

# WINTRUST FINANCIAL CORPORATION

## Selected Financial Highlights – 5 Quarter Trends

(Dollars in thousands, except per share data)	Three Months Ended				
	March 31, 2008	December 31, 2007	September 30, 2007	June 30, 2007	March 31, 2007
<b>Selected Financial Condition Data (at end of period):</b>					
Total assets	\$ 9,732,466	\$ 9,368,859	\$ 9,465,114	\$ 9,348,460	\$ 9,414,604
Total loans	6,874,916	6,801,602	6,808,359	6,720,960	6,545,906
Total deposits	7,483,582	7,471,441	7,578,064	7,549,562	7,666,803
Long-term debt – trust preferred securities	249,621	249,662	249,704	249,745	249,787
Total shareholders' equity	753,293	739,555	721,973	720,628	729,741
<b>Selected Statements of Income Data:</b>					
Net interest income	\$ 61,742	\$ 65,438	\$ 66,187	\$ 65,255	\$ 64,670
Net revenue <sup>(1)</sup>	86,298	93,406	77,724	86,105	84,403
Income before taxes	14,910	23,623	13,872	23,477	22,852
Net income	9,705	15,643	9,919	15,410	14,681
Net income per common share – Basic	0.41	0.67	0.42	0.64	0.59
Net income per common share – Diluted	0.40	0.65	0.40	0.62	0.57
<b>Selected Financial Ratios and Other Data:</b>					
<i>Performance Ratios:</i>					
Net interest margin <sup>(6)</sup>	2.98 %	3.08 %	3.14 %	3.13 %	3.10 %
Core net interest margin <sup>(2)(6)</sup>	3.26	3.37	3.43	3.40	3.34
Non-interest income to average assets	1.05	1.17	0.49	0.89	0.85
Non-interest expense to average assets	2.70	2.66	2.52	2.57	2.56
Net overhead ratio <sup>(3)</sup>	1.64	1.49	2.03	1.68	1.72
Efficiency ratio <sup>(4)(6)</sup>	71.11	69.44	75.73	69.29	70.30
Return on average assets	0.42	0.65	0.42	0.66	0.63
Return on average equity	5.25	8.56	5.53	8.52	7.94
Average total assets	\$ 9,373,539	\$ 9,497,111	\$ 9,382,060	\$ 9,395,532	\$ 9,453,775
Average total shareholders' equity	743,997	725,145	712,115	725,465	749,592
Average loans to average deposits ratio	94.9 %	93.1 %	91.3 %	89.8 %	85.7 %
<i>Common Share Data at end of period:</i>					
Market price per common share	\$ 34.95	\$ 33.13	\$ 42.69	\$ 43.85	\$ 44.61
Book value per common share	\$ 31.97	\$ 31.56	\$ 30.55	\$ 29.82	\$ 30.09
Common shares outstanding	23,563,958	23,430,490	23,631,673	24,163,280	24,251,370
<i>Other Data at end of period:</i>					
Allowance for credit losses <sup>(5)</sup>	\$ 54,251	\$ 50,882	\$ 49,214	\$ 47,849	\$ 46,983
Non-performing assets	\$ 91,414	\$ 75,712	\$ 48,692	\$ 36,326	\$ 32,317
Allowance for credit losses to total loans <sup>(5)</sup>	0.79 %	0.75 %	0.72 %	0.71 %	0.72 %
Non-performing assets to total assets	0.94 %	0.81 %	0.51 %	0.39 %	0.34 %
Number of:					
Bank subsidiaries	15	15	15	15	15
Non-bank subsidiaries	8	8	8	8	8
Banking offices	78	77	78	78	74

(1) Net revenue includes net interest income and non-interest income.

(2) The core net interest margin excludes the effect of the net interest expense associated with Wintrust's junior subordinated debentures and the interest expense incurred to fund common stock repurchases.

