

WINTRUST FINANCIAL CORP

Form 13F-HR

February 13, 2007

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, 2006

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: WINTRUST FINANCIAL CORP.  
Address: 727 NORTH BANK LANE  
LAKE FOREST, IL 60045

13F file number: 028-10582

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: Thomas P. Zidar  
Title: Chairman & CEO  
Phone: 800-621-4477  
Signature, Place and Date of Signing:

/S/ Thomas P. Zidar Chicago, IL February 13, 2007

Report Type (Check only one.):

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

List of other Managers Reporting for this Manager: Wayne Hummer Asset Mgmt Co.  
Wayne Hummer Trust Company

FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 2

Form 13F Information Table Entry Total: 460

Form 13F Information Table Value Total: \$557,630,000  
List of Other Included Managers: Wayne Hummer Asset Mgmt Co.  
Wayne Hummer Trust Company

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|                                |                |           |                    |                    |            | FORM 13F INFORMATION TABLE |                   |    |  |  |
|--------------------------------|----------------|-----------|--------------------|--------------------|------------|----------------------------|-------------------|----|--|--|
| NAME OF ISSUER                 | TITLE OF CLASS | CUSIP     | VALUE<br>(x\$1000) | SHARES/<br>PRN AMT | SH/<br>PRN | PUT/<br>CALL               | INVSTMT<br>DCRETN |    |  |  |
| 3M CO                          | com            | 88579Y101 | 2289               | 29367              | SH         |                            | SOLE              |    |  |  |
|                                |                |           | 3046               | 39085              | SH         |                            | DEFINED           | 01 |  |  |
|                                |                |           | 31                 | 400                | SH         |                            | OTHER             | 01 |  |  |
| ABBOTT LABORATORIES            | com            | 002824100 | 3366               | 69103              | SH         |                            | SOLE              |    |  |  |
|                                |                |           | 2877               | 59071              | SH         |                            | DEFINED           | 01 |  |  |
|                                |                |           | 58                 | 1200               | SH         |                            | OTHER             | 01 |  |  |
| ADOBE SYSTEMS                  | com            | 00724F101 | 1663               | 40450              | SH         |                            | SOLE              |    |  |  |
|                                |                |           | 3669               | 89215              | SH         |                            | DEFINED           | 01 |  |  |
|                                |                |           | 33                 | 800                | SH         |                            | OTHER             | 01 |  |  |
| AETNA                          | com            | 00817Y108 | 218                | 5040               | SH         |                            | DEFINED           | 01 |  |  |
| AFLAC                          | com            | 001055102 | 1296               | 28164              | SH         |                            | SOLE              |    |  |  |
|                                |                |           | 3544               | 77053              | SH         |                            | DEFINED           | 01 |  |  |
|                                |                |           | 14                 | 300                | SH         |                            | OTHER             | 01 |  |  |
| ALIGN TECHNOLOGY INC           | com            | 016255101 | 140                | 10000              | SH         |                            | SOLE              |    |  |  |
| ALLSTATE CORP.                 | com            | 020002101 | 267                | 4103               | SH         |                            | SOLE              |    |  |  |
|                                |                |           | 321                | 4936               | SH         |                            | DEFINED           | 01 |  |  |
|                                |                |           | 1817               | 30039              | SH         |                            | SOLE              |    |  |  |
| ALLTEL                         | com            | 020039103 | 3419               | 56536              | SH         |                            | DEFINED           | 01 |  |  |
| ALTRIA GROUP INC F/K/A PHILLIP | com            | 02209S103 | 449                | 5229               | SH         |                            | SOLE              |    |  |  |
|                                |                |           | 612                | 7136               | SH         |                            | DEFINED           | 01 |  |  |
|                                |                |           | 1792               | 20116              | SH         |                            | SOLE              |    |  |  |
| AMBAC FINANCIAL GROUP          | com            | 023139108 | 3055               | 34295              | SH         |                            | DEFINED           | 01 |  |  |
|                                |                |           | 18                 | 200                | SH         |                            | OTHER             | 01 |  |  |
|                                |                |           | 1813               | 29890              | SH         |                            | SOLE              |    |  |  |
| AMERICAN EXPRESS               | com            | 025816109 | 1879               | 30972              | SH         |                            | DEFINED           | 01 |  |  |
|                                |                |           | 12                 | 200                | SH         |                            | OTHER             | 01 |  |  |
|                                |                |           | 3028               | 42251              | SH         |                            | SOLE              |    |  |  |
| AMERICAN INTERNATIONAL GROUP I | com            | 026874107 | 2089               | 29153              | SH         |                            | DEFINED           | 01 |  |  |
|                                |                |           | 14                 | 200                | SH         |                            | OTHER             | 01 |  |  |
|                                |                |           | 10                 | 300                | SH         |                            | SOLE              |    |  |  |
| AMERIGAS PARTNERS LP           | com            | 030975106 | 226                | 6950               | SH         |                            | DEFINED           |    |  |  |
| AMGEN INC                      | com            | 031162100 | 2886               | 42249              | SH         |                            | SOLE              |    |  |  |
|                                |                |           | 3590               | 52558              | SH         |                            | DEFINED           | 01 |  |  |
|                                |                |           | 24                 | 350                | SH         |                            | OTHER             | 01 |  |  |
| ANADARKO PETROLEUM CORP        | com            | 032511107 | 521                | 11970              | SH         |                            | SOLE              |    |  |  |
| APACHE                         | com            | 037411105 | 299                | 6880               | SH         |                            | DEFINED           | 01 |  |  |
|                                |                |           | 2217               | 33327              | SH         |                            | SOLE              |    |  |  |
|                                |                |           | 1601               | 24071              | SH         |                            | DEFINED           | 01 |  |  |
| APPLE INC                      | com            | 037833100 | 238                | 2800               | SH         |                            | SOLE              |    |  |  |
|                                |                |           | 151                | 1775               | SH         |                            | DEFINED           | 01 |  |  |
|                                |                |           | 17                 | 200                | SH         |                            | OTHER             | 01 |  |  |
| APPLIED MATERIALS              | com            | 038222105 | 266                | 14420              | SH         |                            | SOLE              |    |  |  |
|                                |                |           | 1694               | 91795              | SH         |                            | DEFINED           | 01 |  |  |
|                                |                |           | 495                | 8500               | SH         |                            | SOLE              |    |  |  |
| ARCHSTONE SMITH TR COM         | com            | 039583109 | 989                | 16990              | SH         |                            | DEFINED           | 01 |  |  |
|                                |                |           | 58                 | 1000               | SH         |                            | OTHER             | 01 |  |  |
|                                |                |           | 1270               | 35538              | SH         |                            | SOLE              |    |  |  |
| AT&T INC                       | com            | 00206R102 | 1912               | 53496              | SH         |                            | DEFINED           | 01 |  |  |
| AUTOMATIC DATA PROCESSING      | com            | 053015103 | 273                | 5550               | SH         |                            | SOLE              |    |  |  |
|                                |                |           | 383                | 7782               | SH         |                            | DEFINED           | 01 |  |  |
|                                |                |           | 1370               | 20170              | SH         |                            | SOLE              |    |  |  |
| AVERY DENNISON                 | com            | 053611109 | 2891               | 42554              | SH         |                            | DEFINED           | 01 |  |  |

