment continued to pressure service charges income, as:

- Transaction volumes were lower for services that typically generate fees, such as ATM withdrawals. At the same time, clients made more purchases with debit and credit cards, which typically do not incur service charges. ATM transaction volumes were 4% lower for the first half of 2005 than for the same period in 2004. In comparison, point-of-service transaction volumes were 6% higher.
- Rising market interest rates generated higher earnings credits, which offset service charges on commercial deposit accounts.

Expense growth is minimal

Noninterest expenses (costs incurred in the course of normal business operations) were \$89.6 million for the 2005 second quarter. This was \$300,000 more than for the 2005 first quarter.

Compared with the year-ago second quarter, expenses were 9% higher. This increase was due almost entirely to the acquisition of Grant Tani Barash & Altman (GTBA). The GTBA acquisition was completed in October 2004, and GTBA's revenue and expenses were consolidated in Wilmington Trust's financial statements beginning with the 2004 fourth quarter.

At June 30, 2005, the company had 2,425 full-time equivalent staff members. This was 69 more than at the same time last year, and 18 fewer than at the end of the 2005 first

quarter. GTBA staff accounted for 48 of the increase in staff members from the year-ago second quarter.

Approximately 61% of second quarter 2005 noninterest expenses, or \$54.7 million, were staffing-related expenses, including salaries and wages, incentives and bonuses, and employment benefits expense. Staffing costs were 12% higher than for the year-ago second quarter. On a linked-quarter basis, staffing costs rose less than 1% from the 2005 first quarter.

Salaries and wages accounted for the majority of the increase in staffing-related expenses. These expenses rose on a linked-quarter basis mainly because there were two more days of pay in the 2005 second quarter than in the first, and because the annual salary adjustments for most members of the senior leadership team were made during the first quarter.

Two expense items recorded for the 2005 second quarter are not expected to occur again in 2005:

- The amount recorded for subadvisor expenses reflected a credit of approximately \$1 million. This credit resulted from account reconciliations that were made in the process of consolidating Wilmington Trust's subadvisor expenses with those of Balentine & Company under Wilmington Trust Investment Management. These expenses represent payments to third-party investment advisors used in the Wealth Advisory business.
- The \$10.1 million amount recorded for "other expense" included approximately \$1 million of expenses associated with product development.

These two items offset each other and brought total operating expenses recorded as "other noninterest expense" to \$20.8 million. This amount was equal to the year-ago second quarter amount, and \$200,000 less than the 2005 first quarter amount.

Share repurchases minimal following expansion investments

Wilmington Trust uses its share repurchase program as a tool for managing capital resources. Since expending capital in late 2004 on such investments as European expansion and the Grant Tani Barash & Altman acquisition, the company has elected to replenish its capital rather than repurchase large blocks of its stock. During the 2005 second quarter, the company bought back 7,045 of its shares at an average per-share price of \$34.81 and a total cost of \$0.2 million. This brought the total number of shares repurchased under the current 8-million-share program, which commenced in April 2002, to 674,450, leaving 7,325,550 available for repurchase.

Outlook

Commenting on the outlook for the remainder of 2005, Cecala said:

- "We expect year-over-year loan growth to continue in the 6% to 9% range, assuming no significant change in the Delaware Valley economy.
- "Our net interest margin for the first half of 2005 was 3.65%. For the second half of the year, the net interest margin should be between 3.65% and 3.68%, absent further FOMC increases or significant deposit pricing pressure.
- "Credit quality remains strong, but right now our net charge-offs and provision for loan losses are among the lowest in our company's history. For the first half of 2005, our provision totaled \$6.9 million. For the second half of the year, a more normal operating provision of between \$7 million and \$9 million could be possible, assuming we do not experience any significant changes in credit quality or the rate of growth in loan balances.
- "We look for Wealth Advisory revenue for the full year to be 10% to 15% higher than it was for the 2004 full year, assuming financial markets remain at their current levels.
- "For the Corporate Client business, the affiliate money managers, and service charges on deposit accounts, we expect revenue levels for the second half of the year to be in line with what they were for the first half of the year.

- "Expenses for the first half of 2005 were \$179.0 million. For the 2005 full year, we estimate total expenses will be between \$359 million and \$362 million."

Conference call today

Management will discuss the 2005 second quarter and the outlook for the remainder of 2005 in a conference call today at 10:00 a.m. (EDT). To access the call, dial (800) 475-2151. Supporting materials, financial statements, and audio streaming will be available at www.wilmingtontrust.com.

A rebroadcast of the call will be available from 12:30 p.m. today until Friday, July 29, at 5:00 p.m. (EDT), by calling (877) 519-4471 and using PIN number 6224778. To access the rebroadcast from outside the United States, dial (973) 341-3080 and use the same PIN number.