(3) The net overhead ratio is calculated by netting total non-interest expense and total non-interest income, annualizing this amount, and dividing by that period's total average assets. A lower ratio indicates a higher degree of efficiency.

(4) The efficiency ratio is calculated by dividing total non-interest expense by tax-equivalent net revenue (less securities gains or losses). A lower ratio indicates more efficient revenue generation.

(5) The allowance for credit losses includes both the allowance for loan losses and the allowance for lending-related commitments.

(6) See "Supplemental Financial Measures/Ratios" for additional information on this performance measure/ratio.

# WINTRUST FINANCIAL CORPORATION AND SUBSIDIARIES

## Consolidated Statements of Condition – 5 Quarter Trends

(In thousands)	(Unaudited) March 31, 2008	December 31, 2007	(Unaudited) September 30, 2007	(Unaudited) June 30, 2007	(Unaudited) March 31, 2007
<b>Assets</b>					
Cash and due from banks	\$ 160,890	\$ 170,190	\$ 149,970	\$ 153,209	\$ 124,957
Federal funds sold and securities purchased under resale agreements	280,408				
Interest-bearing deposits with banks	11,280	90,964	62,297	15,092	146,747
Available-for-sale securities, at fair value	1,110,854	1,303,837	1,536,027	1,515,223	1,696,156
Trading account securities	1,185	1,571	1,350	919	1,746
Brokerage customer receivables	22,786	24,206	23,800	23,842	22,946
Mortgage loans held-for-sale	102,324	109,552	104,951	135,543	117,082
Loans, net of unearned income	6,874,916	6,801,602	6,808,359	6,720,960	6,545,906
Less: Allowance for loan losses	53,758	50,389	48,757	47,392	46,526
Net loans	6,821,158	6,751,213	6,759,602	6,673,568	6,499,380
Premises and equipment, net	344,863	339,297	336,755	329,498	320,924
Accrued interest receivable and other assets	583,648	273,678	192,938	198,609	178,527
Goodwill	276,121	276,204	268,983	268,983	269,092
Other intangible assets	16,949	17,737	18,701	19,666	20,630
Total assets	\$ 9,732,466	\$ 9,368,859	\$ 9,465,114	\$ 9,348,460	\$ 9,414,604
<b>Liabilities and Shareholders' Equity</b>					
Deposits:					
Non-interest bearing	\$ 670,433	\$ 664,264	\$ 658,214	\$ 655,074	\$ 651,075
Interest bearing	6,813,149	6,807,177	6,919,850	6,894,488	7,015,728
Total deposits	7,483,582	7,471,441	7,578,064	7,549,562	7,666,803
Notes payable	70,300	60,700	71,900	50,550	47,750
Federal Home Loan Bank advances	434,482	415,183	408,192	403,203	394,519
Other borrowings	293,091	254,434	271,106	231,783	159,425
Subordinated notes	75,000	75,000	75,000	75,000	75,000
Long-term debt - trust preferred securities	249,621	249,662	249,704	249,745	249,787
Accrued interest payable and other liabilities	373,097	102,884	89,175	67,989	91,579
Total liabilities	8,979,173	8,629,304	8,743,141	8,627,832	8,684,863
Shareholders' equity:					
Preferred stock	—	—	—	—	—
Common stock	26,416	26,281	26,060	26,012	25,944
Surplus	544,135	539,127	532,407	528,916	524,101
Treasury stock	(122,252)	(122,196)	(107,742)	(84,559)	(77,498)
Common stock warrants	459	459	618	649	665
Retained earnings	314,038	309,556	293,913	287,741	272,331
Accumulated other comprehensive loss	(9,503)	(13,672)	(23,283)	(38,131)	(15,802)
Total shareholders' equity	753,293	739,555	721,973	720,628	729,741
Total liabilities and shareholders' equity	\$ 9,732,466	\$ 9,368,859	\$ 9,465,114	\$ 9,348,460	\$ 9,414,604

