

WINTRUST FINANCIAL CORP

Form 8-K

January 22, 2007



**TABLE OF CONTENTS**

Item 2.02. Results of Operations and Financial Condition

Item 9.01. Financial Statements and Exhibits

Signature

INDEX TO EXHIBITS

Earnings Release

---

**Table of Contents**

**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 January 22, 2007, Wintrust Financial Corporation (the Company ) announced earnings for the fourth 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 Fourth Quarter 2006 Earnings Release dated January 22, 2007.

**Table of Contents**

**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 22, 2007

3

---

**Table of Contents**

**INDEX TO EXHIBITS**

Exhibit

99.1 Fourth Quarter 2006 Earnings Release dated January 22, 2007.

4