Forward-looking statements

This release contains forward-looking statements that reflect the company's current expectations about its future performance. These statements rely on a number of assumptions and estimates and are subject to various risks and uncertainties that could cause actual results to differ materially from expectations. Factors that could affect the company's future financial results include, among other things, changes in national or regional economic conditions, changes in market interest rates, increased competition in the company's businesses, and higher-than-expected credit losses. These factors are discussed more fully in the reports the company files with the Securities and Exchange Commission. The company disclaims any obligation or intent to update the forward-looking statements in order to reflect events or circumstances after the date of this release.

About Wilmington Trust

Wilmington Trust Corporation (NYSE: WL) is a financial services holding company that provides wealth management and specialized corporate services to clients throughout

the United States and in more than 50 other countries, and commercial banking services throughout the Delaware Valley region. Its wholly owned bank subsidiary, Wilmington Trust Company, is the 15th largest personal trust provider in the United States, and the leading retail and commercial bank in Delaware. Wilmington Trust and its affiliates have offices in California, Delaware, Florida, Georgia, Maryland, Nevada, New York, Pennsylvania, South Carolina, the Cayman Islands, the Channel Islands, London, and Dublin, and other affiliates in Milan. For more information, visit www.wilmingtontrust.com.

#

Contacts

Investors and analysts:

Ellen J. Roberts
Investor Relations
(302) 651-8069
eroberts@wilmingtontrust.com

News media:

Bill Benintende
Public Relations
(302) 651-8268
wbenintende@wilmingtontrust.com

#

WILMINGTON TRUST CORPORATION QUARTERLY SUMMARY

As of and for the six months ended June 30, 2005

HIGHLIGHTS

	Three Months Ended			Six Months Ended		
	June 30, 2005	June 30, 2004	% Change	June 30, 2005	June 30, 2004	% Change
OPERATING RESULTS (in millions)						
Net interest income	\$ 80.1	\$ 72.2	10.9	\$ 157.7	\$ 144.0	9.5
Provision for loan losses	(3.8)	(3.2)	18.8	(6.9)	(8.8)	(21.6)
Noninterest income	76.4	70.2	8.8	153.9	142.9	7.7
Noninterest expense	89.6	82.4	8.7	179.0	165.6	8.1
Net income	40.4	36.5	10.7	80.5	72.1	11.7
PER SHARE DATA						
Basic net income	\$ 0.60	\$ 0.55	9.1	\$ 1.19	\$ 1.09	9.2
Diluted net income	0.59	0.54	9.3	1.18	1.07	10.3
Dividends paid	0.30	0.285	5.3	0.585	0.555	5.4
Book value at period end	14.01	12.45	12.5	14.01	12.45	12.5
Closing price at period end	36.01	37.22	(3.3)	36.01	37.22	(3.3)
Market range:						
High	36.49	38.26	(4.6)	36.49	38.80	(6.0)
Low	33.01	34.21	(3.5)	33.01	34.21	(3.5)
AVERAGE SHARES OUTSTANDING (in thousands)						
Basic	67,618	66,309	2.0	67,549	66,234	2.0
Diluted	68,387	67,454	1.4	68,309	67,474	1.2
AVERAGE BALANCE SHEET (in millions)						
Investment portfolio	\$ 1,827.3	\$ 1,859.0	(1.7)	\$ 1,834.0	\$ 1,878.8	(2.4)
Loans	6,938.6	6,420.0	8.1	6,854.5	6,364.4	7.7
Earning assets	8,786.9	8,295.3	5.9	8,709.1	8,259.7	5.4
Core deposits	4,767.6	4,485.7	6.3	4,799.3	4,440.5	8.1
Stockholders' equity	929.0	823.9	12.8	921.4	817.8	12.7
STATISTICS AND RATIOS (net income annualized)						
Return on average stockholders' equity	17.44%	17.82%	(2.1)	17.62%	17.73%	(0.6)
Return on average assets	1.68%	1.63%	3.1	1.70%	1.62%	4.9
Net interest margin (taxable equivalent)	3.66%	3.52%	4.0	3.65%	3.52%	3.7
Dividend payout ratio	50.25%	51.78%	(3.0)	49.19%	50.90%	(3.4)
Full-time equivalent headcount	2,425	2,356	2.9	2,425	2,356	2.9

