WINTRUST FINANCIAL CORP
Form 8-K
October 16, 2003

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): **October 16, 2003**

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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Item 5. Other Events.

On October 16, 2003, Wintrust Financial Corporation (the Company) announced earnings for the third quarter of 2003. A copy of the press release relating to the Companys earnings results is attached hereto as Exhibit 99.1, and incorporated herein by reference.

Item 7(c). Exhibits.

Exhibit 99.1 Third Quarter 2003 Earnings Release dated October 16, 2003.

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 9 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)

Date: October 16, 2003   /s/ David L. Stoehr

Executive Vice President &
Chief Financial Officer

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INDEX TO EXHIBITS

Exhibit

99.1   Third Quarter 2003 Earnings Release dated October 16, 2003.

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