WINTRUST

NEWS RELEASE

Wintrust Financial Corporation Announces Plans to Acquire Select Loans from GE Capital Franchise Finance

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ROSEMONT, Ill., June 27, 2016 (GLOBE NEWSWIRE) -- Wintrust Financial Corporation ("Wintrust") (Nasdaq:WTFC) announced today that the franchise finance group ("Wintrust Franchise Finance") of its subsidiary Lake Forest Bank and Trust Company has signed a definitive agreement to acquire approximately $581 million in performing loans and related relationships from an affiliate of GE Capital Franchise Finance. The loans are to franchise operators (primarily quick service restaurant concepts) in the Midwest and in the Western portion of the United States.

Wintrust Franchise Finance exclusively serves the needs of franchise operators and franchisors. It has been in existence for 15 years and currently serves more than 100 clients nationwide.

Edward J. Wehmer, President and CEO of Wintrust said, "This transaction represents the continued strategic expansion of our franchise finance business. It is a business we know well and the loans acquired are to firms that, in most cases, are well known to our experienced staff. We look forward to continuing to serve the franchise finance market."

GE announced a plan in April 2015 to focus on its high-value industrial businesses and sell most GE Capital assets not linked to GE's core industrial businesses. GE Capital Franchise Finance has been a top provider of credit to franchise operators and GE will sell its franchise finance assets to a select group of financial services providers with experience in the area.

Closing of the transaction, which is subject to customary closing conditions, is expected to occur in the third quarter of 2016. The dollar amount of loans acquired may increase or decrease based on activity between the

announcement and the closing. The transaction is expected to be slightly accretive to Wintrust's 2016 earnings per share and accretive in 2017.

About Wintrust

Wintrust is a financial holding company with assets of approximately $23 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 150 banking locations located in the greater Chicago and southern Wisconsin 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 Information

This press release contains forward-looking statements within the meaning of the federal securities laws relating to the proposed acquisition and its integration with Wintrust, the combination of their businesses and projected revenue, as well as profitability and earnings outlook. 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 and any subsequent Quarterly Report 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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