

WINTRUST FINANCIAL CORP

Form 8-K

July 20, 2004

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**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

FORM 8-K

**Current Report Pursuant to Section 13 or 15(d) of
the Securities Exchange Act of 1934**

Date of Report (Date of earliest event reported): **July 19, 2004**

WINTRUST FINANCIAL CORPORATION

(Exact Name of Registrant as Specified in its Charter)

Illinois

(State or Other Jurisdiction of
Incorporation)

36-3873352

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

727 North Bank Lane

Lake Forest, Illinois 60045

(Address of Principal Executive Offices)

(847) 615-4096

(Registrant's Telephone Number,
Including Area Code)

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Second Quarter 2004 Earnings Release

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Item 5. Other Events.

On July 19, 2004, Wintrust Financial Corporation (the Company) announced earnings for the second quarter of 2004. A copy of the press release relating to the Company s earnings results is attached hereto as Exhibit 99.1, and incorporated herein by reference.

Item 7(c). Exhibits.

Exhibit 99.1 Second Quarter 2004 Earnings Release dated July 19, 2004.

Item 12. Results of Operations and Financial Condition.

Certain supplemental information relating to non-GAAP financial measures reported in the attached press release is included on page 10 of Exhibit 99.1.

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

WINTRUST FINANCIAL CORPORATION
(Registrant)

/s/ David L. Stoehr

Executive Vice President &
Chief Financial Officer

Date: July 19,
2004

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99.1 Second Quarter 2004 Earnings Release dated July 19, 2004.

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