

WINTRUST FINANCIAL CORP

Form 13F-HR

February 10, 2005

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, 2005

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: 28-10582

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

/S/ Thomas J. Rowland Chicago, IL February 9, 2005
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: 467

Form 13F Information Table Value Total: \$927,455,000

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					
			VALUE (x\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT	O MA
3M CO	com	88579Y101	2353	28676	SH	SOLE		
			4306	52470	SH	DEFINED	01	
			33	400	SH	OTHER	01	
ABBOTT LABORATORIES	com	002824100	3726	79872	SH	SOLE		
			2977	63825	SH	DEFINED	01	
			103	2200	SH	OTHER	01	
ACTIVISION INC NEW	com	004930202	304	15070	SH	DEFINED	01	
ADOBE SYSTEMS	com	00724F101	863	13761	SH	SOLE		
			2287	36445	SH	DEFINED	01	
			25	400	SH	OTHER	01	
AETNA	com	00817Y108	356	2850	SH	SOLE		
			109	875	SH	DEFINED	01	
AFLAC	com	001055102	742	18630	SH	SOLE		
			2578	64720	SH	DEFINED	01	
			12	300	SH	OTHER	01	
ALBERTO CULVER CO CL B CONV	com	013068101	817	16829	SH	DEFINED	01	
ALLSTATE CORP.	com	020002101	365	7062	SH	DEFINED	01	
ALLTEL	com	020039103	1322	22495	SH	SOLE		
			2466	41959	SH	DEFINED	01	
ALTRIA GROUP INC F/K/A PHILLIP	com	02209S103	526	8615	SH	SOLE		
			782	12801	SH	DEFINED	01	
AMBAC FINANCIAL GROUP	com	023139108	1659	20196	SH	SOLE		
			1372	16700	SH	DEFINED	01	
			21	250	SH	OTHER	01	
AMERICAN EXPRESS	com	025816109	1724	30584	SH	SOLE		
			2156	38244	SH	DEFINED	01	
			11	200	SH	OTHER	01	
AMERICAN INTERNATIONAL GROUP I	com	026874107	4232	64448	SH	SOLE		
			5009	76281	SH	DEFINED	01	
			43	650	SH	OTHER	01	
AMERICAN ITALIAN PASTA CO CL A	com	027070101	3438	147886	SH	DEFINED	01	
AMERIGAS PARTNERS LP	com	030975106	9	300	SH	SOLE		
			206	6950	SH	DEFINED		
AMGEN INC	com	031162100	3221	50210	SH	SOLE		
			3591	55983	SH	DEFINED	01	
			26	400	SH	OTHER	01	
AMSOUTH BANCORPORATION	com	032165102	219	8472	SH	DEFINED	01	
ANALOG DEVICES	com	032654105	401	10855	SH	SOLE		
			5	130	SH	DEFINED		
ANHEUSER BUSCH	com	035229103	216	4265	SH	SOLE		
			397	7835	SH	DEFINED	01	
APACHE	com	037411105	1863	36842	SH	SOLE		
			3003	59390	SH	DEFINED	01	
APPLIED MATERIALS	com	038222105	805	47090	SH	SOLE		
			13341	780165	SH	DEFINED	01	
AUTOMATIC DATA PROCESSING	com	053015103	75	1700	SH	SOLE		
			504	11375	SH	DEFINED	01	
AVERY DENNISON	com	053611109	990	16505	SH	SOLE		
			15604	260190	SH	DEFINED	01	
BALL CORP	com	058498106	761	17300	SH	DEFINED	01	
BANK OF AMERICA	com	060505104	578	12299	SH	SOLE		
			1285	27339	SH	DEFINED	01	
BARD (C.R.) INC	com	067383109	427	6670	SH	DEFINED	01	
BAXTER INTERNATIONAL INC	com	071813109	258	7477	SH	SOLE		

