

Issues AND INSIGHTS

February 2009



Wilmington Trust— A History of Strength, a Future of Promise



Not many companies can trace their heritage to the French Revolution. But Wilmington Trust, through our association with the du Pont family and the DuPont Company, is one of them.

Wilmington Trust was the creation of investors led by T. Coleman du Pont, who established our company in 1903 to provide quality banking and trust services to Wilmington, Delaware area residents. When he did this, he was repeating the entrepreneurial spirit of his great-grandfather, E. I. du Pont, who created the DuPont Company in 1802 after fleeing his native France with family members to escape

violent political uprisings. In fact, when Coleman du Pont gave us our start, he was serving as president of the DuPont Company, as his great-grandfather had.

Wilmington Trust today is a thriving global financial services company. We help clients in 86 countries increase and preserve their wealth. We do this through three distinct yet complementary business lines: Regional Banking, Wealth Advisory Services, and Corporate Client Services. Together, these businesses provide a diversified mix of revenue that allows us to produce consistent growth while reducing earnings volatility. We have maintained stability and independence across 106 years of economic cycles, a period of time that includes 20 U.S. recessions, 18 U.S. presidents, two World Wars, and one Great Depression.

Through it all, we have maintained a commitment to conservative management practices, consistent loan underwriting standards, and a set of core values and guiding principles that reflect our focus on building long-term relationships with our clients. All of these factors have contributed to our enviable financial stability and capital strength. We have paid annual cash dividends on our stock since 1908, paid quarterly dividends every year since 1916, and raised the cash dividend every year from 1982 through the third quarter of 2008.

We help clients in
86 countries increase
and preserve their
wealth. We do this
through three distinct
yet complementary
business lines:
Regional Banking,
Corporate Client
Services, and Wealth
Advisory Services.

At Wilmington Trust, important decisions are guided by taking a long-term view. Our focus is on consistent performance; our mission is to help our clients succeed; and our vision is to help fulfill the possibilities and dreams of our clients. As proud as we are of our past, we are equally confident about our future. We owe this to clarity of purpose in our corporate strategy, a business model that produces a diverse mix of revenue, the disciplined management of risks and expenses in pursuit of expansion opportunities, an outstanding work ethic by our staff members around the globe, and the hard-won loyalty of our clients, many of whom have been with us for multiple generations of their families.

Our steady approach has served our company, our clients, and our shareholders well through the extraordinary social, economic, and technological changes that have taken place since our founding. We believe it will continue to serve us well in the years and decades ahead.