

WINTRUST FINANCIAL CORP

Form 425

January 20, 2006

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Earnings Release

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Item 2.02. Results of Operations and Financial Condition.

On January 19, 2006, Wintrust Financial Corporation (the Company) announced earnings for the fourth quarter of 2005. 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. Certain supplemental information relating to non-GAAP financial measures reported in the attached press release is included on page 11 of Exhibit 99.1.

Item 8.01. Other Events.

The information provided in Item 2.01 is incorporated by reference herein.

Item 9.01. Financial Statements and Exhibits

(d) Exhibits

Exhibit

99.1 Fourth Quarter 2005 Earnings Release dated January 19, 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: January 19, 2006

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Exhibit

99.1 Fourth Quarter 2005 Earnings Release dated January 19, 2006.

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