

WINTRUST[®]

2025

Community Impact Report





We have the unique ability to be close to our communities so that we deliver solutions, services, and expertise that matter.”

Dear Stakeholders,

Building and maintaining sustainable, healthy communities is central to our community banking business model. Our business does better when our cities and neighborhoods have the resources to create jobs, provide safe housing, and support spaces for residents to thrive. We have a role in making that happen.

Our 2025 Community Impact Report highlights many of the ways we work to make our cities and our neighborhoods stronger.

Our impact starts with the more than 5,900 Wintrust team members who are deeply rooted in their communities. In 2025, our colleagues provided over 42,000 hours of volunteer service — much of it outside of business hours — to make a difference. We serve on boards, provide leadership, and work to make all our communities better places to live and work.

We make investments in the programs, projects, and organizations dedicated to making a difference. Our efforts stretch across a broad spectrum of initiatives. For example, we know small businesses drive economic development. As a community bank, we are committed to delivering resources to help these businesses grow. We are proud to continually be recognized as a top Small Business Administration (SBA) lender in the Midwest.

Strong communities provide welcoming places to spend time with friends and family. We work with organizations across our markets to ensure that our neighbors enjoy nature, sports and recreation, and the arts. This includes the Greenbelt Forest Preserve in Lake County, Illinois, which is featured in this year’s report and in our “State of Impact” video. Our team had a great time learning about and supporting environmental sustainability.

Importantly, we also provide banking services to community organizations. From everyday banking provided through our branch locations to complex

lending and cash management through our specialized nonprofit banking team, we are uniquely positioned to help these organizations streamline banking processes so they can focus on their missions.

Our differentiator is the deep roots we nurture in our communities. With 16 bank charters serving Illinois, Wisconsin, west Michigan, northwest Indiana, and southwest Florida, we have the unique ability to be close to our communities so that we deliver solutions, services, and expertise that matter. We have local leaders empowered to make decisions that drive opportunity and growth.

I encourage you to read this report to learn more about our 2025 impact. I am grateful for all our Wintrust team does to produce these results. Our commitment is to continue our focus on making a difference — big and small — in the communities we call home. That is the foundation on which we were built and the legacy we carry every day.

Tim Crane
President and Chief Executive Officer

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ABOUT THE COVER

Dane Morgan, senior relationship manager of business banking for Libertyville Bank & Trust Company, participates in a Greenbelt Forest Preserve volunteer event in September 2025. Read more about Wintrust’s support for Greenbelt and the Lake County Forest Preserves on [page 23](#).

About Wintrust

Wintrust delivers sophisticated financial solutions with a community bank personality. Through more than 200 retail locations in Illinois, Wisconsin, Michigan, Indiana, and Florida — and additional business development offices in 14 other states — our unique model combines the strength and resources of a large financial institution with the community-driven spirit and deeply rooted relationships of a neighborhood bank.

Wintrust’s 16 nationally chartered banks deliver banking services to individuals, small- to midsize businesses, government entities, and large institutions. Our commercial banking, mortgage, specialty finance, and wealth management businesses reach customers in all 50 states. We also provide financing and insurance payment solutions in Canada.

To learn more, visit wintrust.com.

2025 SELECTED AWARDS AND RECOGNITION

J.D. Power 2025 U.S. Retail Banking Satisfaction Study — Highest in Customer Satisfaction With Retail Banking in Illinois¹

Greenwich Excellence Awards for U.S. Middle Market and Small Business Banking

American Banker Top 20 by Reputation — No. 6 ranking

Vault Top Ranked Internships — No. 13 in Financial Services and No. 28 in Functional Services-Finance

Youth Guidance Partner of the Year 2025

Crown of Cristo Rey Award

Hope Chicago Paul Sheridan Leadership Award

GLASA (Great Lakes Adaptive Sports Association) Sports Partner of the Year 2025

Ranked among top places to work by:

- USA Today
- Chicago Tribune
- NJ.com
- The Orange County Register
- The San Diego Union-Tribune
- Milwaukee Journal Sentinel
- The Dallas Morning News
- The Salt Lake Tribune

¹ Wintrust Community Banks received the highest score in Illinois in the J.D. Power 2022 – 2025 U.S. Retail Banking Satisfaction Studies, which measure customers’ satisfaction with their primary bank. Visit jdpower.com/awards for more details.

COMPANY HIGHLIGHTS²

\$71B+

in total assets

300,000+

consumer households

50,000+

business households³

550,000+

personal checking and savings accounts

\$17B+

in commercial loans

\$600M+

in small-business loans

16

banking charters

209

bank locations

5,900+

employees

² Data as of December 31, 2025.

³ A business household consists of one or more core organizations (or sole proprietorships) with the same ultimate Data Universal Numbering System or address, excluding accounts at nonphysical locations.