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

BELLSOUTH	com	079860102	258	7482	SH	DEFINED	01
			324	11668	SH	SOLE	
			674	24240	SH	DEFINED	01
BERKSHIRE HATHAWAY INC CL B	com		1365	465	SH	SOLE	
			161	55	SH	DEFINED	01
BIOMET	com	090613100	226	5205	SH	SOLE	
			10007	230635	SH	DEFINED	01
			13	300	SH	OTHER	01
BJ SERVICES COMPANY	com	055482103	14	300	SH	SOLE	
			9373	201403	SH	DEFINED	01
BORDERS GROUP INC	com	099709107	15	600	SH	SOLE	
			11906	468732	SH	DEFINED	01
			8	300	SH	OTHER	01
BP PLC	com	055622104	2146	36740	SH	SOLE	
			3298	56465	SH	DEFINED	01
			111	1900	SH	OTHER	01
BRISTOL MYERS SQUIBB	com	110122108	1055	41186	SH	SOLE	
			664	25935	SH	DEFINED	01
			20	800	SH	OTHER	01
BURLINGTON RESOURCES	com	122014103	679	15620	SH	DEFINED	01
CAPITAL ONE FINANCIAL	com	14040H105	238	2825	SH	SOLE	
			12365	146835	SH	DEFINED	01
CARBO CERAMICS INC	com	140781105	1469	21291	SH	DEFINED	01
CARDINAL HEALTH	com	14149Y108	446	7662	SH	SOLE	
			13328	229207	SH	DEFINED	01
CAREMARK RX INC.	com	141705103	406	10300	SH	SOLE	
			42	1055	SH	DEFINED	01
CATERPILLAR TRACTOR CO	com	149123101	246	2520	SH	SOLE	
			127	1300	SH	DEFINED	01
CENTURYTEL	com	156700106	560	15775	SH	SOLE	
			1947	54897	SH	DEFINED	01
CHARLES SCHWAB CORP NEW	com	808513105	216	18050	SH	DEFINED	01
CHEVRONTEXACO	com	166764100	2176	41447	SH	SOLE	
			2155	41033	SH	DEFINED	01
			21	400	SH	OTHER	01
CINCINNATI FINANCIAL CORP	com	172062101	1164	26291	SH	SOLE	
			8258	186580	SH	DEFINED	01
CINTAS	com	172908105	453	10325	SH	SOLE	
			13258	302282	SH	DEFINED	01
			4	100	SH	OTHER	01
CISCO SYSTEMS	com	17275R102	2381	123224	SH	SOLE	
			4183	216512	SH	DEFINED	01
			12	600	SH	OTHER	01
CITIGROUP	com	172967101	5860	121623	SH	SOLE	
			6803	141201	SH	DEFINED	01
			5	100	SH	OTHER	01
CLEAR CHANNEL COMMUNICATIONS	com	184502102	990	29560	SH	SOLE	
			889	26537	SH	DEFINED	01
			3	100	SH	OTHER	01
CLOROX	com	189054109	239	4050	SH	SOLE	
			9919	168326	SH	DEFINED	01
COCA COLA	com	191216100	155	3716	SH	SOLE	
			1520	36500	SH	DEFINED	01
			21	500	SH	OTHER	01
COLGATE PALMOLIVE	com	194162103	515	10065	SH	SOLE	
			2559	50022	SH	DEFINED	01
COMCAST CORP NEW CL A	com	20030N101	1099	33031	SH	SOLE	
			548	16456	SH	DEFINED	01
CONAGRA	com	205887102	219	7445	SH	DEFINED	01
CONOCOPHILLIPS	com	20825C104	1908	21978	SH	SOLE	
			3133	36081	SH	DEFINED	01
COOPER COMPANIES INC	com	216648402	943	13363	SH	SOLE	