WILMINGTON TRUST CORPORATION QUARTERLY SUMMARY

As of and for the six months ended June 30, 2005

QUARTERLY INCOME STATEMENT

(in millions)	Three Months Ended					% Change From:	
	June 30,	Mar. 31,	Dec. 31,	Sept. 30,	June 30,	Prior	Prior
	2005	2005	2004	2004	2004	Quarter	Year
NET INTEREST INCOME							
Interest income	\$ 122.6	\$ 112.9	\$ 106.1	\$ 97.8	\$ 91.6	8.6	33.8
Interest expense	42.5	35.3	29.7	23.8	19.4	20.4	119.1
Net interest income	80.1	77.6	76.4	74.0	72.2	3.2	10.9
Provision for loan losses	(3.8)	(3.1)	(4.0)	(2.9)	(3.2)	22.6	18.8
Net interest income after provision for loan losses	76.3	74.5	72.4	71.1	69.0	2.4	10.6
NONINTEREST INCOME							
Advisory fees:							
Wealth Advisory Services							
Trust and investment advisory fees	30.0	29.6	29.1	27.4	26.9	1.4	11.5
Mutual fund fees	4.6	4.8	4.9	5.0	4.9	(4.2)	(6.1)
Planning and other services	7.8	9.1	7.5	4.6	5.6	(14.3)	39.3
Total Wealth Advisory Services	42.4	43.5	41.5	37.0	37.4	(2.5)	13.4
Corporate Client Services							
Capital markets services	8.3	7.6	7.8	7.1	8.3	9.2	---
Entity management services	5.9	5.9	5.8	5.8	5.4	---	9.3
Retirement services	3.2	3.2	3.0	2.9	3.2	---	---
Cash management services	1.3	1.3	1.4	1.4	1.5	---	(13.3)
Total Corporate Client Services	18.7	18.0	18.0	17.2	18.4	3.9	1.6
Cramer Rosenthal McGlynn	4.0	4.3	3.9	2.5	2.5	(7.0)	60.0
Roxbury Capital Management	0.2	0.3	0.9	0.3	0.2	(33.3)	---
Advisory fees	65.3	66.1	64.3	57.0	58.5	(1.2)	11.6
Amortization of affiliate other intangibles	(1.0)	(1.0)	(1.0)	(0.6)	(0.5)	---	100.0
Advisory fees after amortization of affiliate other intangibles	64.3	65.1	63.3	56.4	58.0	(1.2)	10.9
Service charges on deposit accounts	6.7	6.7	7.4	7.8	8.1	---	(17.3)
Other noninterest income	5.4	4.8	4.8	4.6	4.1	12.5	31.7
Securities gains/(losses)	---	0.8	(1.1)	0.6	---	(100.0)	---
Total noninterest income	76.4	77.4	74.4	69.4	70.2	(1.3)	8.8
Net interest and noninterest income	152.7	151.9	146.8	140.5	139.2	0.5	9.7
NONINTEREST EXPENSE							
Salaries and wages	35.0	32.9	36.1	33.8	32.4	6.4	8.0
Incentives and bonuses	8.0	8.8	7.6	7.1	6.4	(9.1)	25.0
Employment benefits	11.7	12.5	9.5	10.3	10.0	(6.4)	17.0
Net occupancy	5.1	5.7	5.6	5.2	5.0	(10.5)	2.0
Furniture, equipment, and supplies	9.0	8.4	8.6	8.1	7.8	7.1	15.4
Other noninterest expense:							
Advertising and contributions	2.1	2.1	2.3	1.9	2.8	---	(25.0)
Servicing and consulting fees	2.3	2.8	3.1	3.4	2.6	(17.9)	(11.5)
Subadvisor expense	1.7	2.6	2.5	2.5	2.4	(34.6)	(29.2)
Travel, entertainment, and training	1.9	1.7	2.4	2.2	2.3	11.8	(17.4)
Originating and processing fees	2.7	2.2	2.8	2.1	2.0	22.7	35.0
Other expense	10.1	9.6	11.0	10.3	8.7	5.2	16.1
Total other noninterest expense	20.8	21.0	24.1	22.4	20.8	(1.0)	---
Total noninterest expense	89.6	89.3	91.5	86.9	82.4	0.3	8.7
Income before income taxes and minority interest	63.1	62.6	55.3	53.6	56.8	0.8	11.1
Applicable income taxes	22.6	22.5	19.9	19.2	19.9	0.4	13.6
Net income before minority interest	40.5	40.1	35.4	34.4	36.9	1.0	9.8
Minority interest	0.1	---	---	---	0.4	---	(75.0)
Net income	\$ 40.4	\$ 40.1	\$ 35.4	\$ 34.4	\$ 36.5	0.7	10.7

