CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Wintrust Financial Corporation
Person to be contacted about this report: David A. Dykstra
Submission date: April 29, 2009

RSSD (for Bank Holding Companies): 2260406
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$1,702,643	$1,726,042		
b. Average Commercial Loans	$6,304,717	$6,306,882		
c. Total Loans (sum of lines a and b)	$8,007,360	$8,032,924		

2. General Market Commentary (optional)

Wintrust is pleased to report that since our sale of preferred shares to the U.S. Treasury in late December 2008, our average loans outstanding has steadily increased. In fact, since the receipt of the CPP funds, the Company funded in excess of $2.7 billion of loans (prior to loan pay-downs and pay-offs), including funding of new loans, advances on prior commitments and renewals of maturing loans and home mortgage loans originated for sale into the secondary market. Our average balance of consumer loans increased from $1,591,672 in January, 2009 to $1,702,643 in February and $1,726,042 in March and our average balance of commercial loans increased from $6,148,471 in January 2009, to $6,304,717 in February and $6,306,882 in March (all dollars in thousands). Wintrust continues to believe that there are ample lending opportunities in the market place and intends to continue to be active in providing credit.