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|                                |     |           |      |        |    |         |    |
|--------------------------------|-----|-----------|------|--------|----|---------|----|
| BALL CORP                      | com | 058498106 | 319  | 7325   | SH | DEFINED | 01 |
| BANK OF AMERICA                | com | 060505104 | 1845 | 34559  | SH | SOLE    |    |
|                                |     |           | 1347 | 25232  | SH | DEFINED | 01 |
|                                |     |           | 27   | 500    | SH | OTHER   | 01 |
| BARD (C.R.) INC                | com | 067383109 | 328  | 3950   | SH | DEFINED | 01 |
| BAXTER INTERNATIONAL INC       | com | 071813109 | 184  | 3960   | SH | SOLE    |    |
|                                |     |           | 188  | 4055   | SH | DEFINED | 01 |
| BB & T CORP                    | com | 054937107 | 1283 | 29200  | SH | SOLE    |    |
|                                |     |           | 97   | 2205   | SH | DEFINED | 01 |
| BELLSOUTH                      | com | 079860102 | 784  | 16649  | SH | SOLE    |    |
|                                |     |           | 845  | 17936  | SH | DEFINED | 01 |
| BERKSHIRE HATHAWAY INC CL B    | com | 084670207 | 1705 | 465    | SH | SOLE    |    |
|                                |     |           | 906  | 247    | SH | DEFINED | 01 |
| BEST BUY                       | com | 086516101 | 353  | 7180   | SH | SOLE    |    |
|                                |     |           | 1117 | 22705  | SH | DEFINED | 01 |
|                                |     |           | 25   | 500    | SH | OTHER   | 01 |
| BIOMET                         | com | 090613100 | 35   | 855    | SH | SOLE    |    |
|                                |     |           | 1725 | 41810  | SH | DEFINED | 01 |
| BJ SERVICES COMPANY            | com | 055482103 | 637  | 21717  | SH | SOLE    |    |
|                                |     |           | 2456 | 83780  | SH | DEFINED | 01 |
| BOEING                         | com | 097023105 | 329  | 3700   | SH | SOLE    |    |
|                                |     |           | 255  | 2875   | SH | DEFINED |    |
| BP PLC                         | com | 055622104 | 2233 | 33279  | SH | SOLE    |    |
|                                |     |           | 2833 | 42220  | SH | DEFINED | 01 |
|                                |     |           | 127  | 1900   | SH | OTHER   | 01 |
| BRAVO RESTAURANTS INBLS RESTRI | com | 001350851 | 0    | 232635 | SH | DEFINED |    |
| BRISTOL MYERS SQUIBB           | com | 110122108 | 813  | 30906  | SH | SOLE    |    |
|                                |     |           | 555  | 21075  | SH | DEFINED | 01 |
|                                |     |           | 21   | 800    | SH | OTHER   | 01 |
| CANADIAN NATURAL RESOURCES LTD | com |           | 213  | 4000   | SH | DEFINED |    |
| CAPITAL ONE FINANCIAL          | com | 14040H105 | 35   | 450    | SH | SOLE    |    |
|                                |     |           | 1871 | 24355  | SH | DEFINED | 01 |
| CARDINAL COMMUNICATIONS INC    | com | 14148p108 | 0    | 57000  | SH | SOLE    |    |
| CARDINAL HEALTH                | com | 14149Y108 | 399  | 6200   | SH | SOLE    |    |
|                                |     |           | 433  | 6717   | SH | DEFINED | 01 |
| CHESAPEAKE ENERGY              | com | 165167107 | 491  | 16900  | SH | SOLE    |    |
|                                |     |           | 1143 | 39335  | SH | DEFINED | 01 |
|                                |     |           | 7    | 250    | SH | OTHER   | 01 |
| CHEVRONTEXACO                  | com | 166764100 | 2399 | 32621  | SH | SOLE    |    |
|                                |     |           | 2391 | 32521  | SH | DEFINED | 01 |
|                                |     |           | 29   | 400    | SH | OTHER   | 01 |
| CINCINNATI FINANCIAL CORP      | com | 172062101 | 1171 | 25851  | SH | SOLE    |    |
|                                |     |           | 2607 | 57531  | SH | DEFINED | 01 |
| CINTAS                         | com | 172908105 | 481  | 12125  | SH | SOLE    |    |
|                                |     |           | 1731 | 43580  | SH | DEFINED | 01 |
| CISCO SYSTEMS                  | com | 17275R102 | 3347 | 122463 | SH | SOLE    |    |
|                                |     |           | 3925 | 143614 | SH | DEFINED | 01 |
| CITIGROUP                      | com | 172967101 | 5896 | 105846 | SH | SOLE    |    |
|                                |     |           | 5596 | 100463 | SH | DEFINED | 01 |
| CLOROX                         | com | 189054109 | 395  | 6165   | SH | SOLE    |    |
|                                |     |           | 1412 | 22004  | SH | DEFINED | 01 |
| COCA COLA                      | com | 191216100 | 141  | 2920   | SH | SOLE    |    |
|                                |     |           | 903  | 18723  | SH | DEFINED | 01 |
|                                |     |           | 24   | 500    | SH | OTHER   | 01 |
| COLGATE PALMOLIVE              | com | 194162103 | 1086 | 16644  | SH | SOLE    |    |
|                                |     |           | 2055 | 31500  | SH | DEFINED | 01 |
| COMCAST CORP NEW CL A          | com | 20030N101 | 1053 | 24884  | SH | SOLE    |    |
|                                |     |           | 121  | 2860   | SH | DEFINED | 01 |
| CONOCOPHILLIPS                 | com | 20825C104 | 3638 | 50566  | SH | SOLE    |    |
|                                |     |           | 4920 | 68387  | SH | DEFINED | 01 |
| CORUS BANKSHARES INC           | com | 220873103 | 388  | 16800  | SH | SOLE    |    |
| COSTCO WHOLESALE               | com | 22160K105 | 756  | 14298  | SH | SOLE    |    |