# WINTRUST FINANCIAL CORPORATION AND SUBSIDIARIES

## Consolidated Statements of Income (Unaudited) – 5 Quarter Trends

(In thousands, except per share data)	Three Months Ended				
	March 31, 2008	December 31, 2007	September 30, 2007	June 30, 2007	March 31, 2007
<b>Interest income</b>					
Interest and fees on loans	\$ 118,953	\$ 131,888	\$ 134,578	\$ 131,279	\$ 127,865
Interest bearing deposits with banks	120	150	203	223	265
Federal funds sold and securities purchased under resale agreements	634	275	238	435	2,826
Securities	16,081	18,979	19,104	20,434	20,885
Trading account securities	31	10	27	11	7
Brokerage customer receivables	357	415	495	506	459
<b>Total interest income</b>	<b>136,176</b>	<b>151,717</b>	<b>154,645</b>	<b>152,888</b>	<b>152,307</b>
<b>Interest expense</b>					
Interest on deposits	61,430	70,965	74,324	73,735	75,890
Interest on Federal Home Loan Bank advances	4,556	4,550	4,479	4,400	4,129
Interest on notes payable and other borrowings	2,770	4,783	3,721	3,562	1,728
Interest on subordinated notes	1,087	1,308	1,305	1,273	1,295
Interest on long-term debt - trust preferred securities	4,591	4,673	4,629	4,663	4,595
<b>Total interest expense</b>	<b>74,434</b>	<b>86,279</b>	<b>88,458</b>	<b>87,633</b>	<b>87,637</b>
<b>Net interest income</b>	<b>61,742</b>	<b>65,438</b>	<b>66,187</b>	<b>65,255</b>	<b>64,670</b>
Provision for credit losses	8,555	6,217	4,365	2,490	1,807
<b>Net interest income after provision for credit losses</b>	<b>53,187</b>	<b>59,221</b>	<b>61,822</b>	<b>62,765</b>	<b>62,863</b>
<b>Non-interest income</b>					
Wealth management	7,865	8,320	7,631	7,771	7,619
Mortgage banking	6,096	5,793	(3,122)	6,754	5,463
Service charges on deposit accounts	2,373	2,288	2,139	2,071	1,888
Gain on sale of premium finance receivables	1,141	1,596	—	175	269
Administrative services	713	965	980	1,048	1,013
Gains (losses) on available-for-sale securities, net	(1,333)	2,834	(76)	192	47
Other	7,701	6,172	3,985	2,839	3,434
<b>Total non-interest income</b>	<b>24,556</b>	<b>27,968</b>	<b>11,537</b>	<b>20,850</b>	<b>19,733</b>
<b>Non-interest expense</b>					
Salaries and employee benefits	36,672	36,583	34,256	35,060	35,917
Equipment	3,926	4,034	3,910	3,829	3,590
Occupancy, net	5,867	5,902	5,303	5,347	5,435
Data processing	2,798	2,721	2,645	2,578	2,476
Advertising and marketing	999	1,212	1,515	1,513	1,078
Professional fees	2,068	2,045	1,757	1,685	1,603
Amortization of other intangible assets	788	964	964	964	969
Other	9,715	10,105	9,137	9,162	8,676
<b>Total non-interest expense</b>	<b>62,833</b>	<b>63,566</b>	<b>59,487</b>	<b>60,138</b>	<b>59,744</b>
Income before income taxes	14,910	23,623	13,872	23,477	22,852
Income tax expense	5,205	7,980	3,953	8,067	8,171
<b>Net income</b>	<b>\$ 9,705</b>	<b>\$ 15,643</b>	<b>\$ 9,919</b>	<b>\$ 15,410</b>	<b>\$ 14,681</b>
<b>Net income per common share – Basic</b>	<b>\$ 0.41</b>	<b>\$ 0.67</b>	<b>\$ 0.42</b>	<b>\$ 0.64</b>	<b>\$ 0.59</b>
<b>Net income per common share – Diluted</b>	<b>\$ 0.40</b>	<b>\$ 0.65</b>	<b>\$ 0.40</b>	<b>\$ 0.62</b>	<b>\$ 0.57</b>
<b>Cash dividends declared per common share</b>	<b>\$ 0.18</b>	<b>\$ —</b>	<b>\$ 0.16</b>	<b>\$ —</b>	<b>\$ 0.16</b>
Weighted average common shares outstanding	23,518	23,471	23,797	24,154	25,029
Dilutive potential common shares	582	699	795	806	817
<b>Average common shares and dilutive common shares</b>	<b>24,100</b>	<b>24,170</b>	<b>24,592</b>	<b>24,960</b>	<b>25,846</b>

