WINTRUST FINANCIAL CORP
Form 8-K
July 20, 2004

Table of Contents

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	**36-3873352**
(State or Other Jurisdiction of Incorporation)	(I.R.S. Employer Identification No.)
727 North Bank Lane **Lake Forest, Illinois 60045**	**(847) 615-4096**
(Address of Principal Executive Offices)	(Registrant s Telephone Number, Including Area Code)

TABLE OF CONTENTS

Item 5. Other Events
Item 7(c). Exhibits
Item 12. Results of Operations and Financial Condition
SIGNATURES
INDEX TO EXHIBITS
Second Quarter 2004 Earnings Release

Table of Contents

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.

Table of Contents

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)

Date: July 19, 2004

/s/ David L. Stoehr

Executive Vice President &
Chief Financial Officer

Table of Contents

INDEX TO EXHIBITS

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