

WINTRUST FINANCIAL CORP

Form 13F-HR

February 13, 2004

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

FORM 13F

FORM 13F COVER PAGE

Report for Calendar Year or Quarter ended: December 31, 2003

Check here if Amendment () ; Amendment Number:
This Amendment (Check only one.) () is a restatement.
() adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: WAYNE HUMMER TRUST COMPANY
Address: 727 North Bank Lane
Lake Forest, IL 60045

13F file number:

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: James F. Duca
Title: Executive Vice President
Phone: 1-800-621-4477
Signature, Place and Date of Signing:

/S/ James F. Duca Lake Forest, IL February 12, 2004

Report Type (Check only one.):

(x) 13F HOLDINGS REPORT.
() 13F NOTICE.
() 13F COMBINATION REPORT

List of other Managers Reporting for this Manager: None

FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0

Form 13F Information Table Entry Total: 272

Form 13F Information Table Value Total: \$180,178,000

List of Other Included Managers: None

Edgar Filing: WINTRUST FINANCIAL CORP - Form 13F-HR

| NAME OF ISSUER | TITLE OF CLASS | CUSIP | FORM 13F INFORMATION TABLE | | | | O |
|--------------------------------|----------------|-----------|----------------------------|--------------------|---------------------|--------------------|---|
| | | | VALUE (x\$1000) | SHARES/ PRN AMT | SH/ PUT/ CALL | INVSTMT DSCRETN | |
| 3M COMPANY | com | 88579Y101 | 2585 | 30400 | SH | SOLE | |
| | | | 397 | 4672 | SH | DEFINED | |
| ABBOTT LABORATORIES | com | 002824100 | 4012 | 86087 | SH | SOLE | |
| | | | 746 | 16011 | SH | DEFINED | |
| AFLAC INC | com | 001055102 | 504 | 13926 | SH | SOLE | |
| | | | 44 | 1225 | SH | DEFINED | |
| ALLERGAN INC | com | 018490102 | 253 | 3300 | SH | SOLE | |
| ALLTEL CORP | com | 020039103 | 331 | 7100 | SH | SOLE | |
| ALTRIA GROUP INC (PHILIP MORRI | com | 02209S103 | 276 | 5075 | SH | SOLE | |
| | | | 185 | 3400 | SH | DEFINED | |
| AMBAC FINANCIAL GROUP INC | com | 023139108 | 404 | 5820 | SH | SOLE | |
| | | | 51 | 735 | SH | DEFINED | |
| AMERICAN EXPRESS | com | 025816109 | 1527 | 31669 | SH | SOLE | |