## WINTRUST FINANCIAL CORPORATION AND SUBSIDIARIES

### Period End Loan Balances – 5 Quarter Trends

(Dollars in thousands)	March 31, 2008	December 31, 2007	September 30, 2007	June 30, 2007	March 31, 2007
<b>Balance:</b>					
Commercial and commercial real estate <sup>(2)</sup>	\$ 4,534,383	\$ 4,408,661	\$ 4,219,320	\$ 4,186,308	\$ 4,086,994
Home equity	695,446	678,298	654,022	638,941	650,826
Residential real estate	233,556	226,686	220,084	222,312	204,590
Premium finance receivables	1,017,011	1,078,185	1,289,920	1,306,321	1,228,013
Indirect consumer loans <sup>(1)</sup>	230,771	241,393	253,058	248,788	245,420
Tricom finance receivables	23,478	27,719	33,342	34,177	39,436
Other loans <sup>(2)</sup>	140,271	140,660	138,613	84,113	90,627
Total loans, net of unearned income	<u>\$ 6,874,916</u>	<u>\$ 6,801,602</u>	<u>\$ 6,808,359</u>	<u>\$ 6,720,960</u>	<u>\$ 6,545,906</u>
<b>Mix:</b>					
Commercial and commercial real estate <sup>(2)</sup>	66.0 %	64.8 %	62.0 %	62.3 %	62.4 %
Home equity	10.1	10.0	9.6	9.5	9.9
Residential real estate	3.4	3.3	3.2	3.3	3.1
Premium finance receivables	14.8	15.9	18.9	19.4	18.8
Indirect consumer loans <sup>(1)</sup>	3.4	3.5	3.7	3.7	3.8
Tricom finance receivables	0.3	0.4	0.5	0.5	0.6
Other loans <sup>(3)</sup>	2.0	2.1	2.1	1.3	1.4
Total loans, net of unearned income	<u>100.0 %</u>	<u>100.0 %</u>	<u>100.0 %</u>	<u>100.0 %</u>	<u>100.0 %</u>

(1) Includes autos, boats, snowmobiles and other indirect consumer loans

(2) Approximately \$56.2 million of loans originally reported as commercial and commercial real estate (\$53.6 million) and home equity (\$2.6 million) were reclassified in the third quarter of 2007 and are now included in other.