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

			21035	297982	SH	DEFINED	01
CORUS BANKSHARES INC	com	220873103	403	8400	SH	SOLE	
CUNO INC	com	126583103	30	500	SH	SOLE	
			972	16367	SH	DEFINED	01
CVS	com	126650100	10065	223330	SH	DEFINED	01
DATASCOPE CORP.	com	238113104	1191	30000	SH	DEFINED	01
DELL INC	com	24702R101	2492	59131	SH	SOLE	
			3063	72680	SH	DEFINED	01
			13	300	SH	OTHER	01
DIEBOLD	com	253651103	324	5818	SH	SOLE	
			50	900	SH	DEFINED	01
DISNEY (WALT) COMPANY	com	254687106	578	20801	SH	SOLE	
			337	12132	SH	DEFINED	01
DNP SELECT INCOME FD INC	com	23325P104	3461	290347	SH	SOLE	
			1594	133700	SH	DEFINED	01
			12	1000	SH	OTHER	01
DONNELLEY (R.R.) SONS	com	257867101	221	6262	SH	SOLE	
			46	1290	SH	DEFINED	01
DOW CHEMICAL CO	com	260543103	978	19746	SH	SOLE	
			832	16802	SH	DEFINED	01
DUKE POWER	com	264399106	154	6073	SH	SOLE	
			162	6404	SH	DEFINED	01
E I DUPONT DE NEMOURS & CO	com	263534109	311	6344	SH	SOLE	
			658	13408	SH	DEFINED	01
E.W. SCRIPPS CO (THE)	com	811054204	495	10250	SH	SOLE	
			2641	54699	SH	DEFINED	01
EBAY INC	com	278642103	255	2195	SH	DEFINED	01
ECOLAB	com	278865100	895	25485	SH	SOLE	
			2009	57175	SH	DEFINED	01
			7	200	SH	OTHER	01
ELECTRONIC ARTS INC	com	285512109	222	3600	SH	DEFINED	01
ELI LILLY & CO	com	532457108	955	16828	SH	SOLE	
			2023	35643	SH	DEFINED	01
EMC CORPORATION	com	268648102	427	28700	SH	SOLE	
			217	14582	SH	DEFINED	01
EMERSON ELECTRIC	com	291011104	450	6416	SH	SOLE	
			1167	16653	SH	DEFINED	01
EXELON CORP	com	30161N101	241	5468	SH	SOLE	
			521	11812	SH	DEFINED	01
EXXON MOBIL CORP	com	30231G102	6911	134829	SH	SOLE	
			10885	212342	SH	DEFINED	01
			85	1656	SH	OTHER	01
FANNIE MAE	com	313586109	109	1536	SH	SOLE	
			160	2250	SH	DEFINED	01
FASTENAL CO.	com	311900104	20	320	SH	SOLE	
			20286	329528	SH	DEFINED	01
FEDEX	com	31428X106	1524	15477	SH	SOLE	
			3156	32042	SH	DEFINED	01
			20	200	SH	OTHER	01
FIFTH THIRD BANCORP	com	316773100	214	4517	SH	SOLE	
			222	4686	SH	DEFINED	01
FIRST DATA	com	319963104	239	5626	SH	SOLE	
			25	580	SH	DEFINED	01
FIRST HORIZON PHARMACEUTICAL C	com	32051k106	689	30100	SH	DEFINED	
FISERV	com	337738108	838	20850	SH	SOLE	
			11917	296510	SH	DEFINED	01
FISHER SCIENTIFIC INTERNATIONAL	com	338032204	12832	205713	SH	DEFINED	01
FLEXTRONICS INT'L	com	Y2573F102	229	16540	SH	SOLE	
			29	2100	SH	DEFINED	
FORTUNE BRANDS INC	com	349631101	371	4811	SH	DEFINED	01
FPL GROUP	com	302571104	1937	25918	SH	SOLE	
			2166	28978	SH	DEFINED	01