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|                                |     |           |       |        |    |         |    |
|--------------------------------|-----|-----------|-------|--------|----|---------|----|
|                                |     |           | 968   | 18300  | SH | DEFINED | 01 |
|                                |     |           | 5     | 100    | SH | OTHER   | 01 |
| COVANCE INC                    | com | 222816100 | 406   | 6895   | SH | SOLE    |    |
|                                |     |           | 1838  | 31195  | SH | DEFINED | 01 |
| CSX CORP                       | com | 126408103 | 297   | 8630   | SH | DEFINED | 01 |
| CVS                            | com | 126650100 | 353   | 11420  | SH | SOLE    |    |
|                                |     |           | 334   | 10800  | SH | DEFINED | 01 |
| DEAN FOODS COMPANY (NEW)       | com | 242370104 | 220   | 5213   | SH | SOLE    |    |
|                                |     |           | 17    | 400    | SH | DEFINED | 01 |
| DELL INC                       | com | 24702R101 | 223   | 8872   | SH | SOLE    |    |
|                                |     |           | 163   | 6490   | SH | DEFINED | 01 |
| DIEBOLD                        | com | 253651103 | 233   | 5000   | SH | SOLE    |    |
| DISNEY (WALT) COMPANY          | com | 254687106 | 464   | 13531  | SH | SOLE    |    |
|                                |     |           | 257   | 7497   | SH | DEFINED | 01 |
| DNP SELECT INCOME FD INC       | com | 23325P104 | 3272  | 302444 | SH | SOLE    |    |
|                                |     |           | 1322  | 122215 | SH | DEFINED | 01 |
|                                |     |           | 27    | 2500   | SH | OTHER   | 01 |
| DOW CHEMICAL CO                | com | 260543103 | 406   | 10182  | SH | SOLE    |    |
|                                |     |           | 476   | 11935  | SH | DEFINED | 01 |
| DUKE ENERGY CORP               | com | 26441C105 | 234   | 7047   | SH | DEFINED | 01 |
|                                |     |           | 36    | 1092   | SH | OTHER   | 01 |
| E I DUPONT DE NEMOURS & CO     | com | 263534109 | 187   | 3834   | SH | SOLE    |    |
|                                |     |           | 400   | 8213   | SH | DEFINED | 01 |
| E.W. SCRIPPS CO (THE)          | com | 811054204 | 725   | 14525  | SH | SOLE    |    |
|                                |     |           | 1932  | 38685  | SH | DEFINED | 01 |
| ECOLAB                         | com | 278865100 | 702   | 15535  | SH | SOLE    |    |
|                                |     |           | 2163  | 47848  | SH | DEFINED | 01 |
|                                |     |           | 9     | 200    | SH | OTHER   | 01 |
| ELI LILLY & CO                 | com | 532457108 | 508   | 9752   | SH | DEFINED | 01 |
| EMERSON ELECTRIC               | com | 291011104 | 435   | 9862   | SH | SOLE    |    |
|                                |     |           | 635   | 14410  | SH | DEFINED | 01 |
| ENCYSIVE PHARMACEUTICALS INC   | com | 29256X107 | 42    | 10000  | SH | SOLE    |    |
| EOG RESOURCES                  | com | 26875P101 | 408   | 6540   | SH | SOLE    |    |
|                                |     |           | 995   | 15925  | SH | DEFINED | 01 |
| EXELON CORP                    | com | 30161N101 | 336   | 5433   | SH | SOLE    |    |
|                                |     |           | 509   | 8226   | SH | DEFINED | 01 |
| EXXON MOBIL CORP               | com | 30231G102 | 10436 | 136188 | SH | SOLE    |    |
|                                |     |           | 9543  | 124534 | SH | DEFINED | 01 |
|                                |     |           | 115   | 1500   | SH | OTHER   | 01 |
| FASTENAL CO.                   | com | 311900104 | 28    | 770    | SH | SOLE    |    |
|                                |     |           | 1993  | 55540  | SH | DEFINED | 01 |
| FEDERATED DEPT STORES          | com | 303075105 | 215   | 5626   | SH | SOLE    |    |
| FEDEX                          | com | 31428X106 | 1388  | 12783  | SH | SOLE    |    |
|                                |     |           | 2844  | 26187  | SH | DEFINED | 01 |
|                                |     |           | 22    | 200    | SH | OTHER   | 01 |
| FERRELLGAS PARTNERS LP         | com | 315293100 | 155   | 7250   | SH | SOLE    |    |
|                                |     |           | 169   | 7925   | SH | DEFINED |    |
| FIFTH THIRD BANCORP            | com | 316773100 | 152   | 3702   | SH | SOLE    |    |
|                                |     |           | 117   | 2860   | SH | DEFINED | 01 |
| FISERV                         | com | 337738108 | 945   | 18032  | SH | SOLE    |    |
|                                |     |           | 2704  | 51580  | SH | DEFINED | 01 |
| FORTUNE BRANDS INC             | com | 349631101 | 1063  | 12445  | SH | SOLE    |    |
|                                |     |           | 3272  | 38321  | SH | DEFINED | 01 |
|                                |     |           | 17    | 200    | SH | OTHER   | 01 |
| FPL GROUP                      | com | 302571104 | 3600  | 66148  | SH | SOLE    |    |
|                                |     |           | 2783  | 51143  | SH | DEFINED | 01 |
|                                |     |           | 44    | 800    | SH | OTHER   | 01 |
| GALLAHER GROUP PLC SPONSORED A | com | 363595109 | 225   | 2506   | SH | DEFINED | 01 |
| GANNETT                        | com | 364730101 | 260   | 4300   | SH | DEFINED | 01 |
| GENERAL DYNAMICS               | com | 369550108 | 1116  | 15006  | SH | SOLE    |    |
|                                |     |           | 30    | 400    | SH | DEFINED |    |
| GENERAL ELECTRIC CO            | com | 369604103 | 7303  | 196259 | SH | SOLE    |    |