| | | | 503 | 10421 | SH | DEFINED | |
| AMERICAN INTERNATIONAL GROUP I | com | 026874107 | 4132 | 62341 | SH | SOLE | |
| | | | 875 | 13204 | SH | DEFINED | |
| AMERICAN ITALIAN PASTA CO-CL A | com | 027070101 | 343 | 8175 | SH | SOLE | |
| | | | 1 | 35 | SH | DEFINED | |
| AMERIGAS PARTNERS LP | com | 030975106 | 41 | 1450 | SH | SOLE | |
| | | | 162 | 5800 | SH | DEFINED | |
| AMERISOURCEBERGEN CORP | com | 03073E105 | 409 | 7278 | SH | SOLE | |
| | | | 56 | 1000 | SH | DEFINED | |
| AMGEN INC. | com | 031162100 | 1817 | 29400 | SH | SOLE | |
| | | | 251 | 4070 | SH | DEFINED | |
| ANALOG DEVICES | com | 032654105 | 602 | 13185 | SH | SOLE | |
| | | | 16 | 355 | SH | DEFINED | |
| ANHEUSER-BUSCH INC | com | 035229103 | 346 | 6565 | SH | SOLE | |
| APACHE CORP | com | 037411105 | 579 | 7139 | SH | SOLE | |
| | | | 40 | 490 | SH | DEFINED | |
| APPLIED MATERIALS INC | com | 038222105 | 607 | 27050 | SH | SOLE | |
| | | | 67 | 3000 | SH | DEFINED | |
| AT&T WIRELESS SERVICE | com | 00209a106 | 228 | 28576 | SH | SOLE | |
| AUTOMATIC DATA PROCESSING | com | 053015103 | 39 | 995 | SH | SOLE | |
| | | | 199 | 5025 | SH | DEFINED | |
| AVERY DENNISON | com | 053611109 | 440 | 7850 | SH | SOLE | |
| | | | 118 | 2100 | SH | DEFINED | |
| BANK OF AMERICA CORP | com | 06605F102 | 137 | 1699 | SH | SOLE | |
| | | | 130 | 1618 | SH | DEFINED | |
| BANK ONE CORP | com | 06423A103 | 506 | 11090 | SH | SOLE | |
| | | | 237 | 5209 | SH | DEFINED | |
| BAXTER INTL | com | 071813109 | 285 | 9331 | SH | SOLE | |
| | | | 51 | 1675 | SH | DEFINED | |
| BELLSOUTH CORP | com | 079860102 | 384 | 13555 | SH | SOLE | |
| | | | 257 | 9064 | SH | DEFINED | |
| BERKSHIRE HATHAWAY INC CL B | com | | 1208 | 429 | SH | SOLE | |
| | | | 6 | 2 | SH | DEFINED | |
| BP PLC SPONSORED ADR | com | 055622104 | 1567 | 31749 | SH | SOLE | |
| | | | 536 | 10852 | SH | DEFINED | |
| BRISTOL-MYERS SQUIBB | com | 110122108 | 1179 | 41241 | SH | SOLE | |
| | | | 254 | 8875 | SH | DEFINED | |
| CARDINAL HEALTH INC | com | 14149Y108 | 288 | 4707 | SH | SOLE | |
| | | | 66 | 1085 | SH | DEFINED | |
| CAREMARK RX INC. | com | 141705103 | 451 | 17800 | SH | SOLE | |