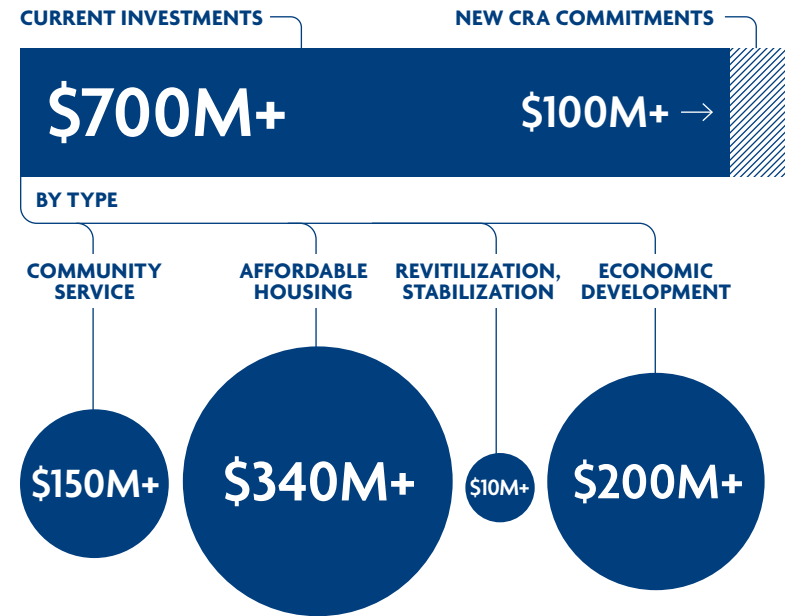


^ For the past two years, Wintrust’s Rosemont campus has hosted the GLASA Chicago USA Wheelchair Football League Tournament. Read about the other ways in which we work to advance sports equity across our communities starting on [page 14](#).

2025 Impact Highlights¹

Building Sustainable Communities

Making Community Reinvestment Act (CRA) Investments



13 of 16
banks awarded an "outstanding" CRA rating

24K+
volunteer hours contributed by employees for CRA activities

260+
loans totaling more than \$450M provided for the purpose of supporting community development

EXPANDING ACCESS AND INCLUSION



of retail banking locations opened since 2021 in low- and moderate-income neighborhoods

5,000+

hours of personal and small-business financial education training provided by Wintrust volunteers

EMPOWERING SMALL BUSINESSES

\$155M+

provided across more than **215** Small Business Administration loans

GIVING AND VOLUNTEERING

\$13.6M+

in donations made to more than **2,000** community partners

SUPPORTING HOMEOWNERSHIP AND AFFORDABLE HOUSING

\$244M+

funded in affordable homeowner mortgages in Illinois and Wisconsin

8,800+

residential mortgages for applicants with FICO scores above 660

10,500+

residential mortgages totaling **\$3.9B** originated

1,600+

residential mortgages for applicants with FICO scores at or below 660

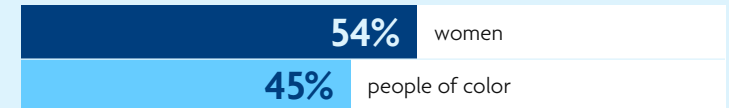
Prioritizing Our People

Workforce Data²

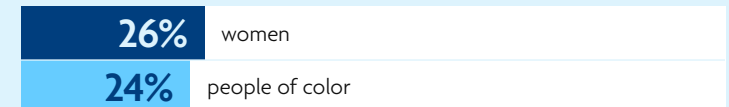


198,000+ training hours

NEW HIRE REPRESENTATION



TOTAL BOARD REPRESENTATION³



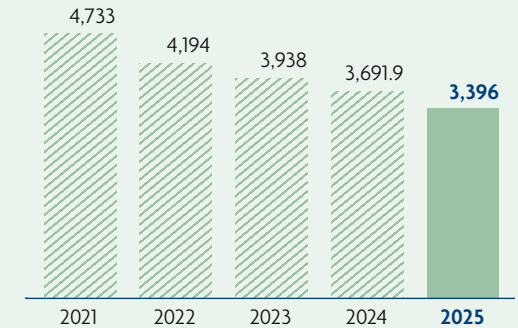
OUR BUSINESS RESOURCE GROUPS

27%+ employees participate in our five BRGs

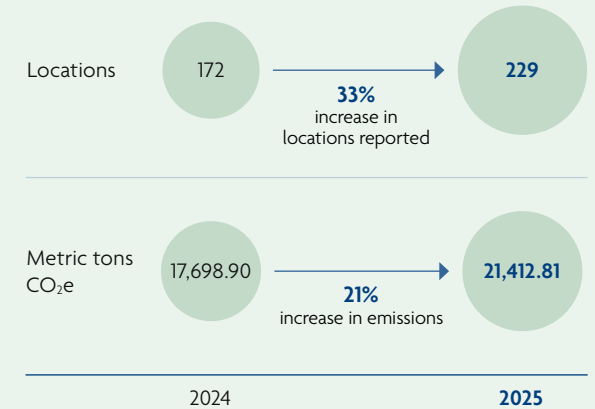
Minimizing Our Environmental Impact

Greenhouse Gas Emissions

SCOPE 1 AND 2 EMISSIONS ACROSS OUR ROSEMONT CORPORATE CAMPUS (in metric tons CO₂e)⁴



