

Sustainability Accounting Standards Board (SASB) Index

INTRODUCTION

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SASB INDEX

The index below maps our current disclosures for relevant environmental, social, and governance (ESG) topics to the SASB Standards (part of the International Financial Reporting Standards Foundation) for the Commercial Banks and Mortgage Finance sectors. All data and descriptions apply to our operations for January 1, 2025–December 31, 2025. Certain information is not disclosed within the index below because we believe that information (1) is not considered material or is confidential; (2) could cause a competitive disadvantage to our business if publicly disseminated; or (3) is not currently collected in a manner consistent with the related SASB metric. Our disclosure on these topics may evolve over time.

Commercial Banks			
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 Securities and Exchange Commission's (SEC's) threshold for inclusion in financial filings would be disclosed in its 2025 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	2025 Community Impact Report, p. 25 (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 2025, our employees devoted more than 5,000 hours and reached more than 20,000 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. 2025 Community Impact Report, p. 6 (Promoting financial wellness across our communities)
Incorporation of ESG Factors in Credit Analysis	FN-CB-410a.2	Description of approach to incorporation of ESG factors in credit analysis	Our current efforts examine ESG risks, as well as opportunities, in our loan portfolio and credit risk management processes. 2025 Community Impact Report, p. 25 (Effectively managing our risk)
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 SEC requirements and U.S. Generally Accepted Accounting Principles, Wintrust provides information regarding material legal matters in our 10-K and other applicable SEC filings .
	FN-CB-510a.2	Description of whistleblower policies and procedures	2025 Community Impact Report, p. 25 (Reporting potential issues) Corporate Code of Ethics Whistleblower Policy and Procedures

Commercial Banks (continued)				
TOPIC	SASB CODE	ACCOUNTING OR ACTIVITY METRIC	LINK OR RESPONSE	
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	2025 Proxy Statement , pp. 5–8, 13–14, 43–44	
Activity Metrics	FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	PERSONAL 366,199 checking accounts (\$3,729,465,835.28) 215,593 savings accounts (\$5,641,445,883.99)	SMALL BUSINESS 70,150 checking accounts (\$2,691,205,202.39) 10,297 savings accounts (\$1,263,708,861.52)
			FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate

Mortgage Finance			
TOPIC	SASB CODE	ACCOUNTING OR ACTIVITY METRIC	LINK OR RESPONSE
Lending Practices	FN-MF-270a.3	Total amount of monetary losses as a result of legal proceedings associated with communications to customers or remuneration of loan originators	Wintrust does not disclose total losses. However, in accordance with SEC requirements and U.S. Generally Accepted Accounting Principles, Wintrust provides information regarding material legal matters in its 10-K and other applicable SEC filings .
Discriminatory Lending	FN-MF-270b.2	Total amount of monetary losses as a result of legal proceedings associated with discriminatory mortgage lending	Wintrust does not disclose total losses. However, in accordance with SEC requirements and U.S. Generally Accepted Accounting Principles, Wintrust provides information regarding material legal matters in its 10-K and other applicable SEC filings .
	FN-MF-270b.3	Description of policies and procedures for ensuring nondiscriminatory mortgage origination	2025 Community Impact Report, p. 8 (Supporting Homeownership and Affordable Housing)