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WINTRUST FINANCIAL CORP
Form 8-K
July 24, 2002

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): July 18, 2002

WINTRUST FINANCIAL CORPORATION
(Exact Name of Registrant as Specified in its Charter)

Commission File Number 0-21923

----- Illinois ----- (State or other Jurisdiction of Incorporation)	----- 36-3873352 ----- (I.R.S. Employer Identification No.)
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727 North Bank Lane
Lake Forest, Illinois 60045

(Address of Principal Executive Offices)

(847) 615-4096

(Registrant's Telephone Number, Including Area Code)

ITEM 5. OTHER EVENTS.

On July 18, 2002, Wintrust Financial Corporation (the "Company") announced earnings for the second quarter of 2002. Attached as Exhibit 99.1 is a copy of the press release relating to the Company's earnings results, which is incorporated herein by reference.

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.

(c) Exhibit

Exhibit 99.1 - 2nd Quarter 2002 Earnings Release dated July 18, 2002.

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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: July 24, 2002

/s/ David A. Dykstra

Senior Executive Vice President
Chief Operating Officer
& Chief Financial Officer

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EXHIBIT INDEX

Exhibit

99.1 Press release dated July 18, 2002.

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