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WILMINGTON TRUST CORP

Form 11-K June 28, 2004

FORM 11-K/A

[X] ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934 For the Fiscal Year Ended December 31, 2003

OR

[] TRANSITION REPORT PURSUANT TO SECTION 15(d)
OF THE SECURITIES EXCHANGE ACT OF 1934
For the Transition Period From ______ to ______ to ______

COMMISSION FILE NUMBER: 1-14659

- A. Full Title of Plan: Thrift Savings Plan
- Name of issuer of the securities held pursuant to the plan and address of its principal executive office:

Wilmington Trust Corporation Rodney Square North 1100 North Market Street Wilmington, DE 19890

The Thrift Savings Plan affords staff members the opportunity to acquire from time to time shares of Wilmington Trust Corporation's stock, as well as interests in funds which purchase a variety of investments from time to time and which may change from time to time. These include debt and equity securities. As of December 31, 2003, the names and addresses of those funds are the following:

Fidelity Advisor Equity Growth (T) Separate Account Fidelity Advisor Small Cap (T) Separate Account Fidelity Advisor Overseas Separate Account Principal Large Cap Stock Index Separate Account Putnam Equity Inc (M) Separate Account Principal Financial Group 710 9th Street Des Moines, IA 50309

Wilmington Large Cap Growth Portfolio
Wilmington Large Cap Value Portfolio
Wilmington Large Cap Core Portfolio
Wilmington Small Cap Core Portfolio
Wilmington International Multi-Manager Portfolio
Wilmington Broad Market Bond Portfolio
Wilmington Mid Cap Strategic Allocation Fund
Wilmington Small Cap Strategic Allocation Fund
Wilmington Real Estate Portfolio
Stable Value Fund
Wilmington Trust Corporation Stock Fund
Rodney Square North
1100 North Market Street
Wilmington, DE 19890

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- 2. (a) The written consent of the independent registered public accounting firm with respect to the financial statements for the Thrift Savings Plan is attached hereto as Exhibit 23.
 - (b) The financial statements required to be filed for the Thrift Savings Plan, which qualifies under the Employee Retirement Income Security Act of 1974 ("ERISA"), are attached hereto as Exhibit 99.1.

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the following individuals, who administer the Thrift Savings Plan, have signed this Form 11-K/A as of June 28, 2004.

/s/ David R. Gibson	(SEAL)
David R. Gibson, Chairman	
/s/ Michael A. DiGregorio	(SEAL)
Michael A. DiGregorio	_
/s/ William J. Farrell II	(SEAL)
William J. Farrell II	
/s/ I. Gail Howard	(SEAL)
I. Gail Howard	
/s/ Gerald F. Sopp	(SEAL)
Gerald F. Sopp	

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EXHIBIT INDEX

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99.1	Financial statements	7