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|                                |     |           |      |        |    |         |    |
|--------------------------------|-----|-----------|------|--------|----|---------|----|
|                                |     |           | 9769 | 262541 | SH | DEFINED | 01 |
|                                |     |           | 67   | 1800   | SH | OTHER   | 01 |
| GENERAL MILLS                  | com | 370334104 | 239  | 4157   | SH | DEFINED | 01 |
| GENZYME GENERAL                | com | 372917104 | 200  | 3250   | SH | SOLE    |    |
|                                |     |           | 48   | 775    | SH | DEFINED | 01 |
| GETTY IMAGES INC               | com | 374276103 | 291  | 6795   | SH | SOLE    |    |
|                                |     |           | 1294 | 30225  | SH | DEFINED | 01 |
| GILEAD SCIENCES INC            | com | 375558103 | 201  | 3100   | SH | SOLE    |    |
|                                |     |           | 19   | 300    | SH | DEFINED | 01 |
| GOLDMAN SACHS GROUP INC        | com | 38141g104 | 3544 | 17780  | SH | SOLE    |    |
|                                |     |           | 6424 | 32225  | SH | DEFINED | 01 |
| HAIN CELESTIAL GROUP           | com | 405217100 | 397  | 12725  | SH | SOLE    |    |
|                                |     |           | 2140 | 68575  | SH | DEFINED | 01 |
|                                |     |           | 22   | 700    | SH | OTHER   | 01 |
| HARLEY DAVIDSON                | com | 412822108 | 737  | 10460  | SH | SOLE    |    |
|                                |     |           | 1682 | 23875  | SH | DEFINED | 01 |
| HEALTH CARE PROPERTY INV       | com | 421915109 | 322  | 8750   | SH | DEFINED | 01 |
| HEALTH MANAGEMENT ASSOCIATES   | com | 421933102 | 589  | 27915  | SH | DEFINED | 01 |
| HEWLETT PACKARD                | com | 428236103 | 1087 | 26380  | SH | SOLE    |    |
|                                |     |           | 665  | 16148  | SH | DEFINED | 01 |
| HOME DEPOT                     | com | 437076102 | 1955 | 48675  | SH | SOLE    |    |
|                                |     |           | 3048 | 75891  | SH | DEFINED | 01 |
| HONEYWELL INTERNATIONAL        | com | 438516106 | 737  | 16300  | SH | SOLE    |    |
|                                |     |           | 137  | 3033   | SH | DEFINED | 01 |
| HSBC HOLDINGS PLC              | com | 404280406 | 258  | 2819   | SH | DEFINED |    |
| ILLINOIS TOOL WORKS            | com | 452308109 | 443  | 9590   | SH | SOLE    |    |
|                                |     |           | 1156 | 25030  | SH | DEFINED | 01 |
| INFOSYS TECHONOLOGIES          | com | 456788108 | 272  | 4980   | SH | DEFINED | 01 |
| INTEL                          | com | 458140100 | 1343 | 66305  | SH | SOLE    |    |
|                                |     |           | 2614 | 129064 | SH | DEFINED | 01 |
| INTERNATIONAL BUSINESS MACHINE | com | 459200101 | 1131 | 11637  | SH | SOLE    |    |
|                                |     |           | 2570 | 26457  | SH | DEFINED | 01 |
| INTL GAME TECHNOLOGY           | com | 459902102 | 249  | 5400   | SH | SOLE    |    |
|                                |     |           | 9    | 204    | SH | DEFINED | 01 |
| INTUIT                         | com | 461202103 | 229  | 7515   | SH | SOLE    |    |
|                                |     |           | 733  | 24020  | SH | DEFINED | 01 |
|                                |     |           | 15   | 500    | SH | OTHER   | 01 |
| JOHNSON & JOHNSON              | com | 478160104 | 3766 | 57039  | SH | SOLE    |    |
|                                |     |           | 5860 | 88767  | SH | DEFINED | 01 |
|                                |     |           | 66   | 1000   | SH | OTHER   | 01 |
| JP MORGAN CHASE                | com | 46625H100 | 1657 | 34305  | SH | SOLE    |    |
|                                |     |           | 1017 | 21064  | SH | DEFINED | 01 |
| KELLOGG CO                     | com | 487836108 | 245  | 4900   | SH | SOLE    |    |
|                                |     |           | 92   | 1835   | SH | DEFINED |    |
| KIMBERLY CLARK                 | com | 494368103 | 190  | 2789   | SH | SOLE    |    |
|                                |     |           | 402  | 5918   | SH | DEFINED | 01 |
| KOHL'S CORP                    | com | 500255104 | 1474 | 21543  | SH | SOLE    |    |
|                                |     |           | 2286 | 33410  | SH | DEFINED | 01 |
| KRONOS INC                     | com | 501052104 | 308  | 8396   | SH | SOLE    |    |
|                                |     |           | 1836 | 49977  | SH | DEFINED | 01 |
| LANDSTAR SYSTEMS INC           | com | 515098101 | 775  | 20289  | SH | DEFINED | 01 |
| LINCOLN NATIONAL CORP          | com | 534187109 | 206  | 3100   | SH | SOLE    |    |
|                                |     |           | 48   | 730    | SH | DEFINED | 01 |
| LINEAR TECHNOLOGY CORP         | com | 535678106 | 30   | 1000   | SH | SOLE    |    |
|                                |     |           | 252  | 8325   | SH | DEFINED | 01 |
| LOCKHEED MARTIN                | com | 539830109 | 1276 | 13854  | SH | SOLE    |    |
|                                |     |           | 2441 | 26510  | SH | DEFINED | 01 |
|                                |     |           | 18   | 200    | SH | OTHER   | 01 |
| LOWES COMPANIES                | com | 548661107 | 1335 | 42870  | SH | SOLE    |    |
|                                |     |           | 1399 | 44905  | SH | DEFINED | 01 |
| MARATHON OIL CORP              | com | 565849106 | 612  | 6611   | SH | SOLE    |    |
|                                |     |           | 96   | 1040   | SH | DEFINED | 01 |