## WINTRUST FINANCIAL CORPORATION AND SUBSIDIARIES

### Period End Deposit Balances – 5 Quarter Trends

(Dollars in thousands)	March 31, 2008	December 31, 2007	September 30, 2007	June 30, 2007	March 31, 2007
<b>Balance:</b>					
Non-interest bearing	\$ 670,433	\$ 664,264	\$ 658,214	\$ 655,074	\$ 651,075
NOW	1,013,603	1,041,780	1,005,002	964,714	894,513
Wealth Management deposits <sup>(1)</sup>	647,798	599,426	563,003	515,223	538,402
Money market	797,215	701,972	690,798	704,534	719,751
Savings	325,096	297,586	291,466	302,000	311,566
Time certificates of deposit	4,029,437	4,193,413	4,369,581	4,408,017	4,551,496
Total deposits	<u>\$ 7,483,582</u>	<u>\$ 7,471,441</u>	<u>\$ 7,578,064</u>	<u>\$ 7,549,562</u>	<u>\$ 7,666,803</u>
<b>Mix:</b>					
Non-interest bearing	9.0 %	8.9 %	8.7 %	8.7 %	8.4 %
NOW	13.5	13.6	13.3	12.8	11.7
Wealth Management deposits <sup>(1)</sup>	8.7	8.0	7.4	6.8	7.0
Money market	10.7	9.4	9.1	9.3	9.4
Savings	4.3	4.0	3.8	4.0	4.1
Time certificates of deposit	53.8	56.1	57.7	58.4	59.4
Total deposits	<u>100.0 %</u>	<u>100.0 %</u>	<u>100.0 %</u>	<u>100.0 %</u>	<u>100.0 %</u>

(1) Represents deposit balances from brokerage customers of Wayne Hummer Investments and trust and asset management customers of Wayne Hummer Trust Company at the Company's subsidiary banks.

## WINTRUST FINANCIAL CORPORATION AND SUBSIDIARIES

### Quarterly Average Balances – 5 Quarter Trends

(Dollars in thousands)	Three Months Ended				
	March 31, 2008	December 31, 2007	September 30, 2007	June 30, 2007	March 31, 2007
Liquidity management assets	\$ 1,391,400	\$ 1,552,675	\$ 1,551,389	\$ 1,686,596	\$ 1,913,693
Other earning assets	26,403	23,875	23,882	25,791	25,392
Loans, net of unearned income	7,012,642	6,985,850	6,879,856	6,772,512	6,619,361
Total earning assets	\$ 8,430,445	\$ 8,562,400	\$ 8,455,127	\$ 8,484,899	\$ 8,558,446
Allowance for loan losses	(51,364)	(50,190)	(48,839)	(47,982)	(47,514)
Cash and due from banks	124,745	131,240	129,904	132,216	131,699
Other assets	869,713	853,661	845,868	826,399	811,144
Total assets	\$ 9,373,539	\$ 9,497,111	\$ 9,382,060	\$ 9,395,532	\$ 9,453,775
Interest-bearing deposits	\$ 6,747,980	\$ 6,845,466	\$ 6,892,110	\$ 6,896,118	\$ 7,081,407
Federal Home Loan Bank advances	426,911	411,480	403,590	400,918	385,904
Notes payable and other borrowings	332,019	433,983	330,184	322,811	184,313
Subordinated notes	75,000	75,000	75,000	75,000	75,000
Junior subordinated debentures	249,635	249,677	249,719	249,760	249,801
Total interest-bearing liabilities	\$ 7,831,545	\$ 8,015,606	\$ 7,950,603	\$ 7,944,607	\$ 7,976,425
Non-interest bearing deposits	642,917	657,029	643,338	646,278	644,543
Other liabilities	155,080	99,331	76,004	79,182	83,215
Equity	743,997	725,145	712,115	725,465	749,592
Total liabilities and shareholders' equity	\$ 9,373,539	\$ 9,497,111	\$ 9,382,060	\$ 9,395,532	\$ 9,453,775