Edgar Filing: WINTRUST FINANCIAL CORP - Form 13F-HR

| | | | | | | |
|--------------------------------|-----|-----------|------|--------|----|---------|
| CATERPILLAR TRACTOR CO | com | 149123101 | 209 | 2520 | SH | SOLE |
| | | | 2 | 27 | SH | DEFINED |
| CENTURYTEL INC | com | 156700106 | 568 | 17425 | SH | SOLE |
| | | | 56 | 1725 | SH | DEFINED |
| CHARTER ONE FINANCIAL INC | com | 160903100 | 1272 | 36810 | SH | SOLE |
| | | | 69 | 2000 | SH | DEFINED |
| CHEVRONTEXACO CORP | com | 166764100 | 1870 | 21641 | SH | SOLE |
| | | | 244 | 2822 | SH | DEFINED |
| CINCINNATI FINANCIAL CORP. | com | 172062101 | 969 | 23200 | SH | SOLE |
| CINTAS CORP | com | 172908105 | 296 | 5900 | SH | SOLE |
| CISCO SYSTEMS INC | com | 17275R102 | 2062 | 85118 | SH | SOLE |
| | | | 433 | 17872 | SH | DEFINED |
| CITIGROUP INC | com | 172967101 | 4849 | 99907 | SH | SOLE |
| | | | 795 | 16377 | SH | DEFINED |
| CITIZENS COMMUNICATION CO | com | 17453B101 | 117 | 9406 | SH | SOLE |
| | | | 25 | 2000 | SH | DEFINED |
| CLEAR CHANNEL COMMUNICATIONS I | com | 184502102 | 1320 | 28185 | SH | SOLE |
| | | | 119 | 2550 | SH | DEFINED |
| COCA-COLA CO | com | 191216100 | 200 | 3945 | SH | SOLE |
| | | | 279 | 5505 | SH | DEFINED |
| COLGATE-PALMOLIVE CO | com | 194162103 | 376 | 7510 | SH | SOLE |
| | | | 88 | 1761 | SH | DEFINED |
| COMCAST CORP - NEW CLASS A | com | 20030N101 | 930 | 28284 | SH | SOLE |
| | | | 13 | 386 | SH | DEFINED |
| CONOCOPHILLIPS | com | 20825C104 | 984 | 15007 | SH | SOLE |
| | | | 127 | 1940 | SH | DEFINED |
| COOPER COMPANIES | com | 216648402 | 593 | 12578 | SH | SOLE |
| | | | 29 | 620 | SH | DEFINED |
| CORUS BANKSHARES INC | com | 220873103 | 261 | 8400 | SH | SOLE |
| DELL INC | com | 24702R101 | 1303 | 38352 | SH | SOLE |
| | | | 124 | 3648 | SH | DEFINED |
| DEVRY INC | com | 251893103 | 240 | 9550 | SH | SOLE |
| DIEBOLD INC | com | 253651103 | 313 | 5818 | SH | SOLE |
| | | | 27 | 500 | SH | DEFINED |
| DISNEY (WALT) COMPANY | com | 254687106 | 563 | 24111 | SH | SOLE |
| | | | 129 | 5550 | SH | DEFINED |
| DNP SELECT INCOME FD INC COM | com | 23325P104 | 2341 | 213627 | SH | SOLE |
| | | | 688 | 62818 | SH | DEFINED |
| DONNELLEY (R.R.) SON | com | 257867101 | 209 | 6942 | SH | SOLE |
| DOW CHEMICAL CO | com | 260543103 | 504 | 12121 | SH | SOLE |
| | | | 30 | 726 | SH | DEFINED |
| DU PONT (E.I.) DE NEMOURS | com | 263534109 | 240 | 5229 | SH | SOLE |
| | | | 132 | 2880 | SH | DEFINED |
| DUKE ENERGY CORP | com | 264399106 | 173 | 8475 | SH | SOLE |
| | | | 41 | 2000 | SH | DEFINED |
| E W SCRIPPS CO NEW-CL A | com | 811054204 | 231 | 2450 | SH | SOLE |
| ECOLAB INC | com | 278865100 | 567 | 20700 | SH | SOLE |
| EMERSON ELECTRIC CO | com | 291011104 | 563 | 8691 | SH | SOLE |
| | | | 73 | 1135 | SH | DEFINED |
| ENSCO INTERNATIONAL INC. | com | 26874Q100 | 438 | 16105 | SH | SOLE |
| | | | 6 | 215 | SH | DEFINED |
| EXELON CORP | com | 30161N101 | 442 | 6661 | SH | SOLE |
| | | | 6 | 89 | SH | DEFINED |
| EXXON MOBIL CORP | com | 30231G102 | 5473 | 133495 | SH | SOLE |
| | | | 1651 | 40280 | SH | DEFINED |
| FANNIE MAE | com | 313586109 | 1673 | 22290 | SH | SOLE |
| | | | 318 | 4231 | SH | DEFINED |
| FEDEX CORP | com | 31304N107 | 593 | 8790 | SH | SOLE |
| | | | 79 | 1175 | SH | DEFINED |
| FIFTH THIRD BANCORP | com | 316773100 | 297 | 5022 | SH | SOLE |
| | | | 164 | 2767 | SH | DEFINED |
| FISERV INC | com | 337381081 | 755 | 19100 | SH | SOLE |

