WINTRUST

NEWS RELEASE

Wintrust Financial Corporation Announces Plans to Acquire Suburban Illinois Bancorp, Inc.

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ROSEMONT, Ill., April 2, 2015 (GLOBE NEWSWIRE) -- Wintrust Financial Corporation ("Wintrust") (Nasdaq:WTFC) today announced the signing of a definitive agreement to acquire Suburban Illinois Bancorp, Inc. ("Suburban"). Suburban, headquartered in Elmhurst, Illinois, is the parent company of Suburban Bank & Trust Company ("SBT"), an Illinois-state chartered bank, which operates ten banking locations in Chicago and its suburbs.

Since its formation in 1976, SBT has served its communities with exceptional personal service, great products and convenience. As of December 31, 2014, SBT had approximately $470 million in assets, approximately $297 million in loans and approximately $411 million in deposits.

Edward J. Wehmer, President and CEO of Wintrust, said, "This transaction provides a wonderful opportunity to expand into the desirable Elmhurst market in a meaningful way and complement our growing presence in other suburban markets. We look forward to continuing with the community banking approach that SBT has established and to providing their customer base with an expanded array of products and services. Upon completion of the transaction, several of Wintrust's community banks will have branches that share market areas with existing Suburban branches. We are in the process of evaluating those overlaps, and expect to combine approximately six branches during the second half of 2015."

Donald A. O'Day, President of Suburban, stated, "This is a great opportunity to partner with a successful organization that shares a similar philosophy of offering customers highly personalized customer-oriented retail and commercial banking services." Mr. O'Day emphasized that by joining with Wintrust, "the transaction allows us to continue focusing on serving our customers, while at the same time providing our customers with access to a wider range of products and services. We see many benefits for our customers and shareholders and we look

forward to joining forces with the Wintrust family."

Terms of the Transaction

Subject to possible adjustment, Wintrust will pay approximately $12.5 million in cash for all the outstanding shares of Suburban's common stock.

The transaction is subject to approval by banking regulators and Suburban's shareholders, and certain closing conditions. The transaction is expected to close late in the second quarter or early in the third quarter of 2015 and is not expected to have a material effect on Wintrust's 2015 earnings per share.

Advisors

Hovde Group LLC acted as exclusive financial advisor to Suburban in the transaction and provided a fairness opinion to its Board of Directors. Barack Ferrazzano Kirschbaum & Nagelberg LLP acted as Suburban's legal advisor and Schiff Hardin LLP served as outside counsel to Wintrust.

About Wintrust

Wintrust is a financial holding company with assets of approximately $20 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 140 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 of Suburban and integration of Suburban 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. Forward-looking statements speak only as of the date made and Wintrust undertakes no duty to update the information.

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