

Wintrust Financial Corporation & Factual Data Corporation

TWO SUCCESSFUL INVESTMENTS

by CIVC Partners



Two more successful exits during 2003 demonstrated CIVC Partners' continued success in the financial services industry. In May, CIVC divested its ownership of **Wintrust Financial Corporation**, a multi-bank holding company, through open market sales of public stock. In August, Kroll Inc. acquired CIVC portfolio company **Factual Data Corporation**, a national provider of credit reporting and customized information services. Both of these investments were made in 1999 and both resulted in substantial realized returns for CIVC.

Investment Strategy

Wintrust Financial Corporation is a multi-bank holding company composed of de novo community banks that provide a high customer service model in demographically attractive, suburban Chicago markets. At the time of the investment, Wintrust was the fastest growing bank holding company in Illinois, having grown revenue 53% per year between 1993 and 1999. In addition Wintrust's business model of providing high personal service offerings led to a high level of customer loyalty with low economic cycle risk. During CIVC's three-year ownership period, Wintrust continued its strong internal growth and completed a strategic acquisition. Revenue and net income more than doubled and market capitalization more than tripled.

Factual Data Corporation provides a wide range of customized credit and other information services to businesses across the U.S., assisting them in making critical decisions, such as determining whether to make a mortgage or offer employment. Through strong product innovation, Factual Data developed an industry leading, fully automated product suite that captured significant volume in the mortgage industry's shift to automated underwriting systems. Factual Data's growth was further accelerated by CIVC's investment, which enabled Factual Data to execute an aggressive consolidation strategy of small credit reporting businesses. As a result, Factual Data completed 34 acquisitions, more than doubled revenue, and tripled EBITDA.

Financial Services Focus

These transactions demonstrate CIVC's expertise in the financial services industry and the value delivered to its portfolio companies as well as to its investors. Also portrayed is CIVC's flexible investment strategy as it makes investments in either majority or minority ownership positions in private or public companies. CIVC remains interested in specialty consumer and commercial finance opportunities to complement its other financial services portfolio companies: American Fidelity and Liberty, RAM Reinsurance, and two others under contract.

If you have an opportunity that might be a fit with our financial services focus, please contact Dan Helle, Mike Miller, or Keith Yamada.

CIVC PARTNERS' PORTFOLIO COMPANIES

sector

Business Services

THE BRICKMAN GROUP, LTD.

Landscape Maintenance

GENERAL ROOFING SERVICES, INC.

Commercial Roofing

KELLERMEYER BUILDING SERVICES, LLC

Contract Cleaning Services

sector

Financial Services

AF&L, INC.

Long-term Care Insurance

RAM REINSURANCE COMPANY

Municipal and Asset-backed Bond Reinsurer

sector

Media/ Communications

PIEDMONT TELEVISION HOLDINGS

Television Stations

TRANSWESTERN PUBLISHING COMPANY, L.P.

Yellow Pages Directories

sector

Industrial Growth

HOLLINEE, LLC

HVAC Filtration Media

K & K SCREW PRODUCTS, LLC

Precision Screw Machining

NSP HOLDINGS, L.P.

Industrial Safety Products

WASTEQUIR, INC.

Waste Handling Equipment

sector

Other

LA FITNESS INTERNATIONAL, LLC

Full Service Fitness Clubs

CIVC Contacts

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CIVC Partners, with over 30 years of experience in private equity investing, manages \$1.2 billion in private equity capital and currently invests from an \$650 million fund closed in 2002. CIVC Partners provides growth capital to middle-market companies and executives with a focus on business services, financial services, media and communications, and industrial growth. The latest information on CIVC Partners and its portfolio companies can be found at www.civc.com.