SCOPE 1 AND 2 EMISSIONS ACROSS WINTRUST LOCATIONS⁵



1 M represents million.
 2 Based on self-identification.
 3 Data as of January 15, 2026, including board directors for Wintrust Community Banks.
 4 CO₂e refers to carbon dioxide equivalents, or the global warming potential equivalent to 1 metric ton of CO₂.
 5 The emissions data for 2024 represent the calendar year and consist of Wintrust Financial's three office buildings in Rosemont, Illinois, as well as retail banking locations across Illinois, Indiana, and Wisconsin. Our expanded 2025 data reflect the 2024 acquisition of Macatawa Bank and first-time reporting of several non-retail banking office locations, including those of Wintrust Mortgage, Wintrust Wealth Management, FIRST Insurance Funding, and TRICOM. Our 2025 emissions cover the period from October 2024 through September 2025, which we will use as our new baseline for reporting this information. Data include all locations where utilities are paid directly.



Building Sustainable Communities

Wintrust's deep roots in the communities we serve propel us to create positive change. We work to broaden opportunities for homeownership and affordable housing, advance small businesses, and improve access to banking services and financial education wherever we operate. Through a long tradition of giving, board service, and other volunteer efforts, we also engage with more than 2,000 nonprofits and other organizations working to strengthen our local neighborhoods.

◀ Senior Mortgage Loan Consultant Dave Brussat (left) reviews building plans with Dan Torresin of Torresin Builders for Home Kenosha. Read more about this initiative on [page 8](#).

Expanding Access and Inclusion

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Wintrust is committed to making financial services accessible to all, and we continue to open branches in underserved communities. Easier access to financial services and community-based banks are among the keys to creating pathways toward financial stability and homeownership. Wintrust also provides businesses and entrepreneurs with the capital they need to grow. We supplement our banking products and services with impactful projects and educational outreach to help build financial confidence.

Forging partnerships to improve access

Wintrust is committed to providing reliable, relationship-based banking where people need us the most. More than 50% of the locations we have opened since 2021 have been in low- and moderate-income neighborhoods in and around Chicago. We have found success partnering with the following organizations in these areas to include branches or offices directly inside their facilities, where we also pay rent. Entering into rental agreements provides stability to the organizations and demonstrates our continued commitment to the partnership. Together, we work to expand access, provide financial education, and deliver solutions that empower residents to build stronger financial futures.

North Lawndale Employment Network | Wintrust Bank

Wintrust has long supported the mission of the North Lawndale Employment Network (NLEN), which connects residents of the West Side community and beyond to critical employment, training, and financial resources. Ahead of NLEN's 2021 launch of its job training and readiness campus, we identified an opportunity to incorporate a branch on site, expanding access for both campus visitors and the broader North Lawndale community. At the time, this Chicago neighborhood,

where approximately 45% of households live below the federal poverty line, was served by only one other bank. Today, more than 1,100 households are Wintrust customers, and the bank leads the ZIP code with a 37% deposit market share. The branch also currently supports 21 active business loans.

Project H.O.O.D. | Southside Community Bank

On Chicago's South Side, Project H.O.O.D. provides educational resources for children and mentorship programs for people of all ages. Its Robert R. McCormick Leadership and Economic Opportunity Center, scheduled to open in summer 2026 in West Woodlawn, will serve as an area hub for educational and economic development activities. It will also include South Side Community Bank, a new Wintrust branch.

Since November 2023, Wintrust has operated a temporary location as construction progresses. Close to 600 households already bank there, representing nearly 8% of that ZIP code's deposits. The average credit score for this area is 640, significantly lower than the Illinois state average, and we have been helping to close this gap by promoting our Money Smart CD Loan. This product helps residents establish a positive credit history, strengthen their credit scores, and build savings. (See *Making Banking More Accessible Through Money Smart Accounts* on [page 7](#).) In 2025, our temporary location also partnered with local schools, nonprofits, and places of worship to offer nearly 50 financial wellness classes.

The AUX | Wintrust Bank

A commercial hub in Evanston, Illinois, the AUX brings together Black-owned businesses across the wellness, beauty, food, and creative sectors. Wintrust opened an office at this former factory site in May 2025 to support these entrepreneurs and their customers, complementing the services provided by our nearby Evanston Grove and Sherman branches. Our AUX location provides financial services, mentorship, financial wellness sessions, and other resources with the aim of promoting economic equity.