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

			30	400	SH	OTHER	01
FREDDIE MAC	com	313400301	658	8925	SH	SOLE	
			1660	22521	SH	DEFINED	01
GANNETT	com	364730101	134	1636	SH	SOLE	
			1769	21656	SH	DEFINED	01
GAP	com	364760108	241	11423	SH	DEFINED	01
GENERAL DYNAMICS	com	369550108	1078	10303	SH	SOLE	
			58	556	SH	DEFINED	
GENERAL ELECTRIC CO	com	369604103	7764	212722	SH	SOLE	
			14819	406008	SH	DEFINED	01
			62	1700	SH	OTHER	01
GENERAL MILLS	com	370334104	202	4057	SH	DEFINED	01
GENTEX CORP	com	371901109	8418	227398	SH	DEFINED	01
GENZYME GENERAL	com	372917104	351	6050	SH	SOLE	
			30	525	SH	DEFINED	01
GETTY IMAGES INC	com	374276103	41	600	SH	SOLE	
			5664	82271	SH	DEFINED	01
GILLETTE CO	com	375766102	179	4000	SH	SOLE	
			629	14046	SH	DEFINED	01
			13	300	SH	OTHER	01
GOLDMAN SACHS GROUP INC	com	38141g104	402	3865	SH	SOLE	
			1476	14185	SH	DEFINED	01
GUIDANT CORP	com	401698105	286	3960	SH	SOLE	
			5933	82294	SH	DEFINED	01
H & R BLOCK	com	093671105	11361	231850	SH	DEFINED	01
HARLEY DAVIDSON	com	412822108	1711	28170	SH	SOLE	
			4779	78660	SH	DEFINED	01
			30	500	SH	OTHER	01
HEALTH MANAGEMENT ASSOCIATES	com	421933102	27	1170	SH	SOLE	
			12764	561804	SH	DEFINED	01
HEWLETT PACKARD	com	428236103	446	21267	SH	SOLE	
			221	10547	SH	DEFINED	01
HOME DEPOT	com	437076102	2316	54187	SH	SOLE	
			4585	107265	SH	DEFINED	01
			34	800	SH	OTHER	01
HONEYWELL INTERNATIONAL	com	438516106	595	16815	SH	SOLE	
			44	1243	SH	DEFINED	01
IDEX CORP	com	45167R104	7602	187700	SH	DEFINED	01
ILLINOIS TOOL WORKS	com	452308109	736	7940	SH	SOLE	
			10921	117836	SH	DEFINED	01
INTEL	com	458140100	2277	97360	SH	SOLE	
			5652	241630	SH	DEFINED	01
			12	500	SH	OTHER	01
INTERNATIONAL BUSINESS MACHINE	com	459200101	2633	26713	SH	SOLE	
			5571	56508	SH	DEFINED	01
			20	200	SH	OTHER	01
INTERPUBLIC GROUP OF COS INC.	com	460690100	4891	365000	SH	DEFINED	01
INVESTORS FINANCIAL	com	461915100	5	100	SH	SOLE	
			1586	31723	SH	DEFINED	01
JABIL CIRCUIT INC	com	466313103	248	9700	SH	SOLE	
JOHNSON & JOHNSON	com	478160104	2771	43688	SH	SOLE	
			7008	110498	SH	DEFINED	01
			63	1000	SH	OTHER	01
JP MORGAN CHASE	com	46625H100	1387	35561	SH	SOLE	
			1418	36349	SH	DEFINED	01
KIMBERLY CLARK	com	494368103	259	3939	SH	SOLE	
			583	8866	SH	DEFINED	01
KOHL'S CORP	com	500255104	1051	21383	SH	SOLE	
			5566	113197	SH	DEFINED	01
KRONOS INC	com	501052104	24	470	SH	SOLE	
			17700	346181	SH	DEFINED	01
LANDSTAR SYSTEMS INC	com	515098101	1010	13720	SH	DEFINED	01

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

LEXMARK INTERNATIONAL	com	529771107	765	9005 SH	SOLE
			2362	27790 SH	DEFINED 01
LIBERTY MEDIA SER A	com	530718105	10	924 SH	SOLE
			187	17016 SH	DEFINED 01
LOCKHEED MARTIN	com	539830109	464	8349 SH	SOLE
			2651	47730 SH	DEFINED 01
LOWES COMPANIES	com	548661107	1316	22845 SH	SOLE
			2496	43338 SH	DEFINED 01
LUCENT TECHNOLOGIES INC	com	549463107	26	6942 SH	SOLE
			49	13032 SH	DEFINED 01
MARATHON OIL CORP	com	565849106	237	6306 SH	SOLE
			26	700 SH	DEFINED
MARSHALL & ILSLEY CORP	com	571834100	4	100 SH	SOLE
			265	6000 SH	DEFINED 01
MBNA	com	55262L100	3458	122660 SH	SOLE
			3235	114754 SH	DEFINED 01
			76	2687 SH	OTHER 01
MCCORMICK & CO INC	com	579780206	1152	29835 SH	SOLE
			17305	448312 SH	DEFINED 01
			15	400 SH	OTHER 01
MCDONALDS CORP	com	580135101	456	14230 SH	SOLE
			183	5700 SH	DEFINED 01
MCGRAW-HILL COMPANIES	com	580645109	380	4150 SH	SOLE
			226	2465 SH	DEFINED 01
MEDTRONIC INC	com	585055106	2091	42088 SH	SOLE
			2257	45445 SH	DEFINED 01
			25	500 SH	OTHER 01
MELLON FINANCIAL	com	58551A108	341	10960 SH	SOLE
			102	3265 SH	DEFINED 01
MERCK & CO INC	com	589331107	368	11450 SH	SOLE
			747	23235 SH	DEFINED 01
MERCURY GENL CORP NEW	com	589400100	956	15950 SH	SOLE
MERRILL LYNCH & CO	com	590188108	450	7528 SH	SOLE
			31	518 SH	DEFINED
MGIC INVESTMENT CORPORATION	com	552848103	214	3100 SH	SOLE
MICROCHIP TECHNOLOGY INC	com	595017104	287	10800 SH	SOLE
MICROSOFT	com	594918104	3317	124130 SH	SOLE
			5862	219380 SH	DEFINED 01
			35	1300 SH	OTHER 01
MOLEX CL A	com	608554200	673	25270 SH	SOLE
			8538	320362 SH	DEFINED 01
MOLEX INC.	com	608554101	449	14982 SH	SOLE
			70	2348 SH	DEFINED
MORGAN STANLEY	com	617446448	123	2210 SH	SOLE
			360	6489 SH	DEFINED 01
MOTOROLA	com	620076109	220	12790 SH	DEFINED 01
NATIONAL INSTRUMENTS CORP	com	636518102	2422	88890 SH	DEFINED 01
NESTLE SA-SPONSORED ADR REPSTG	com	641069406	353	5400 SH	DEFINED 01
NICOR INC	com	654086107	363	9816 SH	DEFINED 01
NIKE, INC CL B	com	654106103	249	2750 SH	SOLE
NISOURCE	com	65473P105	515	22608 SH	SOLE
			71	3100 SH	DEFINED
NOBLE DRILLING CORP	com	655042109	288	5800 SH	SOLE
NORTHERN STATES FINANCIAL CORP	com	665751103	372	12000 SH	SOLE
NORTHERN TRUST	com	665859104	1304	26835 SH	SOLE
			11572	238196 SH	DEFINED 01
			24	500 SH	OTHER 01
OLD REPUBLIC INTERNATIONAL	com	680223104	459	18125 SH	SOLE
			11478	453690 SH	DEFINED 01
ORACLE	com	68389X105	495	36076 SH	SOLE
			773	56365 SH	DEFINED 01
OWENS & MINOR	com	690732102	450	15975 SH	DEFINED 01