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|                                |     |           |      |        |    |            |
|--------------------------------|-----|-----------|------|--------|----|------------|
| MARRIOTT CORP                  | com | 571903202 | 243  | 5100   | SH | SOLE       |
|                                |     |           | 38   | 800    | SH | DEFINED    |
| MCCORMICK & CO INC             | com | 579780206 | 884  | 22925  | SH | SOLE       |
|                                |     |           | 1765 | 45780  | SH | DEFINED 01 |
| MCDERMOTT INTL INC             | com | 580037109 | 302  | 5933   | SH | SOLE       |
| MCDONALDS CORP                 | com | 580135101 | 545  | 12300  | SH | SOLE       |
|                                |     |           | 305  | 6876   | SH | DEFINED 01 |
| MCGRAW-HILL COMPANIES          | com | 580645109 | 485  | 7130   | SH | SOLE       |
|                                |     |           | 186  | 2730   | SH | DEFINED 01 |
| MEDTRONIC INC                  | com | 585055106 | 1700 | 31762  | SH | SOLE       |
|                                |     |           | 3118 | 58268  | SH | DEFINED 01 |
|                                |     |           | 27   | 500    | SH | OTHER 01   |
| MELLON FINANCIAL               | com | 58551A108 | 312  | 7398   | SH | SOLE       |
|                                |     |           | 129  | 3050   | SH | DEFINED 01 |
| MERCK & CO INC                 | com | 589331107 | 630  | 14440  | SH | SOLE       |
|                                |     |           | 293  | 6725   | SH | DEFINED 01 |
| MERCURY GENERAL                | com |           | 142  | 15950  | SH | SOLE       |
| MERRILL LYNCH & CO             | com | 590188108 | 373  | 4003   | SH | SOLE       |
|                                |     |           | 66   | 712    | SH | DEFINED 01 |
| MICROSOFT                      | com | 594918104 | 3495 | 117060 | SH | SOLE       |
|                                |     |           | 4251 | 142352 | SH | DEFINED 01 |
|                                |     |           | 33   | 1100   | SH | OTHER 01   |
| MOLEX INC CL- A                | com | 608554200 | 25   | 900    | SH | SOLE       |
|                                |     |           | 766  | 27650  | SH | DEFINED 01 |
| MOTOROLA                       | com | 620076109 | 271  | 13200  | SH | SOLE       |
|                                |     |           | 137  | 6656   | SH | DEFINED 01 |
| MSC INDUSTRIAL DIRECT          | com | 553530106 | 35   | 900    | SH | SOLE       |
|                                |     |           | 894  | 22825  | SH | DEFINED 01 |
| NATIONAL INSTRUMENTS CORP      | com | 636518102 | 991  | 36375  | SH | DEFINED 01 |
| NESTLE SA-SPONSORED ADR REPSTG | com | 641069406 | 428  | 4805   | SH | DEFINED 01 |
| NICOR INC                      | com | 654086107 | 326  | 6964   | SH | DEFINED 01 |
| NISOURCE                       | com | 65473P105 | 545  | 22608  | SH | SOLE       |
|                                |     |           | 12   | 500    | SH | DEFINED    |
| NORTHEAST UTILITIES            | com | 664397106 | 4    | 125    | SH | SOLE       |
|                                |     |           | 348  | 12342  | SH | DEFINED 01 |
| NORTHERN STATES FINANCIAL CORP | com | 665751103 | 232  | 12000  | SH | SOLE       |
| NORTHERN TRUST                 | com | 665859104 | 1913 | 31522  | SH | SOLE       |
|                                |     |           | 5035 | 82967  | SH | DEFINED 01 |
|                                |     |           | 30   | 500    | SH | OTHER 01   |
| NOVARTIS AG-SPONSORED ADR      | com | 66987V109 | 1048 | 18244  | SH | SOLE       |
|                                |     |           | 813  | 14160  | SH | DEFINED 01 |
| OLD REPUBLIC INTERNATIONAL     | com | 680223104 | 656  | 28189  | SH | SOLE       |
|                                |     |           | 1268 | 54484  | SH | DEFINED 01 |
| ORACLE                         | com | 68389X105 | 864  | 50390  | SH | SOLE       |
|                                |     |           | 719  | 41955  | SH | DEFINED 01 |
| OWENS & MINOR                  | com | 690732102 | 28   | 900    | SH | SOLE       |
|                                |     |           | 660  | 21100  | SH | DEFINED 01 |
| PACTIV CORP                    | com | 695257105 | 617  | 17300  | SH | SOLE       |
|                                |     |           | 2372 | 66475  | SH | DEFINED 01 |
| PATTERSON COMPANIES INC        | com | 703395103 | 655  | 18450  | SH | SOLE       |
|                                |     |           | 1993 | 56125  | SH | DEFINED 01 |
| PAYCHEX, INC                   | com | 704326107 | 612  | 15470  | SH | SOLE       |
|                                |     |           | 2625 | 66400  | SH | DEFINED 01 |
|                                |     |           | 16   | 400    | SH | OTHER 01   |
| PEABODY ENERGY                 | com | 704549104 | 474  | 11725  | SH | SOLE       |
|                                |     |           | 707  | 17500  | SH | DEFINED 01 |
|                                |     |           | 8    | 210    | SH | OTHER 01   |
| PEPSICO                        | com | 713448108 | 5883 | 94058  | SH | SOLE       |
|                                |     |           | 6902 | 110344 | SH | DEFINED 01 |
|                                |     |           | 19   | 300    | SH | OTHER 01   |
| PETEFISH SKILES BANCSHARES     | com | 702000993 | 250  | 200    | SH | SOLE       |
| PFIZER                         | com | 717081103 | 1730 | 66789  | SH | SOLE       |

