



NEWS RELEASE

Wintrust Financial Corporation Announces Pricing of \$125 Million Public Offering of Preferred Stock

2015-06-22

ROSEMONT, Ill., June 22, 2015 (GLOBE NEWSWIRE) -- Wintrust Financial Corporation ("Wintrust" or the "Company") (Nasdaq:WTFC) today announced the pricing of \$125 million, or 5 million shares, of its Fixed-to-Floating Rate Non-Cumulative Perpetual Preferred Stock, Series D ("Preferred Stock"), no par value, at a price to the public of \$25.00 per share. This offering is expected to close on June 25, 2015, subject to customary closing conditions.

The Preferred Stock has a liquidation preference of \$25.00 per share. Dividends on the Preferred Stock will be non-cumulative and accrue and be payable, quarterly in arrears, at a fixed rate of 6.5% per annum from the original issuance date to, but excluding, July 15, 2025, and from (and including) that date at a floating rate equal to three-month LIBOR plus a spread of 4.06% per annum, in each case, only when, as and if declared by Wintrust's board of directors or a duly authorized committee thereof.

The net proceeds from this offering, after deducting underwriting discounts and commissions and estimated offering expenses, will be approximately \$120.8 million. Wintrust intends to use the net proceeds for general corporate purposes, which may include, without limitation, investments at the holding company level, providing capital to support the Company's growth, acquisitions or other business combinations, including FDIC-assisted acquisitions and reducing or refinancing existing debt. Incapital LLC and U.S. Bancorp Investments, Inc. are acting as joint book-running managers for the offering.

Wintrust is conducting the offering pursuant to an effective shelf registration statement under the Securities Act of 1933, as amended. Before making an investment, potential investors should first read the prospectus supplement and accompanying prospectus, the registration statement and the other documents that Wintrust has filed with the Securities and Exchange Commission in connection with the offering. A copy of the prospectus supplement and

accompanying prospectus can be obtained by contacting Incapital LLC, 200 South Wacker Drive, Suite 3700, Chicago, Illinois 60606, toll-free at 1-877-878-9000 or U.S. Bancorp Investments, Inc., 214 N. Tryon St., 26th Floor, Charlotte, North Carolina 28202, toll-free at (877) 558-2607. Investors may also obtain these documents free of charge by visiting the SEC's website at www.sec.gov.

This press release shall not constitute an offer to sell, or a solicitation of an offer to buy, nor shall there be any sale of any securities in any state or jurisdiction in which such an offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of such state or jurisdiction.

About Wintrust

Wintrust is a financial holding company with assets of approximately \$20.4 billion whose common stock is traded on the NASDAQ Global Select Market. Built on the "HAVE IT ALL" model, Wintrust offers the 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 145 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 Statements

This press release contains forward-looking statements within the meaning of the federal securities laws. 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 most recent Annual Report on Form 10-K and in any of the Company's subsequent SEC filings. Forward-looking statements speak only as of the date made and Wintrust undertakes no duty to update the information.

FOR MORE INFORMATION CONTACT:

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Source: Wintrust Financial Corporation