

# SECURITIES AND EXCHANGE COMMISSION

## FORM 11-K

Annual report of employee stock purchase, savings and similar plans

Filing Date: **1999-03-26** | Period of Report: **1998-12-31**

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### FILER

#### **WILMINGTON TRUST CORP**

CIK: **872821** | IRS No.: **510328154** | State of Incorporation: **DE** | Fiscal Year End: **1231**

Type: **11-K** | Act: **34** | File No.: **001-14659** | Film No.: **99574214**

SIC: **6022** State commercial banks

Business Address  
*RODNEY SQUARE NORTH  
1100 NORTH MARKET ST  
WILMINGTON DE 19890  
3026511000*

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

-----  
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, 1998

OR

[ ] TRANSITION REPORT PURSUANT TO SECTION 15(D) OF THE SECURITIES  
EXCHANGE ACT OF 1934

FOR THE TRANSITION PERIOD FROM \_\_\_\_\_ TO \_\_\_\_\_

COMMISSION FILE NUMBER: 0-25442  
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WILMINGTON TRUST CORPORATION  
(Exact name of registrant as specified in its charter)

DELAWARE

-----  
(State or jurisdiction of incorporation or organization)

51-0328154

-----  
(I.R.S. Employer Identification No.)

RODNEY SQUARE NORTH, 1100 NORTH MARKET STREET  
WILMINGTON, DE 19890-0001

-----  
(Address of Principal Executive Offices)

(302) 651-1000

-----  
(Registrant's telephone number, including area code)

Thrift Savings Plan

(Full title of plan)

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 instruments and stocks of new and established companies. A list of the names and addresses of those funds is set forth on Schedule A attached hereto and made a part hereof.
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, 1999, 180 days after the end of that plan's fiscal year.

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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 as of March 18, 1999.

/s/ David R. Gibson (SEAL)

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David R. Gibson, Chairman

/s/ Robert J. Christian (SEAL)

-----  
Robert J. Christian

/s/ Howard K. Cohen (SEAL)

-----  
Howard K. Cohen

/s/ Thomas P. Collins (SEAL)

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Thomas P. Collins

/s/ Michael A. DiGregorio (SEAL)

-----  
Michael A. DiGregorio

/s/ William J. Farrell, II (SEAL)

-----  
William J. Farrell, II

/s/ Joseph M. Jacobs, Jr. (SEAL)

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Joseph M. Jacobs, Jr.

/s/ P. M. Snyder, Jr. (SEAL)

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P. M. Snyder, Jr.

/s/ Kermit B. Wooden (SEAL)

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Kermit B. Wooden

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1. Bond Fund  
Wilmington Trust Company  
Rodney Square North  
1100 North Market Street  
Wilmington, DE 19890-0001
2. Value Equity Fund  
Wilmington Trust Company  
Rodney Square North  
1100 North Market Street  
Wilmington, DE 19890-0001
3. Growth Equity Fund  
Wilmington Trust Company  
Rodney Square North  
1100 North Market Street  
Wilmington, DE 19890-0001
4. International Equity Fund

Wilmington Trust Company  
Rodney Square North  
1100 North Market Street  
Wilmington, DE 19890-0001

5. Small Cap Equity Fund  
Wilmington Trust Company  
Rodney Square North  
1100 North Market Street  
Wilmington, DE 19890-0001

6. Bank Stock Fund  
Wilmington Trust Company  
Rodney Square North  
1100 North Market Street  
Wilmington, DE 19890-0001

SCHEDULE A