Edgar Filing: WINTRUST FINANCIAL CORP - Form 13F-HR

| | | | | | | |
|--------------------------------|-----|-----------|------|--------|----|---------|
| FLEETBOSTON FINL CORP | com | 339030108 | 393 | 9011 | SH | SOLE |
| | | | 100 | 2300 | SH | DEFINED |
| FLEXTRONICS INTERNATIONAL LTD | com | Y2573F102 | 148 | 9980 | SH | SOLE |
| | | | 24 | 1600 | SH | DEFINED |
| FPL GROUP INC | com | 302571104 | 1169 | 17868 | SH | SOLE |
| | | | 185 | 2828 | SH | DEFINED |
| FREDDIE MAC | com | 313400301 | 475 | 8150 | SH | SOLE |
| | | | 17 | 300 | SH | DEFINED |
| GANNETT CO | com | 364730101 | 134 | 1507 | SH | SOLE |
| | | | 223 | 2500 | SH | DEFINED |
| GENENTECH INC | com | 368710406 | 181 | 1933 | SH | SOLE |
| | | | 59 | 630 | SH | DEFINED |
| GENERAL DYNAMICS CORP | com | 369550108 | 1023 | 11320 | SH | SOLE |
| | | | 1 | 16 | SH | DEFINED |
| GENERAL ELECTRIC CO | com | 369604103 | 5479 | 176860 | SH | SOLE |
| | | | 2143 | 69177 | SH | DEFINED |
| GENERAL MILLS INC. | com | 370334104 | 441 | 9738 | SH | SOLE |
| GILLETTE CO | com | 375766102 | 146 | 3982 | SH | SOLE |
| | | | 118 | 3200 | SH | DEFINED |
| HARLEY-DAVIDSON INC. | com | 412822108 | 823 | 17310 | SH | SOLE |
| | | | 375 | 7900 | SH | DEFINED |
| HEALTH MANAGEMENT ASSOCIATES I | com | 421933102 | 220 | 9150 | SH | SOLE |
| HEINZ (H.J.) CO | com | 423074103 | 157 | 4300 | SH | SOLE |
| | | | 55 | 1500 | SH | DEFINED |
| HEWLETT-PACKARD CO | com | 428236103 | 486 | 21175 | SH | SOLE |
| | | | 116 | 5032 | SH | DEFINED |
| HOME DEPOT INC. | com | 437076102 | 1948 | 54878 | SH | SOLE |
| | | | 387 | 10912 | SH | DEFINED |
| HONEYWELL INC | com | 438516106 | 478 | 14305 | SH | SOLE |
| | | | 23 | 696 | SH | DEFINED |
| ILLINOIS TOOL WORKS | com | 452308109 | 422 | 5025 | SH | SOLE |
| | | | 50 | 600 | SH | DEFINED |
| INTEL CORP | com | 458140100 | 2285 | 71303 | SH | SOLE |
| | | | 444 | 13861 | SH | DEFINED |
| INTERNATIONAL BUSINESS MACHINE | com | 459200101 | 2441 | 26333 | SH | SOLE |
| | | | 530 | 5718 | SH | DEFINED |
| J. P. MORGAN CHASE & CO. | com | 4662SH100 | 1236 | 33664 | SH | SOLE |
| | | | 131 | 3565 | SH | DEFINED |
| JABIL CIRCUIT INC | com | | 300 | 10600 | SH | SOLE |
| JOHNSON & JOHNSON | com | 478160104 | 2046 | 39610 | SH | SOLE |
| | | | 1030 | 19929 | SH | DEFINED |
| KIMBERLY-CLARK | com | 494368103 | 410 | 6939 | SH | SOLE |
| | | | 100 | 1685 | SH | DEFINED |
| KOHL'S CORP | com | 500255104 | 605 | 13460 | SH | SOLE |
| | | | 113 | 2525 | SH | DEFINED |
| LEHMAN BROTHERS HOLDINGS INC | com | 524908100 | 351 | 4550 | SH | SOLE |
| LEXMARK INTERNATIONAL GROUP IN | com | 529771107 | 677 | 8605 | SH | SOLE |
| LIBERTY MEDIA CORP NEW SER A | com | 530718105 | 11 | 924 | SH | SOLE |
| | | | 181 | 15200 | SH | DEFINED |
| LILLY (ELI) CO | com | 532457108 | 960 | 13655 | SH | SOLE |
| | | | 72 | 1025 | SH | DEFINED |
| LOCKHEED MARTIN CORP | com | 539830109 | 293 | 5700 | SH | SOLE |
| | | | 1049 | 20400 | SH | DEFINED |
| LOWE'S COS | com | 548661107 | 500 | 9025 | SH | SOLE |
| | | | 112 | 2025 | SH | DEFINED |
| MARATHON OIL GROUP CORP | com | 565849106 | 267 | 8057 | SH | SOLE |
| MASCO CORP | com | 574599106 | 354 | 12915 | SH | SOLE |
| MBNA CORP | com | 552621100 | 2590 | 104212 | SH | SOLE |
| | | | 393 | 15810 | SH | DEFINED |
| MC CORMICK & CO INC | com | 579780206 | 346 | 11500 | SH | SOLE |
| | | | 30 | 1000 | SH | DEFINED |
| MCGRAW-HILL INC | com | 580645109 | 400 | 5720 | SH | SOLE |

