

Sustainable Accounting Standards Board (SASB) Index

The index below maps our current disclosures for relevant ESG topics from SASB's Commercial Banks industry standard. All disclosures are based on Version 2023-12 of the SASB industry standard. All data and descriptions apply to our operations for January 1, 2023–December 31, 2023. Certain information is not disclosed within the index below because we believe that information (i) is not considered material or is confidential; (ii) could cause a competitive disadvantage to our business if publicly disseminated; or (iii) is not currently collected in a manner consistent with the related SASB metric. Our disclosure on these topics may evolve over time.

TOPIC	SASB CODE	ACCOUNTING OR ACTIVITY METRIC	LINK OR RESPONSE
Data Security			
	FN-CB-230a.1	(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected	Any data breaches meeting the SEC's threshold for inclusion in financial filings would be disclosed in our 2023 10-K. There were no data breaches that required disclosure during the reporting period.
	FN-CB-230a.2	Description of approach to identifying and addressing data security risks	2023 Corporate Social Responsibility Report, p. 25 (Staying ahead of cybersecurity threats) Security and Fraud Management
Financial Inclusion & Capacity Building			
	FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	In 2023, our employees devoted more than 3,000 hours and reached more than 16,000 people through education sessions and other forms of financial instruction. More on the impacts of our affordable accounts and financial education efforts can be found in this report. 2023 Corporate Social Responsibility Report, p. 7 (Prioritizing financial education for all ages)
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis			
	FN-CB-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	Our current efforts examine ESG risks, as well as opportunities, in our loan portfolio, and credit risk management processes are discussed in this report. 2023 Corporate Social Responsibility Report, p. 24 (Taking a comprehensive approach to risk management)

Sustainable Accounting Standards Board (SASB) Index (continued)

TOPIC	SASB CODE	ACCOUNTING OR ACTIVITY METRIC	LINK OR RESPONSE						
Business Ethics									
	FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	Wintrust does not disclose total losses. However, in accordance with Securities and Exchange Commission requirements and US Generally Accepted Accounting Principles, Wintrust provides information regarding material legal matters in its 10-K and other applicable SEC filings. 2023 10-K						
	FN-CB-510a.2	Description of whistleblower policies and procedures	2023 Corporate Social Responsibility Report, p. 24 (Reporting Potential Issues) Corporate Code of Ethics Whistleblower Policy and Procedures						
Systemic Risk Management									
	FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	Wintrust is not a globally systemic bank.						
	FN-CB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	2023 Proxy Statement , p. 5, 6–7, 13, 43						
Activity Metrics									
	FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	<table border="0"> <tr> <td>PERSONAL</td> <td>SMALL BUSINESS</td> </tr> <tr> <td>298,244 checking accounts totaling \$3,364,831,663</td> <td>60,492 checking accounts totaling \$2,413,099,520</td> </tr> <tr> <td>181,692 savings accounts totaling \$4,781,767,763</td> <td>8,445 savings accounts totaling \$1,008,392,927</td> </tr> </table>	PERSONAL	SMALL BUSINESS	298,244 checking accounts totaling \$3,364,831,663	60,492 checking accounts totaling \$2,413,099,520	181,692 savings accounts totaling \$4,781,767,763	8,445 savings accounts totaling \$1,008,392,927
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	FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	Wintrust discloses the value of loans in its 10-K .						