Director of Education Impact Jill Airaki leads a financial education facilitators class for Macatawa team members in October 2025. >

5,000+

financial education hours
committed to the community



Promoting financial wellness across our communities

We know that financial education is the foundation on which financially healthy communities are built. We take a comprehensive approach, offering classes to people of all ages that cover topics related to small business and personal finance. The financial wellness journey starts with education and continues by matching people with the right products and services to help them build healthy financial habits and meet their goals. Those might include building an emergency savings account, improving credit, or working toward purchasing a home.

More than 430 facilitators have been certified to lead Wintrust financial education. In 2025, these employees devoted over 5,000 hours and reached more than 20,000 people. Michigan's Macatawa Bank, which we acquired in 2024, has long run its own financial wellness courses. It offers a Teen Talk\$ series for young adults that covers spending and savings plans, setting financial goals, building credit, borrowing basics, and paying for post-high school education. Branch employees encourage customers to have their children attend these small-group sessions.

Financing municipal projects throughout our neighborhoods

In 2025, Wintrust provided more than \$117 million in financing for 17 municipal, nonprofit, and healthcare-related building and renovation projects throughout our communities. In Rockford, Illinois, St. Charles Bank & Trust purchased \$9.9 million in general obligation bonds to finance fire prevention and life safety improvements in Rockford Public School District 205. One of the largest school districts in the state, it serves nearly 28,000 K–12 students. Approximately 74% are from low-income families.

Other projects include plans to convert a grocery store into a library in the River Grove Public Library District, and Wintrust Bank purchased a \$750,000 debt certificate to help make that happen. In the Village of Tower Lakes, Barrington Bank bought a \$1.5 million debt certificate to finance a new village hall and police station.

Making banking more accessible through Money Smart accounts

Wintrust Community Banks offer a range of checking and savings product options. For unbanked or underbanked individuals who might otherwise have challenges opening or maintaining an account, we offer options that can help set them on the path to financial stability.

Our Money Smart checking product requires only \$10 to open and has no overdraft or maintenance fees. It also includes a free debit card and no-fee, in-network ATM access. We added nearly 900 of these accounts in 2025. Our Money Smart savings account earns interest and has no minimum balance requirements or maintenance fees, helping our customers make progress toward their savings goals.

The Money Smart checking account is certified by Bank On, a national movement led by the nonprofit Cities for Financial Empowerment Fund. This organization works to ensure access to safe and affordable accounts at a bank or credit union. Bank On-certified products benefit individuals who may also face credit or identification problems or have a high mistrust of financial institutions.

For individuals who need to build credit, our Money Smart CD Loan allows them to borrow as little as \$500 that we secure in a linked certificate of deposit (CD) account. They cannot access the borrowed money during the loan term. In the meantime, we report their on-time payments to credit bureaus, and that principal — plus interest — becomes available once the loan is fully repaid.



Eli's Cheesecake President Marc Schulman with wife Maureen (left), director of public relations, and daughter Elana, vice president, at Eli's Cheesecake World in Chicago.

TEAMING UP WITH ELI'S CHEESECAKE TO HELP ITS EMPLOYEES BETTER UNDERSTAND FINANCES

For more than four decades, tourists have flocked to Chicago's Northwest Side for a slice of Eli's Cheesecake. And for nearly as long, this popular destination has been providing good jobs, along with educational opportunities, to refugees from countries around the world. Over seven weeks in 2025, Eli's Cheesecake partnered with Wintrust to host eight financial wellness sessions for a total of 280 employees at the bakery's recently opened innovation center.

Eli's Cheesecake employees provided input on what they would find most valuable, leading Wintrust

instructors to focus on two primary themes: (1) borrowing basics and debt strategies for success, and (2) how to protect their identity. They aligned each topic with practical advice, showing participants how to order free credit reports, sign up for banking alerts, implement debit card controls, rent a safety deposit box, and much more.

Taught in English, Farsi, Pashto, Spanish, and Ukrainian, these classes reflected the 14 countries that these employees left for a better future. We offered them in American Sign Language as well.



The Wintrust Way

Gabriela Salazar-Martinez
Branch Manager, Ogden Commons
Wintrust Bank

Wintrust has long prioritized financial wellness as part of our commitment to access and inclusion, and no one across the company has devoted more time to this effort than Gabriela Salazar-Martinez, manager of our Ogden Commons branch in North Lawndale. In 2025 alone, she logged more than 100 hours teaching and arranging classes that give children and adults skills that help put them on a solid financial footing.

