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WILMINGTON TRUST CORP
Form 11-K
March 18, 2005

FORM 11-K

[X] ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934
For the Fiscal Year Ended December 31, 2004

OR

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

COMMISSION FILE NUMBER: 1-14659

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

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

1. 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, 2004, the names and addresses of those funds are the following:

Fidelity Advisor Equity Growth (T) Separate Account
Fidelity Advisor Diversified International Multi-Mgr I
Principal Large Cap Stock Index Separate Account
Vanguard Windsor II Fund
American Century Small Company Investment Fund
Principal Financial Group
710 9th Street
Des Moines, IA 50309

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

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2. The financial statements required to be filed for the Thrift Savings Plan, which qualifies under the Employee Retirement Income Security Act of 1974, will be filed as an amendment to this Form 11-K by June 29, 2005, 180 days after the end of the plan's fiscal year.

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 as of March 18, 2005.

/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