

WINTRUST FINANCIAL CORP

Form 425

February 15, 2006

Item 8.01. Other Events.

On February 15, 2006, Wintrust Financial Corporation (the Company), mailed a letter to its shareholders (the Letter), which highlighted the Company s performance through the fourth quarter of 2005. The Letter included the Company s Selected Financial Highlights as well as its Consolidated Statements of Condition and Income for the period ended December 31, 2005. The foregoing description is a brief summary of the Letter and is qualified in its entirety by reference to the Letter attached hereto as Exhibit 1.1 and incorporated by reference herein.

Item 9.01. Financial Statements and Exhibits.

(c) Exhibits.

Exhibit No.	Description
1.1	Letter to Shareholders dated February, 2006

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: February 15, 2006

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