“Many families don’t talk about finances with their kids, and then as young adults they often don’t know how to open a checking account, save money, or use a credit card responsibly,” says Salazar-Martinez, who has lived in the greater Chicago area since arriving from Mexico at the age of 7. “The employees from our branch who volunteer their time to teach want to set these kids on a path to building generational wealth. That’s true across Wintrust.”

Latino Youth High School, One Summer Chicago, and North Lawndale College Prep are just a few of the many local organizations Salazar-Martinez works with on a regular basis. For adults, especially senior citizens, she tailors classes to address their unique challenges, such as spotting potential fraud.

“Regardless of age or whether they bank with us, we want to be a resource and help,” she explains.

Between running the branch and organizing sessions that frequently take place on weekends, Salazar-Martinez often finds herself occupied six or seven days a week. That level of commitment led her to receive a Wintrust 2025 Bob Key Award for customer excellence, given each year to one employee at each of our 16 bank charters.

“Winning this award, hearing what my colleagues said in nominating me, makes me want to keep going and do even more,” she says.



The employees from our branch who volunteer their time to teach want to set these kids on a path to building generational wealth. That’s true across Wintrust.”

Supporting Homeownership and Affordable Housing

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The path to homeownership can be different for everyone. Wintrust is a leading provider of traditional mortgage loans in our markets, and we offer innovative products that make homeownership more accessible for low- and moderate-income homebuyers.¹ When needed, we help buyers understand the benefits and the risks of owning a home. To support families not ready for that leap, Wintrust invests in affordable housing initiatives throughout northern Illinois, Wisconsin, Indiana, and Michigan.

Making homeownership possible through Wintrust Thrive

Homeownership provides an effective path to building generational wealth, and Wintrust works to eliminate the barriers first-time purchasers often face. Under the Thrive initiative we launched in 2022, we are committed to being a best-in-class mortgage lender for lower-income homebuyers.

Thrive solutions include the Wintrust Mortgage CRA Loan Product, the Wintrust Down Payment Program, and a variety of other products made possible by the following lending partners: the City of Chicago; Cook County, Illinois; Federal Home Loan Bank of Chicago; Fannie Mae; Freddie Mac; and the Illinois Housing Development Authority (IHDA).

In 2025, Wintrust Mortgage originated \$341.5 million in mortgage-related loans for low- and moderate-income homebuyers and helped them receive Wintrust grants totaling \$200,000. We were also a leading IHDA Authority lender based on loan volume.

As part of Thrive, we have cultivated and strengthened partnerships with organizations committed to improving neighborhood housing opportunities. For example, the Wintrust Mortgage partnership with Chicagoland Habitat for Humanity has helped secure below-market-rate mortgages over the past nine years for qualifying applicants. Among its many benefits, homebuyers can purchase homes with loan-to-value ratios as high as 97% without the need to obtain private mortgage insurance.



Senior Mortgage Loan Consultant Dave Brussat with Kailan Davenport, who purchased her house through the Home Kenosha program.

PARTNERING ON AN INNOVATIVE HOMEOWNERSHIP INITIATIVE IN KENOSHA

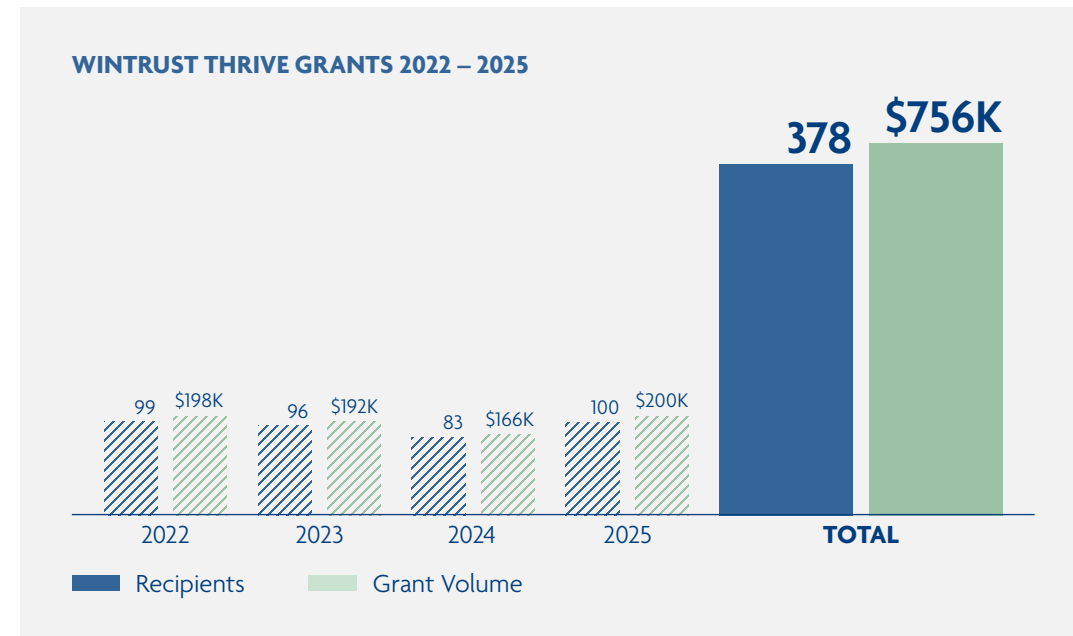
With its Home Kenosha — Affordable Living, Neighborhood Revival Program, Kenosha, Wisconsin, is working to increase affordable homeownership opportunities and reinvigorate its neighborhoods. Wintrust's State Bank of the Lakes charter is administering the program's approved construction loans and second mortgages.

