WINTRUST

NEWS RELEASE

Wintrust Financial Corporation Announces Expansion Plans for Canada

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LAKE FOREST, Ill. and TORONTO, Feb. 14, 2012 (GLOBE NEWSWIRE) -- Wintrust Financial Corporation (Wintrust) (Nasdaq:WTFC) today announced plans to expand its premium finance business into the Canadian marketplace by entering into an agreement, through its wholly-owned subsidiary Lake Forest Bank & Trust Company, to purchase Macquarie Premium Finance Inc., the Canadian insurance premium funding unit of Macquarie Group. The business to be acquired originates approximately $600 million of premium finance receivables on an annual basis and currently has approximately $230 million of premium finance receivables outstanding.

"Canada is fertile ground for insurance premium funding services and we have sought to enter the market for some time," said Edward Wehmer, President and CEO of Illinois-based Wintrust. "The existing business has built a successful model over many years, which makes this an ideal acquisition for Wintrust. We are looking forward to continuing this momentum with our new colleagues in Canada. Macquarie's premium funding unit serves the Canadian market with first class service and has a terrific operating culture, solid growth and profit potential, and a dedicated management team."

Wintrust operates FIRST Insurance Funding Corp. (FIRST Insurance), one of the largest insurance premium finance companies operating in the United States, serving loan customers throughout the country. As of December 31, 2011, FIRST Insurance provided insurance premium financing for commercial customers and life insurance customers with outstanding balances of approximately $3.1 billion.

The terms of the transaction are not being disclosed. The transaction is expected to be completed late in the first quarter or early in the second quarter of 2012, subject to regulatory approval and certain closing conditions.

About Wintrust

Wintrust is a financial holding company with assets of approximately $16 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 100 banking locations located in the greater Chicago and Milwaukee market areas. Additionally, the Company operates various non-bank subsidiaries including one of the largest commercial insurance premium finance companies operating in the United States, a company providing short-term accounts receivable financing and value-added out-sourced administrative services to the temporary staffing services industry, companies engaging in the origination of residential mortgages for sale into the secondary market throughout the United States, and companies providing wealth management services.

About Macquarie

Macquarie Group (Macquarie) is a global provider of banking, financial, advisory, investment and funds management services. Founded in 1969, Macquarie employs more than 15,000 people in over 28 countries. At September 30, 2011, Macquarie had assets under management of $332 billion.

Macquarie has had a permanent and growing presence in Canada since opening its first office in 1998. With regional headquarters in Toronto, Macquarie employs approximately 1,000 people in Canada through 14 offices across the country.

Wintrust Forward Looking Statements

This news release contains forward-looking statements within the meaning of the federal securities laws. Investors are cautioned that such statements are predictions and that 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 year ended December 31, 2011 and in Wintrust's subsequent Quarterly Reports on Form 10-Q. Forward-looking statements speak only as of the date made and Wintrust undertakes no duty to update the information.

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