

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)  

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**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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**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

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Executive Vice President &  
Chief Financial Officer

Date: July 19,  
2004

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**Exhibit**

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

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