Launched in January 2025, Home Kenosha provides the opportunity for qualified developers to purchase 53 vacant, city-owned parcels for \$1 each. Among the requirements, they must build and sell single-family homes to owner-occupants for \$325,000 or less. Households can earn no more than 150% of the Kenosha County median income to qualify.

State Bank of the Lakes offers eligible homebuyers deferred second mortgage assistance of up to \$50,000 at zero-percent interest. Homebuilders benefit from construction loans that cover up to 50% of eligible costs at a competitive interest rate. These loans help offset construction material costs and must be repaid upon the sale of the home. Approximately 12 months into this multiyear initiative, developers had completed four homes and were at work on four others.

ASSISTING MILITARY PERSONNEL AND VETERANS WITH THEIR MORTGAGE NEEDS

Since acquiring Veterans First Mortgage eight years ago, Wintrust has operated an entire business tailored to addressing the homeownership needs and challenges of U.S. armed forces personnel, veterans, and their surviving spouses. Veterans First specializes in VA home loans and refinancing options offered by the U.S. Department of Veterans Affairs, and it originated over \$650 million in loans in 2025. It has locations in Salt Lake City, Utah; San Diego, California; and Virginia Beach, Virginia.



¹ Wintrust's consumer loan origination and servicing operations are primarily consolidated within the Wintrust Mortgage division. All employees are trained to follow a comprehensive set of fair lending practices, and Wintrust Mortgage follows nondiscriminatory loan policies. We do not discriminate based on an applicant's race, religion, gender, or any other aspects of identity or geographical location.

Making affordable housing investments and loans

Increasing the availability of safe and affordable housing helps improve the standard of living for individuals and families on limited incomes. Wintrust partners with local organizations on programs that support affordable housing development. The Low-Income Housing Tax Credit (LIHTC) program, which provides federal tax credits to developers who build or rehabilitate affordable rental housing for low-income tenants, is one of those efforts.

In 2025, Wintrust Community Banks invested more than \$86 million in LIHTC affordable housing projects. That increased our total LIHTC investment portfolio to nearly \$167 million. We also made approximately \$70 million in LIHTC construction loans during the year.

Among these projects, Village Bank & Trust provided \$11 million in financing for Poupard Place, a 48-unit affordable housing development in Northbrook, Illinois. It marks the fifth affordable housing development that Village Bank & Trust has helped finance for the Housing Opportunity Development Corporation. This nonprofit develops, manages, and preserves affordable housing, primarily in Chicago's northern suburbs. Scheduled for completion in May 2026, Poupard Place will provide homes for low-income households, individuals with a disability, or households that include a family member with a disability.



▲ Poupard Place is the fifth affordable housing development that Village Bank & Trust has helped finance for the Housing Opportunity Development Corporation.

Other selected 2025 investments included the following:

- **\$12 million** in a \$110.4 million inaugural equity fund launched by NeighborWorks Capital and National Equity Fund. Our investment will support development of two affordable apartment buildings totaling 52 units in Holland, Michigan. They will serve families and individuals earning no more than 30% to 80% of the Area Median Income (AMI), with some units designated for adults with disabilities.
- **\$20 million** in a \$342.5 million fund launched by Cinnaire. Our investment will support the construction of a 71-unit senior independent living development located in Naperville, Illinois, as well as a 45-unit development in Grand Rapids, Michigan.
- **\$17 million** in a \$277 million fund launched by RBC Community Investments. Our investment will support construction of a 36-unit development located in Broadview, Illinois, which will serve residents earning 30% to 80% of the AMI.
- **\$13.9 million** in financing of a mixed-use phase of the Boston Square Together development in Grand Rapids, Michigan. This project will support the creation of 45 units targeting a mix of incomes and 10,000 square feet of commercial space.



I like to say that Wintrust is not just *in* the community; we're *of* the community. We've created a specialized team here focused on affordable lending. That includes understanding our neighborhood."

The Wintrust Way

James Harris
Senior Vice President, Strategic Markets
Wintrust Mortgage

Whenever a family obtains a Chicagoland Habitat for Humanity mortgage loan, James Harris considers it a personal victory. He and his Wintrust Mortgage team helped create this product seven years ago as one of many ways to serve the needs of low- and moderate-income homebuyers.

