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WINTRUST FINANCIAL CORP  
Form 8-K  
January 16, 2003

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 16, 2003

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

Commission File Number 0-21923

Illinois	36-3873352
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(State or other Jurisdiction of Incorporation)	(I.R.S. Employer Identification No.)

727 North Bank Lane  
Lake Forest, Illinois 60045  
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(Address of Principal Executive Offices)

(847) 615-4096  
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(Registrant's Telephone Number, Including Area Code)

ITEM 5. OTHER EVENTS.

On January 16, 2003, Wintrust Financial Corporation (the "Company") announced earnings for the fourth 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

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Exhibit 99.1 - 4th Quarter 2002 Earnings Release dated January 16, 2003.

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 16, 2003

/s/ David A. Dykstra

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Senior Executive Vice President &  
Chief Operating Officer

EXHIBIT INDEX

Exhibit

99.1 Press release dated January 16, 2003.