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|                                |     |           |      |        |    |         |    |
|--------------------------------|-----|-----------|------|--------|----|---------|----|
|                                |     |           | 2291 | 88463  | SH | DEFINED | 01 |
| PHELPS DODGE CORP              | com | 717265102 | 239  | 2000   | SH | SOLE    |    |
| PITNEY-BOWES INC               | com | 724479100 | 201  | 4350   | SH | DEFINED | 01 |
| PRAXAIR INC                    | com | 74005p104 | 229  | 3852   | SH | SOLE    |    |
|                                |     |           | 82   | 1375   | SH | DEFINED |    |
| PRECISION CASTPARTS CORP       | com | 740189105 | 250  | 3200   | SH | SOLE    |    |
| PRICE T ROWE GROUP INC         | com | 74144T108 | 234  | 5350   | SH | SOLE    |    |
|                                |     |           | 1090 | 24895  | SH | DEFINED | 01 |
|                                |     |           | 13   | 300    | SH | OTHER   | 01 |
| PROCTER & GAMBLE               | com | 742718109 | 1419 | 22074  | SH | SOLE    |    |
|                                |     |           | 2852 | 44371  | SH | DEFINED | 01 |
|                                |     |           | 32   | 500    | SH | OTHER   | 01 |
| PROGRESSIVE CORP OHIO          | com | 743315103 | 291  | 12000  | SH | SOLE    |    |
| PRUDENTIAL FINANCIAL INC.      | com | 744320102 | 236  | 2743   | SH | DEFINED | 01 |
| QUALCOMM                       | com | 747525103 | 1443 | 38195  | SH | SOLE    |    |
|                                |     |           | 3814 | 100915 | SH | DEFINED | 01 |
|                                |     |           | 15   | 400    | SH | OTHER   | 01 |
| QUEST DIAGNOSTICS              | com | 74834L100 | 1775 | 33497  | SH | SOLE    |    |
|                                |     |           | 1720 | 32457  | SH | DEFINED | 01 |
|                                |     |           | 21   | 400    | SH | OTHER   | 01 |
| RAYMOND JAMES FINANCIAL        | com | 754730109 | 24   | 800    | SH | SOLE    |    |
|                                |     |           | 460  | 15170  | SH | DEFINED | 01 |
| ROYAL CARIBBEAN CRUISES LTD    | com | V7780T103 | 965  | 23325  | SH | DEFINED | 01 |
| ROYAL DUTCH PETROLEUM          | com | 780257804 | 1016 | 14350  | SH | SOLE    |    |
|                                |     |           | 250  | 3531   | SH | DEFINED |    |
| ROYAL DUTCH SHELL PLC A        | com | 780259206 | 618  | 8730   | SH | DEFINED | 01 |
|                                |     |           | 106  | 1500   | SH | OTHER   | 01 |
| RPM INTL CORP                  | com | 749685103 | 239  | 11427  | SH | SOLE    |    |
|                                |     |           | 2047 | 97999  | SH | DEFINED | 01 |
| SCHERING PLOUGH                | com | 806605101 | 320  | 13520  | SH | SOLE    |    |
|                                |     |           | 60   | 2542   | SH | DEFINED | 01 |
| SCHLUMBERGER                   | com | 806857108 | 593  | 9381   | SH | SOLE    |    |
|                                |     |           | 1811 | 28668  | SH | DEFINED | 01 |
| SECTOR SPDR TR SHS - ENERGY    | com | 813694502 | 926  | 15799  | SH | DEFINED | 01 |
| SECTOR SPDR TR SHS BEN INT TEC | com | 81369Y803 | 1760 | 75669  | SH | DEFINED | 01 |
| SHUFFLE MASTER INC             | com | 825549108 | 786  | 30000  | SH | SOLE    |    |
| SOUTHERN COMPANY               | com | 842587107 | 871  | 23628  | SH | SOLE    |    |
|                                |     |           | 156  | 4232   | SH | DEFINED | 01 |
| STANDARD BANCSHARES            | com | 789002995 | 296  | 37000  | SH | SOLE    |    |
| STARBUCKS CORP                 | com | 855244109 | 1180 | 33307  | SH | SOLE    |    |
|                                |     |           | 3181 | 89798  | SH | DEFINED | 01 |
|                                |     |           | 11   | 300    | SH | OTHER   | 01 |
| STATE STREET                   | com | 857477103 | 259  | 3840   | SH | DEFINED | 01 |
| STERICYCLE                     | com | 858912108 | 1121 | 14844  | SH | SOLE    |    |
|                                |     |           | 4084 | 54090  | SH | DEFINED | 01 |
|                                |     |           | 30   | 400    | SH | OTHER   | 01 |
| STRYKER                        | com | 863667101 | 2641 | 47917  | SH | SOLE    |    |
|                                |     |           | 3294 | 59765  | SH | DEFINED | 01 |
|                                |     |           | 17   | 300    | SH | OTHER   | 01 |
| SUN MICROSYSTEMS               | com | 866810104 | 162  | 29900  | SH | SOLE    |    |
|                                |     |           | 17   | 3200   | SH | DEFINED |    |
| SYSCO                          | com | 871829107 | 981  | 26700  | SH | SOLE    |    |
|                                |     |           | 2285 | 62165  | SH | DEFINED | 01 |
| TARGET                         | com | 87612E106 | 2661 | 46640  | SH | SOLE    |    |
|                                |     |           | 2831 | 49618  | SH | DEFINED | 01 |
| TCF FINANCIAL CORP             | com | 872275102 | 332  | 12115  | SH | SOLE    |    |
|                                |     |           | 2224 | 81125  | SH | DEFINED | 01 |
| TEKTRONIX INC                  | com | 879131100 | 271  | 9300   | SH | DEFINED | 01 |
| TELLABS INC                    | com | 879664100 | 162  | 15800  | SH | SOLE    |    |
|                                |     |           | 1    | 100    | SH | DEFINED |    |
| TEVA PHARMACEUTICAL INDUSTRIES | com | 881624209 | 852  | 27419  | SH | SOLE    |    |
|                                |     |           | 1914 | 61575  | SH | DEFINED | 01 |