"There are plenty of individuals and families in underserved neighborhoods who might be able to obtain favorable mortgages if they knew all their options," explains Harris, a Certified Mortgage Banker and Accredited Mortgage Professional. "Many think that they need a high credit score, the ability to put 20% down, and so forth. The Chicagoland Habitat loan provides an alternative path to homeownership."

A mortgage banker for more than 30 years, Harris has spent the past 14 of them with Wintrust Mortgage. Raised on Chicago's South Side, he served in the U.S. Marines for two and a half years. After his military service, Harris worked as a realtor for six years. He credits the latter for providing valuable insights into borrower challenges.

"I like to say that Wintrust is not just *in* the community; we're *of* the community," Harris shares. "We've created a specialized team here focused on affordable lending. That includes understanding our neighborhoods."

Harris actively supports Chicagoland Habitat's work as well. He has served on the nonprofit's board for the past five years and frequently participates in build events sponsored by local Habitat affiliates.

"My parents instilled in me the importance of leading a purpose-driven life, and my time in the Marines only strengthened that drive," he says. "I believe that this is the work I'm meant to be doing."

Empowering Small Business

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Wintrust partners with small- and medium-sized businesses across our markets, offering a full range of lending and cash management solutions designed to power growth. Whether we are financing a start-up or helping a customer get to the next level, we proudly champion aspiring entrepreneurs and support their success.

More than 33 million small businesses operate in the United States and employ nearly half the nation's workforce, according to the U.S. Chamber of Commerce. These businesses provide jobs for area residents, contribute to the local tax base, and are more likely to invest in their communities through sponsorships, donations, and involvement in local activities.

We empower Wintrust employees at the local level to make small-business lending decisions because they know their customers and the communities they serve best. Additionally, our commercial banking businesses provide specialized banking to customers in such areas as construction, franchise lending, employee stock ownership plans, and nonprofits.

Offering SBA loans and other support

We make traditional small-business loans and offer a variety of lending options backed by the U.S. Small Business Administration (SBA). SBA loans can make it easier for small businesses to get the funding they need, with lower rates than those of alternative nonbank funding sources such as credit cards, merchant advances, factoring, or finance companies.

[Wintrust SBA loan options](#) range from \$150,000 to \$10 million and include the SBA 7(a) Loan, SBA 7(a) Working Capital Pilot Program, SBA Express Loan or Line of Credit, and SBA 504 Loan. Businesses that have been in operation for at least two years account for 88% of our SBA loan volume, while new businesses with no prior operations or revenue comprise the rest. Our SBA lending totaled more than more than \$155 million in 2025.

We emphasize ongoing relationships with borrowers and frequently provide additional banking services. Our network of referral partners helps support customers who require accounting, legal, or operational assistance.

Beyond our lending relationships, we explore opportunities to strengthen our ties with local small-business communities. We work with more than 100 chambers of commerce, and Wintrust employees serve on more than 40 of their boards.

Providing support for employee stock ownership plans

Wintrust small-business support comes in many forms. Among them, we provide financing and expertise for companies transitioning ownership to an employee stock ownership plan (ESOP). This defined benefit plan contributes to employees' retirement savings by allocating company stock annually to full-time employees. This type of plan directly links company performance to an employee benefit, promoting employee retention, culture, and engagement. A company can be partially or 100% owned by an ESOP.

"Since becoming a 100% ESOP company, employee ownership has become a core part of who we are," explains George Pfeiffer, chief executive officer of Chicago-based commercial interiors company BOS Holdings, a Wintrust customer since 2021. "Our employees understand that their daily decisions directly influence the value of the company and, ultimately, their retirement."

BOS Holdings moved its existing ESOP to Wintrust in part because it had been struggling to navigate the COVID-19 pandemic-driven Paycheck Protection Program, and the management team recognized the value of working with a bank that understands the intricacies of an employee-owned company. It is one of approximately 100 U.S. companies supported by Wintrust's ESOP team.

"Wintrust brought deep resources, expertise, and a collaborative mindset that aligns with our ESOP culture," says Pfeiffer. "Whether we need guidance, strategic input, or day-to-day support, Wintrust has consistently been there as a true partner."



Afro Joe's Coffee & Tea owner Kendall Griffin at the shop's new location on Chicago's South Side.

CREATING A COMMUNITY DESTINATION ON THE SOUTH SIDE

In 2022, soon after Kendall Griffin and his wife, Aisha, moved their shop, Afro Joe's Coffee & Tea, to a new location on Chicago's South Side, it became clear that they would need a loan for a new oven, expanded refrigeration, and other equipment. Wintrust was their first call.

