NEWS RELEASE

Wintrust Financial Corporation Announces Pricing of $300 Million Public Offering of Subordinated Notes

2019-06-03

ROSEMONT, Ill., June 03, 2019 (GLOBE NEWSWIRE) -- Wintrust Financial Corporation ("Wintrust") (Nasdaq: WTFC) announced the pricing of its public offering of $300 million aggregate principal amount of its 4.850% Subordinated Notes due 2029. The offering is expected to close on or about June 6, 2019, subject to customary closing conditions.

Wintrust intends to use the net proceeds from the offering for general corporate purposes, which may include, without limitation, investments at the holding company level, providing capital to support growth, acquisitions or other business combinations, including FDIC-assisted acquisitions, and reducing or refinancing existing debt.

RBC Capital Markets, US Bancorp and Wells Fargo Securities are acting as joint book-running managers for the offering.

The offering is being made under an effective shelf registration statement on file with the U.S. Securities and Exchange Commission. The offering may be made only by means of a prospectus supplement and the accompanying prospectus. Copies of the prospectus supplement and accompanying prospectus describing the offering may be obtained by visiting EDGAR on the SEC's website at **www.sec.gov** or by contacting RBC Capital Markets, LLC, Brookfield Place, 200 Vesey Street, 8th Floor, New York, New York 10281, toll-free at 1-866-375-6829 or by email at **rbcnyfixedincomeprospectus@rbccm.com**.

This press release shall not constitute an offer to sell or the solicitation of any offer to buy any securities, nor shall there be any sale of these securities in any state or jurisdiction in which such 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 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 160 banking locations located in the greater Chicago and southern Wisconsin market areas. Additionally, Wintrust operates various non-bank business units including business units which provide commercial and life insurance premium financing in the United States, a premium finance company operating in 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 and qualified intermediary services for tax-deferred exchanges.

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, including Wintrust’s intention to consummate the offering and issue the subordinated notes and Wintrust’s intended use of net proceeds from the offering, 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 preliminary prospectus supplement dated June 3, 2019, Wintrust’s Annual Report on Form 10-K for the fiscal year ended December 31, 2018 and Wintrust’s Quarterly Report on Form 10-Q for the three months ended March 31, 2019. Forward-looking statements speak only as of the date made and Wintrust undertakes no duty to update the information.

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Source: Wintrust Financial Corporation