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

PACTIV CORP	com	695257105	1183	46790	SH	SOLE
			12142	480105	SH	DEFINED 01
			15	600	SH	OTHER 01
PARKER-HANNIFIN CORP	com	701094104	276	3650	SH	DEFINED 01
PATTERSON COMPANIES INC COM	com	703395103	1256	28950	SH	SOLE
			22515	518897	SH	DEFINED 01
PAYCHEX, INC	com	704326107	17	500	SH	SOLE
			1454	42659	SH	DEFINED 01
PENNEY (J.C.) CO	com	708160106	302	7288	SH	SOLE
PEPSICO	com	713448108	4779	91553	SH	SOLE
			7066	135371	SH	DEFINED 01
			16	300	SH	OTHER 01
PFIZER	com	717081103	4448	165427	SH	SOLE
			5412	201252	SH	DEFINED 01
			38	1400	SH	OTHER 01
PHOTRONIC INC	com	719405102	6799	412060	SH	DEFINED 01
PINNACLE ENTERTAINMENT INC	com	723456109	198	10000	SH	SOLE
PROCTOR & GAMBLE	com	742718109	784	14240	SH	SOLE
			2223	40354	SH	DEFINED 01
			33	600	SH	OTHER 01
PROGRESSIVE CORP OHIO	com	743315103	255	3000	SH	SOLE
PRUDENTIAL FINANCIAL INC.	com	744320102	317	5769	SH	SOLE
			0	1	SH	DEFINED 01
QUALCOMM	com	747525103	1898	44761	SH	SOLE
			24620	580668	SH	DEFINED 01
			17	400	SH	OTHER 01
QUEST DIAGNOSTICS	com	74834L100	2023	21167	SH	SOLE
			1660	17370	SH	DEFINED 01
			19	200	SH	OTHER 01
REGAL-BELOIT CORP.	com	758750103	5763	201500	SH	DEFINED 01
ROYAL CARIBBEAN CRUISES LTD	com	V7780T103	16621	305305	SH	DEFINED 01
ROYAL DUTCH PETROLEUM	com	780257804	998	17400	SH	SOLE
			710	12365	SH	DEFINED 01
			92	1600	SH	OTHER 01
RPM INTL CORP	com	749685103	9695	493112	SH	DEFINED 01
SARA LEE	com	803111103	212	8780	SH	SOLE
			258	10700	SH	DEFINED 01
SBC COMMUNICATIONS	com	78387G103	842	32683	SH	SOLE
			2259	87677	SH	DEFINED 01
SCHERING PLOUGH	com	806605101	485	23220	SH	SOLE
			81	3900	SH	DEFINED 01
SCHLUMBERGER	com	806857108	221	3295	SH	SOLE
			1217	18184	SH	DEFINED 01
SECTOR SPDR TR SHS BEN INT FIN	com	81369Y605	204	6682	SH	DEFINED 01
SERVICEMASTER CO	com	81760N109	217	15738	SH	SOLE
			4	300	SH	DEFINED
SHUFFLE MASTER INC	com	825549108	706	15000	SH	SOLE
SONOCO PRODUCTS	com	835495102	7033	237200	SH	DEFINED 01
SOUTHERN COMPANY	com	842587107	745	22221	SH	SOLE
			337	10052	SH	DEFINED 01
SOUTHWEST BANCORPORATION OF TE	com	84476r109	254	10900	SH	DEFINED
SPRINT CORP.	com	852061100	301	12100	SH	SOLE
			21	848	SH	DEFINED 01
STARBUCKS CORP	com	855244109	1561	25027	SH	SOLE
			4449	71340	SH	DEFINED 01
			12	200	SH	OTHER 01
STATE STREET	com	857477103	257	5240	SH	DEFINED 01
STERICYCLE	com	858912108	32	700	SH	SOLE
			2212	48143	SH	DEFINED 01
STERIS CORP	com	859152100	1423	60000	SH	DEFINED 01
STRYKER	com	863667101	1918	39756	SH	SOLE
			3090	64032	SH	DEFINED 01

