

WINTRUST FINANCIAL CORP

Form 8-K

July 24, 2006

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Signature

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Earnings Release

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Item 2.02. Results of Operations and Financial Condition.

The information in this Current Report is being furnished and shall not be deemed filed for the purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that Section. The information in this Current Report shall not be incorporated by reference into any registration statement or other document pursuant to the Securities Act of 1933, as amended.

On July 24, 2006, Wintrust Financial Corporation (the Company) announced earnings for the second quarter of 2006. A copy of the press release relating to the Company s earnings results is attached hereto as Exhibit 99.1. Certain supplemental information relating to non-GAAP financial measures reported in the attached press release is included on page 12 of Exhibit 99.1.

Item 9.01. Financial Statements and Exhibits

(d) Exhibits

Exhibit

99.1 Second Quarter 2006 Earnings Release dated July 24, 2006.

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Signature

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 hereunto duly authorized.

WINTRUST FINANCIAL CORPORATION
(Registrant)

By: /s/ David L. Stoehr
David L. Stoehr
Executive Vice President and Chief
Financial Officer

Date: July 24, 2006

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Exhibit

99.1 Second Quarter 2006 Earnings Release dated July 24, 2006.

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