

WINTRUST FINANCIAL CORP

Form 8-K

January 21, 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): January 20, 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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**TABLE OF CONTENTS**

Item 5. Other Events.

Item 12. Results of Operations and Financial Condition.

SIGNATURES

INDEX TO EXHIBITS

Fourth Quarter 2003 Earnings Release

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**Table of Contents**

**Item 5. Other Events.**

On January 20, 2004, Wintrust Financial Corporation (the Company ) announced earnings for the fourth quarter of 2003. 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 Fourth Quarter 2003 Earnings Release dated January 20, 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 9 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: January 21, 2004

/s/ David L. Stoehr

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Executive Vice President &  
Chief Financial Officer

**Table of Contents**

**INDEX TO EXHIBITS**

**Exhibit**

99.1 Fourth Quarter 2003 Earnings Release dated January 20, 2004.