## WINTRUST FINANCIAL CORPORATION AND SUBSIDIARIES

### Net Interest Margin – 5 Quarter Trends

Yield earned on:	Three Months Ended				
	March 31, 2008	December 31, 2007	September 30, 2007	June 30, 2007	March 31, 2007
Liquidity management assets	5.01 %	5.15 %	5.13 %	5.16 %	5.19 %
Other earning assets	6.10	7.09	8.76	8.10	7.47
Loans, net of unearned income	6.83	7.50	7.77	7.79	7.84
Total earning assets	6.53 %	7.07 %	7.29 %	7.27 %	7.25 %
Rate paid on:					
Interest-bearing deposits	3.66 %	4.11 %	4.28 %	4.29 %	4.35 %
Federal Home Loan Bank advances	4.29	4.39	4.40	4.40	4.34
Notes payable and other borrowings	3.36	4.37	4.47	4.42	3.80
Subordinated notes	5.73	6.82	6.81	6.72	6.91
Junior subordinated debentures	7.28	7.32	7.25	7.39	7.36
Total interest-bearing liabilities	3.82 %	4.27 %	4.41 %	4.42 %	4.45 %
Rate Spread	2.71 %	2.80 %	2.88 %	2.85 %	2.80 %
Net Free Funds Contribution	0.27	0.28	0.26	0.28	0.30
Net Interest Margin	2.98 %	3.08 %	3.14 %	3.13 %	3.10 %
Core Net Interest Margin	3.26 %	3.37 %	3.43 %	3.40 %	3.34 %

## WINTRUST FINANCIAL CORPORATION AND SUBSIDIARIES

### Non-Interest Income – 5 Quarter Trends

(Dollars in thousands)	Three Months Ended				
	March 31, 2008	December 31, 2007	September 30, 2007	June 30, 2007	March 31, 2007
Brokerage	\$ 5,038	\$ 5,464	\$ 4,727	\$ 5,084	\$ 5,071
Trust and asset management	2,827	2,856	2,904	2,687	2,548
Total wealth management	<u>7,865</u>	<u>8,320</u>	<u>7,631</u>	<u>7,771</u>	<u>7,619</u>
Mortgage banking	6,096	5,793	(3,122)	6,754	5,463
Service charges on deposit accounts	2,373	2,288	2,139	2,071	1,888
Gain on sale of premium finance receivables	1,141	1,596	—	175	269
Administrative services	713	965	980	1,048	1,013
(Losses) gains on available-for-sale securities, net	(1,333)	2,834	(76)	192	47
Other:					
Fees from covered call options	6,780	1,693	56	443	436
Bank Owned Life Insurance	613	903	2,205	992	809
Miscellaneous	308	3,576	1,724	1,404	2,189
Total other income	<u>7,701</u>	<u>6,172</u>	<u>3,985</u>	<u>2,839</u>	<u>3,434</u>
Total non-interest income	<u>\$ 24,556</u>	<u>\$ 27,968</u>	<u>\$ 11,537</u>	<u>\$ 20,850</u>	<u>\$ 19,733</u>

## WINTRUST FINANCIAL CORPORATION AND SUBSIDIARIES

### Non-Interest Expense – 5 Quarter Trends

(Dollars in thousands)	Three Months Ended				
	March 31, 2008	December 31, 2007	September 30, 2007	June 30, 2007	March 31, 2007
Salaries and employee benefits	\$ 36,672	\$ 36,583	\$ 34,256	\$ 35,060	\$ 35,917
Equipment	3,926	4,034	3,910	3,829	3,590
Occupancy, net	5,867	5,902	5,303	5,347	5,435
Data processing	2,798	2,721	2,645	2,578	2,476
Advertising and marketing	999	1,212	1,515	1,513	1,078
Professional fees	2,068	2,045	1,757	1,685	1,603
Amortization of other intangibles	788	964	964	964	969
Other:					
Commissions – 3 <sup>rd</sup> party brokers	985	905	924	999	1,026
Postage	986	1,074	948	974	845
Stationery and supplies	742	849	741	798	771
FDIC Insurance	1,286	1,257	1,067	786	604
Miscellaneous	5,716	6,020	5,457	5,605	5,430
Total other expense	<u>9,715</u>	<u>10,105</u>	<u>9,137</u>	<u>9,162</u>	<u>8,676</u>
Total non-interest expense	<u>\$ 62,833</u>	<u>\$ 63,566</u>	<u>\$ 59,487</u>	<u>\$ 60,138</u>	<u>\$ 59,744</u>