YEAR-TO-DATE INCOME STATEMENT

(in millions)	Six Months Ended		
	June 30, 2005	June 30, 2004	% Change
NET INTEREST INCOME			
Interest income	\$ 235.5	\$ 182.6	29.0
Interest expense	77.8	38.6	101.6
Net interest income	157.7	144.0	9.5
Provision for loan losses	(6.9)	(8.8)	(21.6)
Net interest income after provision for loan losses	150.8	135.2	11.5
NONINTEREST INCOME			
Advisory fees:			
Wealth Advisory Services			
Trust and investment advisory fees	59.7	53.9	10.8
Mutual fund fees	9.4	10.1	(6.9)
Planning and other services	16.9	13.0	30.0
Total Wealth Advisory Services	86.0	77.0	11.7
Corporate Client Services			
Capital markets services	15.9	16.2	(1.9)
Entity management services	11.8	10.9	8.3
Retirement services	6.4	5.9	8.5
Cash management services	2.6	3.3	(21.2)
Total Corporate Client Services	36.7	36.3	1.1
Cramer Rosenthal McGlynn	8.3	4.6	80.4
Roxbury Capital Management	0.5	0.4	25.0
Advisory fees	131.5	118.3	11.2
Amortization of affiliate other intangibles	(2.1)	(0.8)	162.5
Advisory fees after amortization of affiliate other intangibles	129.4	117.5	10.1
Service charges on deposit accounts	13.5	16.3	(17.2)
Other noninterest income	10.2	9.1	12.1
Securities gains	0.8	----	----
Total noninterest income	153.9	142.9	7.7
Net interest and noninterest income	304.7	278.1	9.6
NONINTEREST EXPENSE			
Salaries and wages	67.9	64.8	4.8
Incentives and bonuses	16.8	14.7	14.3
Employment benefits	24.2	20.9	15.8
Net occupancy	10.8	10.3	4.9
Furniture, equipment, and supplies	17.5	15.4	13.6
Other noninterest expense:			
Advertising and contributions	4.2	4.4	(4.5)
Servicing and consulting fees	5.0	5.1	(2.0)
Subadvisor expense	4.2	4.5	(6.7)
Travel, entertainment, and training	3.6	4.0	(10.0)
Originating and processing fees	4.9	4.1	19.5
Other expense	19.9	17.4	14.4
Total other noninterest expense	41.8	39.5	5.8
Total noninterest expense	179.0	165.6	8.1
Income before income taxes and minority interest	125.7	112.5	11.7
Applicable income taxes	45.1	39.6	13.9
Net income before minority interest	80.6	72.9	10.6
Minority interest	0.1	0.8	(87.5)
Net income	\$ 80.5	\$ 72.1	11.7

WILMINGTON TRUST CORPORATION QUARTERLY SUMMARY

As of and for the six months ended June 30, 2005

STATEMENT OF CONDITION

(in millions)	June 30, 2005	Mar. 31, 2005	Dec. 31, 2004	Sept. 30, 2004	June 30, 2004	% Change From	
						Prior Quarter	Prior Year
ASSETS							
Cash and due from banks	\$ 242.1	\$ 158.0	\$ 248.6	\$ 217.7	\$ 402.6	53.2	(39.9)
Federal funds sold and securities purchased under agreements to resell	11.7	131.4	63.3	332.1	67.5	(91.1)	(82.7)
Investment securities:							
U.S. Treasury and government agencies	503.3	452.8	441.3	447.1	416.9	11.2	20.7
Obligations of state and political subdivisions	11.8	11.8	12.4	12.7	14.0	----	(15.7)
Preferred stock	92.5	97.1	99.9	122.9	121.4	(4.7)	(23.8)
Mortgage-backed securities	915.4	946.5	929.2	957.5	950.1	(3.3)	(3.7)
Other securities	356.1	323.0	330.5	323.8	327.8	10.2	8.6
Total investment securities	1,879.1	1,831.2	1,813.3	1,864.0	1,830.2	2.6	2.7
Loans:							
Commercial, financial, and agricultural	2,508.4	2,519.0	2,505.2	2,428.6	2,408.7	(0.4)	4.1
Real estate - construction	900.9	821.9	735.4	759.0	695.9	9.6	29.5
Mortgage - commercial	1,256.4	1,240.2	1,246.8	1,186.6	1,195.8	1.3	5.1
Total commercial loans	4,665.7	4,581.1	4,487.4	4,374.2	4,300.4	1.8	8.5
Mortgage - residential	444.5	428.3	431.3	439.8	447.6	3.8	(0.7)
Consumer	1,332.4	1,255.7	1,239.6	1,182.6	1,132.1	6.1	17.7
Secured with liquid collateral	610.5	594.5	604.7	619.4	603.1	2.7	1.2
Total retail loans	2,387.4	2,278.5	2,275.6	2,241.8	2,182.8	4.8	9.4
Total loans net of unearned income	7,053.1	6,859.6	6,763.0	6,616.0	6,483.2	2.8	8.8
Reserve for loan losses	(92.4)	(90.4)	(89.7)	(91.3)	(92.5)	2.2	(0.1)
Net loans	6,960.7	6,769.2	6,673.3	6,524.7	6,390.7	2.8	8.9
Premises and equipment	148.4	148.4	150.3	151.5	152.5	----	(2.7)
Goodwill	343.6	336.9	337.0	325.6	268.7	2.0	27.9
Other intangibles	41.4	42.7	43.8	34.6	28.7	(3.0)	44.3
Other assets	163.9	157.6	180.6	180.7	148.7	4.0	10.2
Total assets	\$ 9,790.9	\$ 9,575.4	\$ 9,510.2	\$ 9,630.9	\$ 9,289.6	2.3	5.4
LIABILITIES AND STOCKHOLDERS' EQUITY							
Deposits:							
Noninterest-bearing demand	\$ 999.5	\$ 1,012.4	\$ 1,118.8	\$ 1,167.5	\$ 1,207.2	(1.3)	(17.2)
Interest-bearing:							
Savings	347.7	356.5	355.5	358.1	373.4	(2.5)	(6.9)
Interest-bearing demand	2,241.7	2,366.9	2,442.5	2,342.4	2,296.5	(5.3)	(2.4)
Certificates under \$100,000	804.7	782.6	765.4	762.3	762.7	2.8	5.5
Local certificates \$100,000 and over	367.4	387.5	305.4	181.1	155.5	(5.2)	136.3
Total core deposits	4,761.0	4,905.9	4,987.6	4,811.4	4,795.3	(3.0)	(0.7)
National certificates \$100,000 and over	2,310.7	1,985.2	1,884.3	2,177.9	1,627.0	16.4	42.0
Total deposits	7,071.7	6,891.1	6,871.9	6,989.3	6,422.3	2.6	10.1
Short-term borrowings:							
Federal funds purchased and securities sold under agreements to repurchase	1,163.5	1,215.5	1,120.2	1,111.6	1,434.9	(4.3)	(18.9)
U.S. Treasury demand	25.4	4.0	37.1	78.6	64.1	N/M	(60.4)
Total short-term borrowings	1,188.9	1,219.5	1,157.3	1,190.2	1,499.0	(2.5)	(20.7)
Other liabilities	168.9	153.1	167.0	150.2	142.5	10.3	18.5
Long-term debt	412.2	400.3	408.6	410.7	398.0	3.0	3.6
Total liabilities	8,841.7	8,664.0	8,604.8	8,740.4	8,461.8	2.1	4.5
Minority interest	0.2	0.2	0.1	----	1.4	----	(85.7)
Stockholders' equity	949.0	911.2	905.3	890.5	826.4	4.1	14.8
Total liabilities and stockholders' equity	\$ 9,790.9	\$ 9,575.4	\$ 9,510.2	\$ 9,630.9	\$ 9,289.6	2.3	5.4

