WINTRUST

NEWS RELEASE

Wintrust Financial Corporation Announces Initiation of Long-Term Issuer Default Rating

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ROSEMONT, Ill., May 2, 2013 (GLOBE NEWSWIRE) -- Wintrust Financial Corporation announces that it has received an "investment grade" rating from Fitch Ratings, Inc. On Monday, April 22, 2013, Fitch Ratings, Inc., announced its initial Long-Term Issuer Default Rating (IDR) for Wintrust Financial Corporation, as well as each of the 15 individually chartered community banks under the holding company. The Long-Term IDR for the holding company is 'BBB' with the Rating Outlook at Stable.

"Being rated provides a competitive advantage for Wintrust, as it allows us to further enhance our offerings to commercial banking customers and prospects who require full service domestic and international Letter of Credit (LC) banking services and to local government and non-profit entities," said Edward J. Wehmer, President & CEO of Wintrust. "Clients or prospects that need LCs from a rated banking institution, especially international LCs, can now use our banking subsidiaries for their needs. The rating will also allow us to service those government or non-profit entities whose investment policies mandate that each depositary institution they use maintain an investment grade rating."

Fitch assigns the following ratings with a Stable Outlook to Wintrust Financial Corporation:

Long-Term IDR at 'BBB'; Short-Term IDR at 'F2'; Viability Rating at 'bbb'; Subordinated Debt at 'BBB-'; Preferred Stock at 'B+'; Support at '5'; Support Rating at 'NF'.

Additional information and ratings for each bank subsidiary of Wintrust Financial Corporation is available at **www.fitchratings.com**.

About Wintrust Financial Corporation

Wintrust Financial Corporation is a financial holding company with assets of approximately $17 billion whose common stock is traded on the NASDAQ Global Select Market (Nasdaq:WTFC). 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 more than 100 banking offices located in the greater Chicago and Milwaukee market areas. Wintrust also provides wealth management services, commercial insurance premium financing, mortgage origination, short-term accounts receivable financing, and certain administrative services, such as data processing of payrolls, and billing and treasury management services to its customers.

Forward-Looking Information

This press 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 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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