WINTRUST

NEWS RELEASE

Wintrust Financial Corporation Declares Semi-Annual Dividend

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LAKE FOREST, Ill., Jan. 27 /PRNewswire-FirstCall/ -- Wintrust Financial Corporation (the "Wintrust") (Nasdaq: WTFC) today reported that its Board of Directors approved a semi-annual cash dividend of $0.12 per share of outstanding common stock. The dividend is payable on February 22, 2005 to shareholders of record as of February 8, 2005. This cash dividend, on an annualized basis, represents a 20.0% increase over the per share common stock dividends paid during 2004.

Wintrust is a financial holding company headquartered in Lake Forest, Illinois, with total assets of $6.4 billion at December 31, 2004. Wintrust currently operates 13 community banks located in the greater Chicago and Milwaukee metropolitan areas that provide community-oriented, personal and commercial banking services primarily to individuals and small to mid-size businesses through 55 banking facilities. Each of Wintrust's banks provides a full complement of commercial and consumer loan and deposit products and services. Wintrust provides wealth management services, including trust, asset management and brokerage services, to customers primarily located in the Midwest, as well as to customers of the company's banks. Wintrust also originates and purchases residential mortgage loans, many of which are sold into the secondary market. In addition, Wintrust is involved in specialty lending through operating subsidiaries or divisions of certain of the company's banks. Wintrust's specialty lending niches include commercial insurance premium finance; accounts receivable financing and administrative services to the temporary staffing industry; and indirect auto lending in which Wintrust purchases loans through Chicago-area automobile dealerships.

SOURCE Wintrust Financial Corporation
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CO: Wintrust Financial Corporation
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