WILMINGTON TRUST CORPORATION QUARTERLY SUMMARY

As of and for the six months ended June 30, 2005

AVERAGE STATEMENT OF CONDITION

(in millions)	2005 Second Quarter	2005 First Quarter	2004 Fourth Quarter	2004 Third Quarter	2004 Second Quarter	% Change From Prior Quarter Prior Year	
ASSETS							
Cash and due from banks	\$ 222.9	\$ 226.5	\$ 224.9	\$ 226.0	\$ 203.8	(1.6)	9.4
Federal funds sold and securities purchased under agreements to resell	21.0	20.2	33.7	28.5	16.3	4.0	28.8
Investment securities:							
U.S. Treasury and government agencies	445.3	440.9	459.7	449.6	430.0	1.0	3.6
Obligations of state and political subdivisions	11.8	11.9	12.5	12.7	14.2	(0.8)	(16.9)
Preferred stock	94.4	99.3	122.5	121.2	119.5	(4.9)	(21.0)
Mortgage-backed securities	929.8	960.5	936.5	960.4	989.4	(3.2)	(6.0)
Other securities	346.0	328.1	319.1	322.2	305.9	5.5	13.1
Total investment securities	1,827.3	1,840.7	1,850.3	1,866.1	1,859.0	(0.7)	(1.7)
Loans:							
Commercial, financial, and agricultural	2,506.3	2,512.9	2,407.3	2,403.3	2,361.1	(0.3)	6.1
Real estate - construction	851.1	760.2	749.1	718.1	735.2	12.0	15.8
Mortgage - commercial	1,253.8	1,233.6	1,215.0	1,186.4	1,169.2	1.6	7.2
Total commercial loans	4,611.2	4,506.7	4,371.4	4,307.8	4,265.5	2.3	8.1
Mortgage - residential	432.1	427.5	434.3	440.2	459.3	1.1	(5.9)
Consumer	1,297.8	1,234.6	1,202.4	1,164.1	1,097.6	5.1	18.2
Secured with liquid collateral	597.5	600.7	613.8	616.8	597.6	(0.5)	----
Total retail loans	2,327.4	2,262.8	2,250.5	2,221.1	2,154.5	2.9	8.0
Total loans net of unearned income	6,938.6	6,769.5	6,621.9	6,528.9	6,420.0	2.5	8.1
Reserve for loan losses	(89.4)	(89.0)	(89.7)	(92.3)	(90.0)	0.4	(0.7)
Net loans	6,849.2	6,680.5	6,532.2	6,436.6	6,330.0	2.5	8.2
Premises and equipment	149.5	150.2	151.4	152.9	151.9	(0.5)	(1.6)
Goodwill	339.8	337.0	337.7	325.4	256.1	0.8	32.7
Other intangibles	42.1	43.3	41.8	35.1	23.5	(2.8)	79.1
Other assets	168.4	171.0	174.9	159.6	159.4	(1.5)	5.6
Total assets	\$ 9,620.2	\$ 9,469.4	\$ 9,346.9	\$ 9,230.2	\$ 9,000.0	1.6	6.9
LIABILITIES AND STOCKHOLDERS' EQUITY							
Deposits:							
Noninterest-bearing demand	\$ 973.8	\$ 959.3	\$ 1,016.6	\$ 959.7	\$ 890.6	1.5	9.3
Interest-bearing:							
Savings	354.5	354.5	356.6	368.4	379.5	----	(6.6)
Interest-bearing demand	2,264.4	2,373.4	2,360.3	2,297.1	2,319.4	(4.6)	(2.4)
Certificates under \$100,000	795.9	773.9	767.2	763.9	762.7	2.8	4.4
Local certificates \$100,000 and over	379.0	370.1	252.6	189.0	133.5	2.4	183.9
Total core deposits	4,767.6	4,831.2	4,753.3	4,578.1	4,485.7	(1.3)	6.3
National certificates \$100,000 and over	2,302.0	1,940.4	2,017.3	1,937.1	1,980.9	18.6	16.2
Total deposits	7,069.6	6,771.6	6,770.6	6,515.2	6,466.6	4.4	9.3
Short-term borrowings:							
Federal funds purchased and securities sold under agreements to repurchase	1,034.1	1,197.9	1,103.3	1,289.8	1,139.5	(13.7)	(9.2)
U.S. Treasury demand	17.7	8.5	10.0	3.8	12.4	108.2	42.7
Total short-term borrowings	1,051.8	1,206.4	1,113.3	1,293.6	1,151.9	(12.8)	(8.7)
Other liabilities	163.7	170.4	158.7	147.0	151.3	(3.9)	8.2
Long-term debt	405.9	407.3	409.9	403.2	405.3	(0.3)	0.1
Total liabilities	8,691.0	8,555.7	8,452.5	8,359.0	8,175.1	1.6	6.3
Minority interest	0.2	0.1	0.1	----	1.0	100.0	(80.0)
Stockholders' equity	929.0	913.6	894.3	871.2	823.9	1.7	12.8
Total liabilities and stockholders' equity	\$ 9,620.2	\$ 9,469.4	\$ 9,346.9	\$ 9,230.2	\$ 9,000.0	1.6	6.9

