

***News Release***

FOR IMMEDIATE RELEASE

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**Wilmington Trust Expects Lower 2009 Second Quarter Earnings**

Wilmington, Del., July 17, 2009 – Wilmington Trust Corporation (NYSE: WL) anticipates that earnings per common share (on a diluted basis) for the 2009 second quarter will be lower than market expectations.

This is primarily due to:

- An expected increase in the provision for loan losses from \$29.5 million for the 2009 first quarter to approximately \$54 million.
- An expected pre-tax charge of approximately \$23 million for other-than-temporary impairments on pooled trust-preferred investment securities.
- A special assessment by the Federal Deposit Insurance Corporation (FDIC) of approximately \$5 million. (This special assessment, which the FDIC levied industry-wide, is in addition to regular insurance premiums.)

Second quarter results will show that the company remains well capitalized, both including and excluding the \$330 million in Capital Purchase Program funds the company received in exchange for issuing shares of Wilmington Trust Series A preferred stock to the U.S. Department of the Treasury. All regulatory capital ratios continue to exceed the well-capitalized amounts required by the Federal Reserve Board.

“While our Wealth Advisory Services and Corporate Client Services businesses performed well during the second quarter, the recession continued to put stress on some of our borrowers and on some of the underlying issuers in our pooled trust-preferred securities,” said Ted T. Cecala, Wilmington Trust chairman and chief executive officer.

The second quarter increase in the provision for loan losses is primarily due to:

- An expected increase in nonperforming loans from \$251.1 million for the 2009 first quarter to approximately \$332 million.
- An expected increase in net charge-offs from \$21.2 million for the 2009 first quarter to approximately \$36 million.
- Downgrades in internal credit risk ratings.

Wilmington Trust intends to announce second quarter results on July 24, 2009, at 8:00 a.m. (Eastern). Management plans to discuss those results in a conference call the same day at 10:00 a.m. (Eastern). The earnings release, along with instructions on how to access the conference call and its replay, will be available on [www.wilmingtontrust.com](http://www.wilmingtontrust.com) in the Investor Relations section, under “Earnings Announcements.”

This release includes forward-looking statements regarding Wilmington Trust’s expected second quarter 2009 results and diluted earnings per common share. These statements rely on a number of assumptions, estimates, and assessments of potential developments, and are subject to various risks and uncertainties that could cause actual results to differ from expectations. Wilmington Trust’s ability to achieve the results reflected in these statements could be affected adversely by, among other things, changes in national or regional economic conditions; fluctuations in equity or fixed income markets; changes in accounting policies, procedures, or guidelines; higher-than-expected credit losses; changes in the market values of securities in the investment portfolio; and changes in the regulatory, judicial, legislative, or tax treatment of business transactions.

Wilmington Trust Corporation is a financial services holding company that provides Regional Banking services throughout the mid-Atlantic region, Wealth Advisory Services for high-net-worth clients in 36 countries, and Corporate Client Services for institutional clients in 88 countries. Its wholly owned bank subsidiary, Wilmington Trust Company, which was founded in 1903, is one of the largest personal trust providers in the United States and the leading retail and commercial bank in Delaware. Wilmington Trust Corporation and its affiliates have offices in Arizona, California, Connecticut, Delaware, Florida, Georgia, Maryland, Massachusetts, Michigan, Minnesota, Nevada, New Jersey, New York, Pennsylvania, South Carolina, Vermont, the Cayman Islands, the Channel Islands, London, Dublin, Frankfurt, Luxembourg, and Amsterdam. For more information, visit [www.wilmingtontrust.com](http://www.wilmingtontrust.com).

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