

BOWDEN LLOYD M
Form 4
February 14, 2006

FORM 4

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549**

OMB APPROVAL

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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person *
BOWDEN LLOYD M

2. Issuer Name and Ticker or Trading Symbol
WINTRUST FINANCIAL CORP
[(WTFC)]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)
2671 OAK RAIL DRIVE
(Street)

3. Date of Earliest Transaction (Month/Day/Year)
02/10/2006

____ Director _____ 10% Owner
 Officer (give title below) _____ Other (specify below)
Executive Vice President

NEW LENOX, IL 60451

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)
 Form filed by One Reporting Person
____ Form filed by More than One Reporting Person

(City) (State) (Zip)

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Ownership: Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount (A) or (D) Price		
Common Stock	02/10/2006		M		10,882 A \$ 7.58	0	D
Common Stock	02/10/2006		M		6,787 A \$ 9.3933	0	D
Common Stock	02/10/2006		M		5,806 A \$ 9.6867	0	D
Common Stock	02/10/2006		M		4,528 A \$ 8.28	0	D
Common Stock	02/10/2006		S		13,000 D \$ 52.083	41,787	D

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Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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(9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Security (Instr. 3 and 4)	8. Amount or Number of Shares
Non-Qualified Stock Option (right to buy)	\$ 7.58	02/10/2006		M	10,882	12/31/2000 03/11/2006	Common Stock	10
Non-Qualified Stock Option (right to buy)	\$ 8.28	02/10/2006		M	4,528	12/31/2000 04/01/2006	Common Stock	4,
Non-Qualified Stock Option (right to buy)	\$ 9.3933	02/10/2006		M	6,787	12/31/1999 04/01/2006	Common Stock	6,
Non-Qualified Stock Option (right to buy)	\$ 9.6867	02/10/2006		M	5,806	12/31/2000 04/01/2006	Common Stock	5,

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
BOWDEN LLOYD M 2671 OAK RAIL DRIVE NEW LENOX, IL 60451			Executive Vice President	

Signatures

/s/ David A. Dykstra,
Attorney-in-Fact

02/13/2006

**Signature of Reporting Person

Date

Explanation of Responses:

* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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