

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

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (x\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ 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	

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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

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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

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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

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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