# WINTRUST FINANCIAL CORPORATION AND SUBSIDIARIES

## Allowance for Credit Losses – 5 Quarter Trends

(Dollars in thousands)	Three Months Ended				
	March 31, 2008	December 31, 2007	September 30, 2007	June 30, 2007	March 31, 2007
<b>Balance at beginning of period</b>	\$ 50,389	\$ 48,757	\$ 47,392	\$ 46,526	\$ 46,055
<b>Provision for credit losses</b>	8,555	6,217	4,365	2,490	1,807
<b>Allowance acquired in business combinations</b>	—	362	—	—	—
<b>Reclassification to allowance for lending-related commitments</b>	—	(36)	—	—	—
<b>Charge-offs:</b>					
Commercial and commercial real estate loans	3,957	4,029	2,239	1,743	947
Home equity loans	—	156	—	82	51
Residential real estate loans	219	—	—	147	—
Consumer and other loans	69	130	65	165	233
Premium finance receivables	883	665	625	610	525
Indirect consumer loans	258	346	247	181	99
Tricom finance receivables	25	100	102	25	25
<b>Total charge-offs</b>	<b>5,411</b>	<b>5,426</b>	<b>3,278</b>	<b>2,953</b>	<b>1,880</b>
<b>Recoveries:</b>					
Commercial and commercial real estate loans	40	234	82	1,073	343
Home equity loans	—	1	—	42	18
Residential real estate loans	—	6	—	—	—
Consumer and other loans	12	78	37	34	29
Premium finance receivables	128	148	115	133	118
Indirect consumer loans	45	48	44	44	36
Tricom finance receivables	—	—	—	3	—
<b>Total recoveries</b>	<b>225</b>	<b>515</b>	<b>278</b>	<b>1,329</b>	<b>544</b>
<b>Net charge-offs</b>	<b>(5,186)</b>	<b>(4,911)</b>	<b>(3,000)</b>	<b>(1,624)</b>	<b>(1,336)</b>
<b>Allowance for loan losses at end of period</b>	<b>\$ 53,758</b>	<b>\$ 50,389</b>	<b>\$ 48,757</b>	<b>\$ 47,392</b>	<b>\$ 46,526</b>
<b>Allowance for lending-related commitments at end of period</b>	<b>\$ 493</b>	<b>\$ 493</b>	<b>\$ 457</b>	<b>\$ 457</b>	<b>\$ 457</b>
<b>Allowance for credit losses at end of period</b>	<b>\$ 54,251</b>	<b>\$ 50,882</b>	<b>\$ 49,214</b>	<b>\$ 47,849</b>	<b>\$ 46,983</b>
<b>Annualized net charge-offs (recoveries) by category as a percentage of its own respective category's average:</b>					
Commercial and commercial real estate loans	0.35 %	0.35 %	0.21 %	0.07 %	0.06 %
Home equity loans	—	0.09	—	0.02	0.02
Residential real estate loans	0.27	(0.01)	—	0.16	—
Consumer and other loans	0.16	0.14	0.11	0.60	0.87
Premium finance receivables	0.27	0.16	0.16	0.15	0.14
Indirect consumer loans	0.36	0.48	0.32	0.22	0.10
Tricom finance receivables	0.41	1.23	1.30	0.27	0.27
<b>Total loans, net of unearned income</b>	<b>0.30 %</b>	<b>0.28 %</b>	<b>0.17 %</b>	<b>0.10 %</b>	<b>0.08 %</b>
<b>Net charge-offs as a percentage of the provision for loan losses</b>	<b>60.62 %</b>	<b>78.99 %</b>	<b>68.72 %</b>	<b>65.25 %</b>	<b>73.96 %</b>
<b>Loans at period-end</b>	<b>\$ 6,874,916</b>	<b>\$ 6,801,602</b>	<b>\$ 6,808,359</b>	<b>\$ 6,720,960</b>	<b>\$ 6,545,906</b>
<b>Allowance for loan losses as a percentage of loans at period-end</b>	<b>0.78 %</b>	<b>0.74 %</b>	<b>0.72 %</b>	<b>0.71 %</b>	<b>0.71 %</b>
<b>Allowance for credit losses as a percentage of loans at period-end</b>	<b>0.79 %</b>	<b>0.75 %</b>	<b>0.72 %</b>	<b>0.71 %</b>	<b>0.72 %</b>