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|                                |     |           |       |        |    |         |    |
|--------------------------------|-----|-----------|-------|--------|----|---------|----|
|                                |     |           | 22    | 700    | SH | OTHER   | 01 |
| TEXTRON                        | com | 883203101 | 1121  | 11950  | SH | SOLE    |    |
|                                |     |           | 206   | 2200   | SH | DEFINED | 01 |
| THE ST PAUL TRAVELERS COMPANIE | com | 792860108 | 1061  | 19756  | SH | SOLE    |    |
|                                |     |           | 74    | 1376   | SH | DEFINED | 01 |
| THERMO FISHER SCIENTIFIC       | com | 883556102 | 281   | 6200   | SH | SOLE    |    |
|                                |     |           | 1146  | 25293  | SH | DEFINED | 01 |
| TIME WARNER INC NEW            | com | 887317105 | 342   | 15700  | SH | SOLE    |    |
|                                |     |           | 416   | 19085  | SH | DEFINED | 01 |
| TRACTOR SUPPLY                 | com | 892356106 | 258   | 5770   | SH | SOLE    |    |
|                                |     |           | 1705  | 38135  | SH | DEFINED | 01 |
| TXU CORP                       | com | 873168108 | 376   | 6934   | SH | SOLE    |    |
|                                |     |           | 15    | 270    | SH | DEFINED |    |
| UCBH HOLDINGS                  | com | 90262T308 | 253   | 14400  | SH | DEFINED |    |
| UNILEVER PLC - SPONSORED ADR   | com | 904767704 | 295   | 10603  | SH | DEFINED | 01 |
| UNITED HEALTHCARE CORP         | com | 91324P102 | 611   | 11368  | SH | SOLE    |    |
|                                |     |           | 243   | 4520   | SH | DEFINED |    |
| UNITED TECHNOLOGIES            | com | 913017109 | 1569  | 25093  | SH | SOLE    |    |
|                                |     |           | 278   | 4445   | SH | DEFINED | 01 |
| US BANCORP                     | com | 902973304 | 3065  | 84702  | SH | SOLE    |    |
|                                |     |           | 702   | 19387  | SH | DEFINED | 01 |
| VECTREN                        | com | 92240G101 | 263   | 9290   | SH | DEFINED | 01 |
| VERIZON COMMUNICATIONS         | com | 92343V104 | 545   | 14628  | SH | SOLE    |    |
|                                |     |           | 871   | 23390  | SH | DEFINED | 01 |
|                                |     |           | 60    | 1611   | SH | OTHER   | 01 |
| WACHOVIA CORP 2ND NEW          | com | 929903102 | 283   | 4978   | SH | SOLE    |    |
|                                |     |           | 394   | 6910   | SH | DEFINED | 01 |
| WAL-MART STORES                | com | 931142103 | 949   | 20550  | SH | SOLE    |    |
|                                |     |           | 681   | 14754  | SH | DEFINED | 01 |
| WALGREEN                       | com | 931422109 | 5730  | 124862 | SH | SOLE    |    |
|                                |     |           | 7691  | 167595 | SH | DEFINED | 01 |
|                                |     |           | 41    | 900    | SH | OTHER   | 01 |
| WELLPOINT INC                  | com | 94973V107 | 1441  | 18318  | SH | SOLE    |    |
|                                |     |           | 2603  | 33080  | SH | DEFINED | 01 |
|                                |     |           | 28    | 350    | SH | OTHER   | 01 |
| WELLS FARGO                    | com | 949746101 | 3715  | 104474 | SH | SOLE    |    |
|                                |     |           | 6308  | 177397 | SH | DEFINED | 01 |
|                                |     |           | 25    | 700    | SH | OTHER   | 01 |
| WEYERHAEUSER CO                | com | 962166104 | 226   | 3194   | SH | DEFINED | 01 |
| WGL HOLDINGS INC               | com | 92924f106 | 309   | 9485   | SH | DEFINED | 01 |
| WHOLE FOODS MARKET INC         | com | 966837106 | 742   | 15815  | SH | SOLE    |    |
|                                |     |           | 1530  | 32602  | SH | DEFINED | 01 |
|                                |     |           | 7     | 150    | SH | OTHER   | 01 |
| WILLIAMS-SONOMA INC            | com | 969904101 | 22    | 700    | SH | SOLE    |    |
|                                |     |           | 563   | 17900  | SH | DEFINED | 01 |
| WINDSTREAM CORP                | com | 97381W104 | 162   | 11421  | SH | SOLE    |    |
|                                |     |           | 37    | 2572   | SH | DEFINED | 01 |
| WINTRUST FINANCIAL             | com | 97650W108 | 6562  | 136657 | SH | SOLE    |    |
|                                |     |           | 1949  | 40590  | SH | DEFINED | 01 |
| WYETH                          | com | 983024100 | 1512  | 29689  | SH | SOLE    |    |
|                                |     |           | 2920  | 57337  | SH | DEFINED | 01 |
| XL CAPITAL LTD CL A            | com | G98255105 | 216   | 3000   | SH | SOLE    |    |
| XTO ENERGY INC.                | com | 98385x106 | 227   | 4833   | SH | SOLE    |    |
| ZEBRA TECHNOLOGIES CORP CL A   | com | 989207105 | 526   | 15107  | SH | SOLE    |    |
|                                |     |           | 1572  | 45195  | SH | DEFINED | 01 |
| ZIMMER HOLDINGS                | com | 98956P102 | 976   | 12450  | SH | SOLE    |    |
|                                |     |           | 291   | 3713   | SH | DEFINED | 01 |
| ZIONS BANCORPORATION           | com | 989701107 | 282   | 3418   | SH | DEFINED |    |
| ISHARES RUSSELL 1000 GROWTH FU | com | 464287614 | 7898  | 143514 | SH | DEFINED | 01 |
| ISHARES RUSSELL 1000 VALUE FUN | com | 464287598 | 35    | 420    | SH | SOLE    |    |
|                                |     |           | 12789 | 154638 | SH | DEFINED | 01 |
|                                |     |           | 335   | 4055   | SH | OTHER   | 01 |

