

WINTRUST FINANCIAL CORPORATION

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2260406	Number of Insured Depository Institutions 15	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$10,576	\$12,190	15.3%	
Loans	\$7,715	\$8,709	12.9%	
<i>Construction & development</i>	\$1,084	\$804	-25.9%	
<i>Closed-end 1-4 family residential</i>	\$512	\$775	51.3%	
<i>Home equity</i>	\$956	\$1,000	4.5%	
<i>Credit card</i>	\$2	\$0	-82.3%	
<i>Other consumer</i>	\$277	\$174	-37.1%	
<i>Commercial & Industrial</i>	\$2,555	\$3,415	33.7%	
<i>Commercial real estate</i>	\$2,004	\$2,186	9.1%	
Unused commitments	\$2,670	\$2,529	-5.3%	
Securitization outstanding principal	\$0	\$598		
Mortgage-backed securities (GSE and private issue)	\$285	\$375	31.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$395	\$860	117.9%	
Cash & balances due	\$343	\$1,161	238.6%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$258	\$963	273.4%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$266	\$883	232.2%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$9,488	\$11,031	16.3%	
Deposits	\$8,581	\$9,989	16.4%	
Total other borrowings	\$771	\$743	-3.6%	
FHLB advances	\$436	\$431	-1.1%	
Equity				
Equity capital at quarter end	\$1,088	\$1,158	6.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$23	\$95	NA	
Performance Ratios				
Tier 1 leverage ratio	8.2%	7.4%	--	
Tier 1 risk based capital ratio	9.2%	8.9%	--	
Total risk based capital ratio	10.4%	11.4%	--	
Return on equity ¹	3.6%	10.5%	--	
Return on assets ¹	0.4%	1.0%	--	
Net interest margin ¹	2.9%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	51.4%	73.8%	--	
Loss provision to net charge-offs (qtr)	145.7%	110.4%	--	
Net charge-offs to average loans and leases ¹	0.5%	1.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	8.0%	7.0%	0.3%	1.2%
<i>Closed-end 1-4 family residential</i>	1.6%	1.5%	0.1%	0.2%
<i>Home equity</i>	0.2%	1.1%	0.0%	0.2%
<i>Credit card</i>	0.7%	0.0%	1.3%	5.2%
<i>Other consumer</i>	0.3%	0.6%	0.2%	0.3%
<i>Commercial & Industrial</i>	1.1%	1.0%	0.1%	0.3%
<i>Commercial real estate</i>	0.4%	0.7%	0.2%	0.5%
<i>Total loans</i>	1.8%	1.5%	0.1%	0.4%