WILMINGTON TRUST CORPORATION QUARTERLY SUMMARY

As of and for the six months ended June 30, 2005

YIELDS AND RATES

YIELDS/RATES (tax-equivalent basis)	2005 Second Quarter	2005 First Quarter	2004 Fourth Quarter	2004 Third Quarter	2004 Second Quarter
EARNING ASSETS:					
Federal funds sold and securities purchased under agreements to resell	2.88 %	2.16 %	1.94 %	1.48 %	1.09 %
U.S. Treasury and government agencies	3.61	3.53	3.62	3.53	3.50
Obligations of state and political subdivisions	8.71	8.76	8.80	8.75	8.71
Preferred stock	7.82	7.04	7.40	7.42	7.42
Mortgage-backed securities	4.07	4.09	4.06	4.08	3.94
Other securities	4.55	4.12	3.69	3.04	3.07
Total investment securities	4.27	4.14	4.14	4.02	3.96
Commercial, financial, and agricultural	5.86	5.46	5.02	4.51	4.20
Real estate - construction	6.42	6.06	5.38	4.93	4.46
Mortgage - commercial	6.13	5.82	5.38	4.85	4.76
Total commercial loans	6.04	5.66	5.18	4.67	4.40
Mortgage - residential	5.90	5.87	5.97	6.02	6.05
Consumer	6.28	6.13	5.98	5.84	5.92
Secured with liquid collateral	4.40	3.90	3.39	2.93	2.49
Total retail loans	5.73	5.49	5.27	5.07	5.00
Total loans	5.93	5.60	5.21	4.81	4.60
Total earning assets	5.58	5.28	4.97	4.62	4.45
FUNDS USED TO SUPPORT EARNING ASSETS:					
Savings	0.25	0.25	0.26	0.21	0.13
Interest-bearing demand	0.82	0.77	0.74	0.52	0.37
Certificates under \$100,000	2.39	2.17	2.07	1.95	1.95
Local certificates \$100,000 and over	2.70	2.47	2.05	1.40	1.54
Core interest-bearing deposits	1.29	1.16	1.05	0.84	0.72
National certificates \$100,000 and over	3.03	2.47	1.92	1.48	1.16
Total interest-bearing deposits	1.94	1.60	1.36	1.06	0.88
Federal funds purchased and securities sold under agreements to repurchase	2.93	2.55	2.05	1.62	1.35
U.S. Treasury demand	2.62	2.06	1.64	1.54	0.80
Total short-term borrowings	2.92	2.55	2.04	1.62	1.34
Long-term debt	4.85	4.37	3.97	3.44	3.21
Total interest-bearing liabilities	2.24	1.91	1.61	1.29	1.08
Total funds used to support earning assets	1.92	1.64	1.38	1.11	0.93
Net interest margin (tax-equivalent basis)	3.66	3.64	3.59	3.51	3.52
Year-to-date net interest margin	3.65	3.64	3.57	3.52	3.52
Prime rate	5.91	5.44	4.94	4.42	4.00
Tax-equivalent net interest income (in millions)	\$ 81.0	\$ 78.5	\$ 77.5	\$ 75.0	\$ 73.4
Average earning assets	8,786.9	8,630.4	8,505.9	8,423.5	8,295.3

Average rates are calculated using average balances based on historical cost and do not reflect market valuation adjustments.