## WINTRUST FINANCIAL CORPORATION AND SUBSIDIARIES

### Non-Performing Assets – 5 Quarter Trends

(Dollars in thousands)	March 31, 2008	December 31, 2007	September 30, 2007	June 30, 2007	March 31, 2007
<b>Loans past due greater than 90 days and still accruing:</b>					
Residential real estate and home equity <sup>(1)</sup>	\$ 387	\$ 51	\$ 85	\$ 755	\$ 286
Commercial, consumer and other	8,557	14,742	2,207	279	3,696
Premium finance receivables	8,133	8,703	7,204	5,162	6,074
Indirect consumer loans	635	517	279	176	269
Tricom finance receivables	—	—	—	—	—
Total past due greater than 90 days and still accruing	<u>17,712</u>	<u>24,013</u>	<u>9,775</u>	<u>6,372</u>	<u>10,325</u>
<b>Non-accrual loans:</b>					
Residential real estate and home equity <sup>(1)</sup>	3,655	3,215	4,465	5,712	3,568
Commercial, consumer and other	51,184	33,267	20,452	12,558	9,660
Premium finance receivables	13,542	10,725	11,400	9,406	7,455
Indirect consumer loans	399	560	592	500	383
Tricom finance receivables	49	74	174	274	299
Total non-accrual	<u>68,829</u>	<u>47,841</u>	<u>37,083</u>	<u>28,450</u>	<u>21,365</u>
<b>Total non-performing loans:</b>					
Residential real estate and home equity <sup>(1)</sup>	4,042	3,266	4,550	6,467	3,854
Commercial, consumer and other	59,741	48,009	22,659	12,837	13,356
Premium finance receivables	21,675	19,428	18,604	14,568	13,529
Indirect consumer loans	1,034	1,077	871	676	652
Tricom finance receivables	49	74	174	274	299
Total non-performing loans	<u>86,541</u>	<u>71,854</u>	<u>46,858</u>	<u>34,822</u>	<u>31,690</u>
Other real estate owned	4,873	3,858	1,834	1,504	627
Total non-performing assets	<u>\$ 91,414</u>	<u>\$ 75,712</u>	<u>\$ 48,692</u>	<u>\$ 36,326</u>	<u>\$ 32,317</u>
<b>Total non-performing loans by category as a percent of its own respective category's period-end balance:</b>					
Residential real estate and home equity <sup>(1)</sup>	0.44%	0.36%	0.52%	0.75%	0.45%
Commercial, consumer and other	1.28	1.06	0.52	0.30	0.32
Premium finance receivables	2.13	1.80	1.44	1.12	1.10
Indirect consumer loans	0.45	0.45	0.34	0.27	0.27
Tricom finance receivables	0.21	0.27	0.52	0.80	0.76
Total non-performing loans	<u>1.26%</u>	<u>1.06%</u>	<u>0.69%</u>	<u>0.52%</u>	<u>0.48%</u>
<b>Total non-performing assets as a percentage of total assets</b>	<u>0.94%</u>	<u>0.81%</u>	<u>0.51%</u>	<u>0.39%</u>	<u>0.34%</u>
<b>Allowance for loan losses as a percentage of non-performing loans</b>	<u>62.12%</u>	<u>70.13%</u>	<u>104.05%</u>	<u>136.10%</u>	<u>146.82%</u>

<sup>(1)</sup> Nonaccrual and past due greater than 90 days and still accruing residential mortgage loans held for sale accounted for at lower of cost or market are excluded from the nonperforming balances presented above. These balances totaled \$2.1 million as of March 31, 2008, \$2.0 million as of December 31, 2007 and \$0 as of March 31, 2007.