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

			14	300	SH	OTHER	01
SUN MICROSYSTEMS	com	866810104	21	3860	SH	SOLE	
			73	13517	SH	DEFINED	01
SUNGARD DATA SYSTEMS	com	867363103	708	25000	SH	SOLE	
			96	3395	SH	DEFINED	01
SYSCO	com	871829107	590	15463	SH	SOLE	
			2183	57200	SH	DEFINED	01
TARGET	com	87612E106	2834	54565	SH	SOLE	
			2836	54616	SH	DEFINED	01
			16	300	SH	OTHER	01
TCF FINANCIAL CORP	com	872275102	629	19575	SH	SOLE	
			13192	410461	SH	DEFINED	01
TEXAS INSTRUMENTS	com	882508104	440	17875	SH	SOLE	
			108	4375	SH	DEFINED	01
TEXTRON	com	883203101	852	11550	SH	SOLE	
			803	10875	SH	DEFINED	01
THE ST PAUL TRAVELERS COMPANIE	com	792860108	792	21356	SH	SOLE	
			4	112	SH	DEFINED	01
THERMO ELECTRON CORP	com	883556102	335	11100	SH	SOLE	
			2	60	SH	DEFINED	
THERMO TECH TECHNOLOGIES INC	com	88360H101	0	65140	SH	SOLE	
TIME WARNER INC NEW	com	887317105	316	16230	SH	SOLE	
			595	30616	SH	DEFINED	01
TRACTOR SUPPLY	com	892356106	26	700	SH	SOLE	
			6250	167979	SH	DEFINED	01
TRIBUNE	com	896047107	898	21310	SH	SOLE	
			227	5380	SH	DEFINED	01
TXU CORP	com	873168108	451	6980	SH	SOLE	
			104	1610	SH	DEFINED	01
TYCO INTERNATIONAL	com	902124106	289	8100	SH	SOLE	
			51	1426	SH	DEFINED	01
UCBH HOLDINGS	com	90262T308	330	7200	SH	DEFINED	
UNILEVER PLC - SPONSORED ADR	com	904767704	243	6157	SH	DEFINED	01
UNITED HEALTHCARE CORP	com	91324P102	1509	17144	SH	SOLE	
			375	4265	SH	DEFINED	01
UNITED PARCEL SERVICE	com	911312106	433	5064	SH	SOLE	
			427	4999	SH	DEFINED	01
UNITED TECHNOLOGIES	com	913017109	1710	16549	SH	SOLE	
			792	7660	SH	DEFINED	01
US BANCORP	com	902973304	1659	52970	SH	SOLE	
			587	18737	SH	DEFINED	01
VECTREN	com	92240G101	222	8270	SH	DEFINED	01
VERIZON COMMUNICATIONS	com	92343V104	830	20500	SH	SOLE	
			1713	42296	SH	DEFINED	01
			73	1811	SH	OTHER	01
WACHOVIA CORP 2ND NEW	com	929903102	374	7115	SH	SOLE	
			279	5310	SH	DEFINED	01
WAL-MART STORES	com	931142103	2922	55320	SH	SOLE	
			4594	86977	SH	DEFINED	01
			21	400	SH	OTHER	01
WALGREEN	com	931422109	4661	121470	SH	SOLE	
			8255	215147	SH	DEFINED	01
			15	400	SH	OTHER	01
WASHINGTON MUTUAL	com	939322103	319	7550	SH	SOLE	
			324	7675	SH	DEFINED	01
WASHINGTON POST CO CLASS B	com	939640108	393	400	SH	DEFINED	01
WELLPOINT INC (Formerly Anthem	com	94973V107	917	7975	SH	SOLE	
			1842	16020	SH	DEFINED	01
			23	200	SH	OTHER	01
WELLS FARGO	com	949746101	2875	46260	SH	SOLE	
			5476	88110	SH	DEFINED	01
			25	400	SH	OTHER	01