WILMINGTON TRUST CORPORATION QUARTERLY SUMMARY

As of and for the six months ended June 30, 2005

SUPPLEMENTAL INFORMATION

Three Months Ended

						% Change From:	
	June 30, 2005	Mar. 31, 2005	Dec. 31, 2004	Sept. 30, 2004	June 30, 2004	Prior Quarter	Prior Year Quarter
NET INCOME							
Net income per share							
Basic	\$ 0.60	\$ 0.59	\$ 0.53	\$ 0.51	\$ 0.55	1.7	9.1
Diluted	0.59	0.59	0.52	0.50	0.54	----	9.3
Weighted average shares outstanding (in thousands)							
Basic	67,618	67,480	67,379	67,321	66,309		
Diluted	68,387	68,229	68,238	68,468	67,454		
Net income as a percentage of:							
Average assets	1.68 %	1.72 %	1.51 %	1.48 %	1.63 %		
Average stockholders' equity	17.44	17.80	15.75	15.71	17.82		
ASSETS UNDER MANAGEMENT * (in billions)							
Wilmington Trust	\$ 26.0	\$ 26.5	\$ 26.5	\$ 24.6	\$ 24.3	(1.9)	7.0
Roxbury Capital Management	3.0	2.8	3.1	2.9	3.2	7.1	(6.3)
Cramer Rosenthal McGlynn	7.8	7.2	6.9	5.8	5.5	8.3	41.8
Combined assets under management	<u>\$ 36.8</u>	<u>\$ 36.5</u>	<u>\$ 36.5</u>	<u>\$ 33.3</u>	<u>\$ 33.0</u>	0.8	11.5
* Assets under management include estimates for values associated with certain assets that lack readily ascertainable values, such as limited partnership interests.							
Full-time equivalent headcount	2,425	2,443	2,428	2,375	2,356		
CAPITAL (in millions, except per share amounts)							
Average stockholders' equity	\$ 929.0	\$ 913.6	\$ 894.3	\$ 871.2	\$ 823.9	1.7	12.8
Period-end primary capital	1,041.4	1,001.6	995.0	981.8	918.9	4.0	13.3
Per share:							
Book value	14.01	13.49	13.43	13.22	12.45	3.9	12.5
Quarterly dividends declared	0.30	0.285	0.285	0.285	0.285	5.3	5.3
Year-to-date dividends declared	0.585	0.285	1.125	0.84	0.555		
Average stockholders' equity to assets	9.66 %	9.65 %	9.57 %	9.44 %	9.15 %		
Total risk-based capital ratio	11.92	12.05	11.60	11.97	12.55		
Tier 1 risk-based capital ratio	7.17	7.24	6.94	7.17	7.53		
Tier 1 leverage capital ratio	6.23	6.10	5.92	6.04	6.30		
CREDIT QUALITY (in millions)							
Period-end reserve for loan losses	\$ 92.4	\$ 90.4	\$ 89.7	\$ 91.3	\$ 92.5		
Period-end nonperforming assets:							
Nonaccrual	54.2	39.5	56.4	60.7	41.8		
OREO	0.2	0.2	0.2	0.2	0.2		
Renegotiated loans	4.9	5.1	5.2	----	----		
Period-end past due 90 days	2.9	3.2	5.5	7.6	5.0		
Gross charge-offs	2.8	3.5	6.4	5.8	3.5		
Recoveries	1.0	1.1	0.8	1.7	1.6		
Net charge-offs	1.8	2.4	5.6	4.1	1.9		
Year-to-date net charge-offs	4.2	2.4	15.8	10.2	6.2		
Ratios:							
Period-end reserve to loans	1.31 %	1.32 %	1.33 %	1.38 %	1.43 %		
Period-end non-performing assets to loans	0.84	0.65	0.91	0.92	0.65		
Period-end loans past due 90 days to total loans	0.04	0.05	0.08	0.11	0.08		
Net charge-offs to average loans	0.03	0.04	0.08	0.06	0.03		
INTERNAL RISK RATING							
Pass	96.96 %	96.91 %	96.58 %	96.74 %	96.24 %		
Watchlisted	2.00	1.95	1.82	1.81	2.19		
Substandard	0.82	0.90	1.35	1.21	1.31		
Doubtful	0.22	0.24	0.25	0.24	0.26		