Edgar Filing: WINTRUST FINANCIAL CORP - Form 13F-HR

| | | | | | | |
|--------------------------------|-----|-----------|------|--------|----|---------|
| MEDTRONIC INC. | com | 585055106 | 1289 | 26509 | SH | SOLE |
| | | | 18 | 365 | SH | DEFINED |
| MELLON FINANCIAL CORP | com | 58551A108 | 673 | 20960 | SH | SOLE |
| | | | 22 | 700 | SH | DEFINED |
| MERCK & CO | com | 589331107 | 1214 | 26276 | SH | SOLE |
| | | | 23 | 500 | SH | DEFINED |
| MERCURY GENERAL | com | 589400100 | 742 | 15950 | SH | SOLE |
| MERRILL LYNCH & CO | com | 590188108 | 411 | 7000 | SH | SOLE |
| MICROSOFT CORP. | com | 594918104 | 3449 | 126009 | SH | SOLE |
| | | | 58 | 2110 | SH | DEFINED |
| MOLEX INC-CL A | com | 608554200 | 722 | 24600 | SH | SOLE |
| MOLEX INC. | com | 608554101 | 523 | 14982 | SH | SOLE |
| NIKE, INC CL B | com | 654106103 | 366 | 5350 | SH | SOLE |
| NISOURCE INC | com | 65473p105 | 518 | 23608 | SH | SOLE |
| NOBLE DRILLING CORP | com | 655042109 | 349 | 9750 | SH | SOLE |
| NOKIA CORP-SPONSORED ADR | com | 654902204 | 367 | 21582 | SH | SOLE |
| | | | 2 | 100 | SH | DEFINED |
| NORTHERN STATES FINANCIAL CORP | com | 665751103 | 430 | 15000 | SH | SOLE |
| NORTHERN TRUST | com | 665859104 | 644 | 13905 | SH | SOLE |
| OLD REPUBLIC INTL | com | 680223104 | 303 | 11950 | SH | SOLE |
| ORACLE SYSTEMS | com | 68389X105 | 517 | 39091 | SH | SOLE |
| PACTIV CORP | com | 695257105 | 721 | 30180 | SH | SOLE |
| PATTERSON DENTAL CO. | com | 703412106 | 1092 | 17065 | SH | SOLE |
| | | | 26 | 400 | SH | DEFINED |
| PEPSICO INC | com | 713448108 | 3385 | 72598 | SH | SOLE |
| | | | 40 | 850 | SH | DEFINED |
| PERFORMANCE FOOD GROUP CO | com | 713755106 | 720 | 19905 | SH | SOLE |
| | | | 14 | 400 | SH | DEFINED |
| PFIZER INC | com | 717081103 | 5723 | 161978 | SH | SOLE |
| | | | 65 | 1850 | SH | DEFINED |
| PROCTER & GAMBLE CO | com | 742718109 | 793 | 7936 | SH | SOLE |
| | | | 167 | 1670 | SH | DEFINED |
| PROGRESSIVE CORP | com | 743315103 | 251 | 3000 | SH | SOLE |
| QUALCOMM INC | com | 747525103 | 948 | 17582 | SH | SOLE |
| QUEST DIAGNOSTICS INC | com | 74834L100 | 888 | 12150 | SH | SOLE |
| | | | 18 | 250 | SH | DEFINED |
| ROYAL DUTCH PETROLEUM | com | 780257804 | 1006 | 19207 | SH | SOLE |
| | | | 21 | 400 | SH | DEFINED |
| SBC COMMUNICATIONS INC. | com | 78387G103 | 1500 | 57528 | SH | SOLE |
| | | | 49 | 1877 | SH | DEFINED |
| SCHERING-PLOUGH | com | 806605101 | 428 | 24600 | SH | SOLE |
| SCHLUMBERGER LTD | com | 806857108 | 232 | 4237 | SH | SOLE |
| | | | 22 | 400 | SH | DEFINED |
| SHUFFLE MASTER INC | com | 825549108 | 345 | 10000 | SH | SOLE |
| SMURFIT-STONE CONTAINER | com | 832727101 | 409 | 22000 | SH | SOLE |
| SOUTHERN CO | com | 842587107 | 658 | 21739 | SH | SOLE |
| ST PAUL COMPANIES INC | com | 792860108 | 656 | 16550 | SH | SOLE |
| STARBUCKS | com | 855244109 | 519 | 15650 | SH | SOLE |
| STRYKER CORP | com | 863667101 | 1034 | 12160 | SH | SOLE |
| | | | 34 | 400 | SH | DEFINED |
| SUNGARD DATA SYSTEMS INC | com | 867363103 | 813 | 29340 | SH | SOLE |
| SYSCO CORP | com | 871829107 | 356 | 9565 | SH | SOLE |
| | | | 52 | 1400 | SH | DEFINED |
| TARGET CORP | com | 87612e106 | 1644 | 42815 | SH | SOLE |
| | | | 10 | 270 | SH | DEFINED |
| TEXAS INSTRUMENTS INC | com | 882508104 | 196 | 6670 | SH | SOLE |
| | | | 21 | 700 | SH | DEFINED |
| TEXTRON INC | com | 883203101 | 659 | 11550 | SH | SOLE |
| THERMO TECH TECHNOLOGIES INC | com | | 0 | 65140 | SH | SOLE |
| TIME WARNER INC | com | 887317105 | 323 | 17977 | SH | SOLE |
| | | | 164 | 9100 | SH | DEFINED |
| TRAVELERS PROPERTY CASUALTY CO | com | 89420G406 | 249 | 14667 | SH | SOLE |

