WINTRUST

NEWS RELEASE

Wintrust Financial Corporation Announces Closing of Canadian Acquisitions

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ROSEMONT, Ill., April 28, 2014 (GLOBE NEWSWIRE) -- Wintrust Financial Corporation (Wintrust) (Nasdaq:WTFC) today announced the acquisition of 100% of the shares of each of Policy Billing Services Inc. and Equity Premium Finance Inc., two affiliated Canadian insurance premium funding and payment services companies. Wintrust conducted the acquisition through its subsidiary, First Insurance Funding of Canada Inc. The acquisition allows Wintrust to expand its Canadian premium finance business and product offerings.

Equity Premium Finance Inc. provides its broker network with a traditional premium financing solution while Policy Billing Services Inc. generates revenue as a provider of payment solutions to the insurance broker and agent channel. Payment processing services provided by Policy Billing Services Inc. include monthly premium financing, back office management for in-house premium finance as well as credit card payment solutions.

Edward J. Wehmer, President and CEO of Illinois-based Wintrust said. "These two companies have established a great distribution channel to insurance brokers and agents in the Canadian marketplace by using proprietary software to provide brokers and agents with expanded payment solutions for their customers. Combining their operations and committed staff with our dedicated team in Canada will allow us to accelerate our expansion in the Canadian premium finance market. Policy Billing Services and Equity Premium Finance founder, Stuart Bruce, and his experienced management team have served the Canadian market with first class service. We are looking forward to continuing our momentum with our new colleagues in Canada."

"We are excited about combining resources with Wintrust," said Stuart Bruce, founder of Policy Billing Services and Equity Premium Finance. "By combining the premium finance and broker lending capabilities of First Insurance Funding with the payment services of Policy Bill, we are well placed to provide the insurance market with a highly

efficient solution. We clearly see benefits for our customers and employees, and we look forward to joining the Wintrust family."

Wintrust, through its subsidiaries, has significant experience in the premium finance business as one of the largest insurance premium finance companies operating in the United States and Canada. As of March 31, 2014, Wintrust's premium finance subsidiaries provided insurance premium financing for commercial and life insurance customers with outstanding balances of approximately $4.1 billion.

The terms of the transaction are not being disclosed.

About Wintrust

Wintrust is a financial holding company with assets of approximately $18 billion whose common stock is traded on the NASDAQ Global Select Market. Built on the "HAVE IT ALL" model, Wintrust offers sophisticated technology and resources of a large bank while focusing on providing service-based community banking to each and every customer. Wintrust operates fifteen community bank subsidiaries with over 120 banking locations located in the greater Chicago and Milwaukee market areas. Additionally, the Company operates various non-bank business units including one of the largest commercial insurance premium finance companies operating in the United States and Canada, a company providing short-term accounts receivable financing and value-added out-sourced administrative services to the temporary staffing services industry, a business unit engaging primarily in the origination and purchase of residential mortgages for sale into the secondary market throughout the United States, and companies providing wealth management services.

Forward Looking Statements

This press release contains forward-looking statements within the meaning of the federal securities laws relating to the proposed acquisitions of Policy Billing Services Inc. and Equity Premium Finance Inc. and integration of such companies with Wintrust. Investors are cautioned that such statements are predictions and actual events or results may differ materially. Wintrust's expected financial results or other plans are subject to a number of risks and uncertainties. For a discussion of such risks and uncertainties, which could cause actual results to differ from those contained in the forward-looking statements, see "Risk Factors" and the forward-looking statement disclosure contained in Wintrust's Annual Report on Form 10-K for the most recently ended fiscal year. Forward-looking statements speak only as of the date made and Wintrust undertakes no duty to update the information.

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Source: Wintrust Financial Corporation