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

WESTERN WIRELESS CORP - CLASS	com	95988e204	3238	110500	SH	DEFINED	01
WEYERHAEUSER CO	com	962166104	639	9500	SH	DEFINED	01
WGL HOLDINGS INC	com	92924f106	401	13000	SH	DEFINED	01
WHOLE FOOD MARKET INC	com	966837106	1714	17973	SH	SOLE	
			4658	48849	SH	DEFINED	01
			29	300	SH	OTHER	01
WINTRUST FINANCIAL	com	97650W108	4183	73439	SH	SOLE	
			1581	27759	SH	DEFINED	01
WRIGLEY	com	982526105	367	5300	SH	DEFINED	
WYETH	com	983024100	1184	27806	SH	SOLE	
			3717	87269	SH	DEFINED	01
XL CAPITAL LTD CL A	com	G98255105	233	3000	SH	SOLE	
			6	75	SH	DEFINED	
ZEBRA TECHNOLOGIES CORP CL A	com	989207105	480	8532	SH	SOLE	
			1443	25637	SH	DEFINED	01
ZIMMER HOLDINGS	com	98956P102	1009	12598	SH	SOLE	
			102	1268	SH	DEFINED	01
NOKIA CORP ADR	sponsored adr	654902204	236	15034	SH	SOLE	
			212	13555	SH	DEFINED	01
DIAMONDS TRUST-UIT	com	252787106	206	1915	SH	DEFINED	01
			206	1915	SH	OTHER	01
ISHARES RUSSELL 1000 VALUE FUN	com	464287598	28	420	SH	SOLE	
			1445	21773	SH	DEFINED	01
ISHARES RUSSELL 2000 VALUE IND	com	464287630	267	1382	SH	DEFINED	01
ISHARES RUSSELL 3000 INDEX FD	com	464287689	563	8144	SH	DEFINED	01
			486	7025	SH	OTHER	01
ISHARES RUSSELL MID-CAP VALUE	com	464287473	618	5478	SH	DEFINED	01
ISHARES TR FUNDS-SMALL CAP 600	com	464287887	22	210	SH	SOLE	
			215	2006	SH	DEFINED	01
ISHARES TR FUNDS-SMALL CAP 600	com	464287879	390	3200	SH	DEFINED	01
ISHARES TR MSCI EAFE INDEX FD	com	464287465	2139	13351	SH	DEFINED	01
ISHARES TR MSCI EMERGING MKTS	com	464287234	218	1082	SH	DEFINED	01
ISHARES TR-S&P MIDCAP 400 INDE	com	464287507	1267	9573	SH	DEFINED	01
ISHARES TR-S&P SMALLCAP 600 IN	com	464287804	1048	6440	SH	DEFINED	01
ISHARES TRUST S&P 500/BARRA VA	com	464287408	261	4146	SH	DEFINED	01
ISHARES TRUST S&P MIDCAP 400/B	com	464287705	1165	9070	SH	DEFINED	01
ISHARES TRUST S&P MIDCAPY 400/	com	464287606	32	240	SH	SOLE	
			833	6166	SH	DEFINED	01
S&P DEPOSITORY RECEIPTS-SPDR	com	78462F103	396	3280	SH	DEFINED	01
			196	1620	SH	OTHER	01
STANDARD & POORS MIDCAP 400 DE	com	595635103	247	2040	SH	DEFINED	01