Edgar Filing: WINTRUST FINANCIAL CORP - Form 13F-HR

| | | | | | |
|----------------------------|-----|-----------|------|-----------|---------|
| TRIBUNE CO | com | 896047107 | 1316 | 25509 SH | SOLE |
| | | | 145 | 2805 SH | DEFINED |
| UCBH HOLDINGS | com | 90262T308 | 281 | 7200 SH | DEFINED |
| UNITED HEALTHCARE CORP | com | 91324P102 | 1216 | 20901 SH | SOLE |
| | | | 254 | 4360 SH | DEFINED |
| UNITED PARCEL SVC INC CL B | com | 911312106 | 379 | 5080 SH | SOLE |
| UNITED TECHNOLOGIES CO | com | 913017109 | 1308 | 13798 SH | SOLE |
| | | | 157 | 1660 SH | DEFINED |
| US BANCORP NEW | com | 902973304 | 2801 | 94057 SH | SOLE |
| | | | 842 | 28285 SH | DEFINED |
| VARIAN MEDICAL SYSTEMS INC | com | 922204102 | 384 | 5550 SH | SOLE |
| VERITAS SOFTWARE CORP. | com | 923436109 | 255 | 6890 SH | SOLE |
| | | | 22 | 600 SH | DEFINED |
| VERIZON COMMUNICATIONS | com | 92343V104 | 417 | 11888 SH | SOLE |
| | | | 434 | 12382 SH | DEFINED |
| VIACOM INC-CL-B | com | 925524308 | 765 | 17232 SH | SOLE |
| WAL-MART STORES | com | 931142103 | 2676 | 50439 SH | SOLE |
| | | | 623 | 11745 SH | DEFINED |
| WALGREEN CO | com | 931422109 | 3669 | 100849 SH | SOLE |
| | | | 1162 | 31942 SH | DEFINED |
| WASHINGTON MUTUAL INC | com | 939322103 | 950 | 23670 SH | SOLE |
| | | | 69 | 1710 SH | DEFINED |
| WELLS FARGO & CO. | com | 949746101 | 1894 | 32165 SH | SOLE |
| | | | 461 | 7827 SH | DEFINED |
| WHOLE FOODS MARKET INC | com | 966837106 | 806 | 12010 SH | SOLE |
| | | | 119 | 1775 SH | DEFINED |
| WINTRUST FINANCIAL CORP | com | 97650w108 | 3900 | 86464 SH | SOLE |
| | | | 778 | 17259 SH | DEFINED |
| WYETH | com | 983024100 | 3094 | 72874 SH | SOLE |
| | | | 668 | 15725 SH | DEFINED |
| XL CAPITAL LTD CL A | com | G98255105 | 233 | 3000 SH | SOLE |
| ZIMMER HOLDINGS INC | com | 98956p102 | 664 | 9434 SH | SOLE |
| | | | 25 | 350 SH | DEFINED |