WILMINGTON TRUST CORPORATION QUARTERLY SUMMARY

As of and for the six months ended June 30, 2005

QUARTERLY BUSINESS SEGMENT REPORT

Three Months Ended

(in millions)	June 30, 2005	Mar. 31, 2005	Dec. 31, 2004	Sept. 30, 2004	June 30, 2004
REGIONAL BANKING					
Net interest income	\$ 74.8	\$ 71.5	\$ 70.1	\$ 68.2	\$ 65.0
Provision for loan losses	(3.8)	(2.8)	(3.9)	(3.2)	(3.1)
Noninterest income	12.2	12.3	11.0	14.0	11.1
Noninterest expense	36.3	35.7	36.9	34.9	35.2
Income before taxes & minority interest	46.9	45.3	40.3	44.1	37.8
WEALTH ADVISORY SERVICES					
Net interest income	\$ 5.4	\$ 5.5	\$ 5.0	\$ 4.9	\$ 6.1
Provision for loan losses	----	(0.3)	(0.1)	0.3	(0.1)
Noninterest income	39.4	40.4	38.5	33.2	36.0
Noninterest expense	34.6	36.3	37.0	33.9	31.5
Income before taxes & minority interest	10.2	9.3	6.4	4.5	10.5
CORPORATE CLIENT SERVICES					
Net interest income	\$ 2.2	\$ 2.7	\$ 3.1	\$ 2.4	\$ 2.2
Provision for loan losses	----	----	----	----	----
Noninterest income	20.8	20.2	20.3	19.6	20.6
Noninterest expense	18.7	17.3	17.6	18.1	15.7
Income before taxes & minority interest	4.3	5.6	5.8	3.9	7.1
AFFILIATE MANAGERS *					
Net interest income	\$ (2.3)	\$ (2.1)	\$ (1.8)	\$ (1.5)	\$ (1.1)
Provision for loan losses	----	----	----	----	----
Noninterest income	4.0	4.5	4.6	2.6	2.5
Noninterest expense	----	----	----	----	----
Income before taxes & minority interest	1.7	2.4	2.8	1.1	1.4
TOTAL WILMINGTON TRUST CORPORATION					
Net interest income	\$ 80.1	\$ 77.6	\$ 76.4	\$ 74.0	\$ 72.2
Provision for loan losses	(3.8)	(3.1)	(4.0)	(2.9)	(3.2)
Noninterest income	76.4	77.4	74.4	69.4	70.2
Noninterest expense	89.6	89.3	91.5	86.9	82.4
Income before taxes & minority interest	\$ 63.1	\$ 62.6	\$ 55.3	\$ 53.6	\$ 56.8

* Affiliate managers comprise Cramer Rosenthal McGlynn and Roxbury Capital Management.

Segment data for prior periods may differ from previously published figures due to changes in reporting methodology and/or organizational structure.

WILMINGTON TRUST CORPORATION QUARTERLY SUMMARY

As of and for the six months ended June 30, 2005

YEAR-TO-DATE BUSINESS SEGMENT REPORT

Six Months Ended

(in millions)	June 30, 2005	June 30, 2004	\$ Change	% Change
REGIONAL BANKING				
Net interest income	\$ 146.3	\$ 128.9	\$ 17.4	13.5 %
Provision for loan losses	(6.6)	(8.5)	(1.9)	(22.4)
Noninterest income	24.5	24.4	0.1	0.4
Noninterest expense	72.0	69.5	2.5	3.6
Income before taxes & minority interest	92.2	75.3	16.9	22.4
WEALTH ADVISORY SERVICES				
Net interest income	\$ 10.9	\$ 12.8	\$ (1.9)	(14.8) %
Provision for loan losses	(0.3)	(0.3)	----	----
Noninterest income	79.8	72.8	7.0	9.6
Noninterest expense	71.0	65.0	6.0	9.2
Income before taxes & minority interest	19.4	20.3	(0.9)	(4.4)
CORPORATE CLIENT SERVICES				
Net interest income	\$ 4.9	\$ 4.8	\$ 0.1	2.1 %
Provision for loan losses	----	----	----	----
Noninterest income	41.1	40.9	0.2	0.5
Noninterest expense	36.0	31.1	4.9	15.8
Income before taxes & minority interest	10.0	14.6	(4.6)	(31.5)
AFFILIATE MANAGERS *				
Net interest income	\$ (4.4)	\$ (2.5)	\$ (1.9)	(76.0) %
Provision for loan losses	----	----	----	----
Noninterest income	8.5	4.8	3.7	77.1
Noninterest expense	----	----	----	----
Income before taxes & minority interest	4.1	2.3	1.8	78.3
TOTAL WILMINGTON TRUST CORPORATION				
Net interest income	\$ 157.7	\$ 144.0	\$ 13.7	9.5 %
Provision for loan losses	(6.9)	(8.8)	(1.9)	(21.6)
Noninterest income	153.9	142.9	11.0	7.7
Noninterest expense	179.0	165.6	13.4	8.1
Income before taxes & minority interest	\$ 125.7	\$ 112.5	\$ 13.2	11.7

* Affiliate managers comprise Cramer Rosenthal McGlynn and Roxbury Capital Management.

Segment data for prior periods may differ from previously published figures due to changes in reporting methodology and/or organizational structure.