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|                                |               |           |       |        |    |         |    |
|--------------------------------|---------------|-----------|-------|--------|----|---------|----|
| ISHARES RUSSELL 2000 GROWTH IN | com           | 464287648 | 1249  | 15892  | SH | DEFINED | 01 |
| ISHARES RUSSELL 2000 VALUE IND | com           | 464287630 | 8     | 100    | SH | SOLE    |    |
|                                |               |           | 5516  | 68912  | SH | DEFINED | 01 |
| ISHARES RUSSELL 3000 INDEX FD  | com           | 464287689 | 2586  | 31517  | SH | DEFINED | 01 |
|                                |               |           | 661   | 8055   | SH | OTHER   | 01 |
| ISHARES RUSSELL MIDCAP GROWTH  | com           | 464287481 | 4627  | 44896  | SH | DEFINED | 01 |
| ISHARES RUSSELL MIDCAP VALUE I | com           | 464287473 | 9138  | 62403  | SH | DEFINED | 01 |
| ISHARES S&P EURO 350           | com           | 464287861 | 261   | 2490   | SH | DEFINED | 01 |
| ISHARES S&P LATIN AMERICA      | com           | 464287390 | 216   | 1270   | SH | DEFINED | 01 |
| ISHARES S&P MIDCAP 400 GROWTH  | com           | 464287606 | 38    | 480    | SH | SOLE    |    |
|                                |               |           | 1958  | 24561  | SH | DEFINED | 01 |
| ISHARES S&P MIDCAP 400 VALUE I | com           | 464287705 | 2574  | 32489  | SH | DEFINED | 01 |
| ISHARES S&P SMALLCAP 600 INDEX | com           | 464287804 | 1556  | 23575  | SH | DEFINED | 01 |
| ISHARES S&P-SMALL CAP 600 GRWT | com           | 464287887 | 27    | 210    | SH | SOLE    |    |
|                                |               |           | 1002  | 7828   | SH | DEFINED | 01 |
| ISHARES S&P-SMALL CAP 600 VALU | com           | 464287879 | 1257  | 16684  | SH | DEFINED | 01 |
| ISHARES TR DOW JONES SEL DIVID | com           | 464287168 | 717   | 10140  | SH | DEFINED | 01 |
| ISHARES TR DOW JONES US HEALTH | com           | 464287762 | 2070  | 31216  | SH | DEFINED | 01 |
| ISHARES TR MSCI EAFE INDEX FD  | com           | 464287465 | 10    | 130    | SH | SOLE    |    |
|                                |               |           | 10074 | 137589 | SH | DEFINED | 01 |
| ISHARES TR MSCI EMERGING MKTS  | com           | 464287234 | 1211  | 10604  | SH | DEFINED | 01 |
| ISHARES TR RUSSELL 2000 INDEX  | com           | 464287655 | 472   | 6047   | SH | DEFINED | 01 |
| ISHARES TR RUSSELL MIDCAP      | com           | 464287499 | 295   | 2951   | SH | DEFINED | 01 |
| ISHARES TR-S&P MIDCAP 400 INDE | com           | 464287507 | 2194  | 27364  | SH | DEFINED | 01 |
| ISHARES TRUST DOW JONES US CON | com           | 464287580 | 318   | 4713   | SH | DEFINED | 01 |
| ISHARES TRUST DOW JONES US TEL | com           | 464287713 | 625   | 21080  | SH | DEFINED | 01 |
| ISHARES TRUST DOW JONES US UTI | com           | 464287697 | 454   | 5053   | SH | DEFINED | 01 |
| S&P DEPOSITORY RECEIPTS-SPDR   | com           | 78462F103 | 431   | 3040   | SH | DEFINED | 01 |
|                                |               |           | 176   | 1240   | SH | OTHER   | 01 |
| SECTOR SPDR TR SHS BEN INT FIN | com           | 81369Y605 | 2295  | 62459  | SH | DEFINED | 01 |
| SECTOR SPDR TR SHS BEN INT IND | com           | 81369Y704 | 1412  | 40344  | SH | DEFINED | 01 |
| SECTOR SPDR TR-CONSUMER STAPLE | com           | 81369Y308 | 1617  | 61892  | SH | DEFINED | 01 |
| SELECT SECTOR SPDR FND SHS BEN | com           | 81369Y407 | 844   | 22012  | SH | DEFINED | 01 |
| STANDARD & POORS MIDCAP 400 DE | com           | 595635103 | 774   | 5286   | SH | DEFINED | 01 |
| AUTOMATIC DATA PROCESSING INC  |               | 053015ac7 | 32    | 25000  | SH | DEFINED | 01 |
| MATSUSHITA ELECTRIC INDUSTRIAL | sponsored adr | 576879209 | 249   | 12400  | SH | DEFINED | 01 |