"Tracy Kelly was a customer from our previous location who worked with small businesses through Wintrust Commercial Banking," remembers Griffin. "She had told my wife and me once to get in touch with her if we ever had questions, and then she just went back to being a regular customer without trying to sell us anything. For us, that fostered a sense of trust."

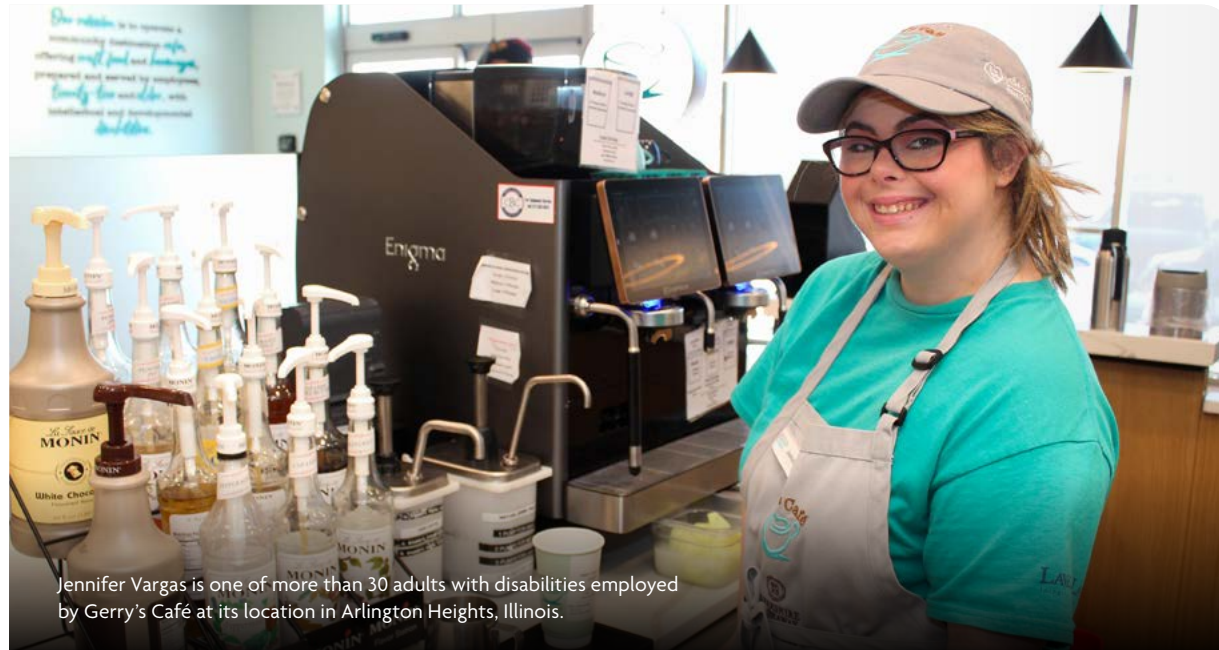
Kelly jumped right in and helped the Griffins obtain an SBA Express loan for Afro Joe's in just over three months. Kelly recommended this loan in part because it offered more flexibility on credit and collateral terms than a traditional commercial loan.

"She walked us through every part of the process," says Griffin. "It's a good relationship. We also have our business account with Wintrust's Beverly Bank & Trust."

Whenever we need anything, we know that we can just pick up the phone."

Sales have doubled since they moved to their new location. The Griffins have been working to make their location a destination in their neighborhood by offering more than just the items on their menu. Saturday Soul Sessions feature the music of local singers and bands every weekend, while the walls of Afro Joe's promote a different up-and-coming Chicago artist each month. These parents of five also are passionate about promoting reading, stocking the Afro Joe's library with brand-new books every month for kids to take home.

"Maternal health is our other focus," notes Griffin. "This is important because the maternal mortality rate for Black women in this country is three times higher than for white women. So, we offer 'birth pop-ups' four times a year where midwives and doulas explain the rights women have while giving birth. They help participants develop birthing plans as well. The community really appreciates what we're doing."



Jennifer Vargas is one of more than 30 adults with disabilities employed by Gerry's Café at its location in Arlington Heights, Illinois.

UNLOCKING THE POTENTIAL OF AN OVERLOOKED POPULATION

In 2019, former special education teacher Natalie Griffin came to her friend Amy Philpott with an idea. She wanted to open a nonprofit café that would employ adults age 22 and over with intellectual or developmental disabilities. Thanks in part to a sizable matching gift from Wintrust, Gerry's Café opened its doors in August 2023 in the Arlington Heights suburb of Chicago. The store name honors Philpott's aunt, who was born with Down syndrome.

"The population we're trying to help has an 80% unemployment rate," says Philpott, a local businesswoman and real estate broker. "They work hard in school, graduate, and then find few opportunities for work. It's heartbreaking, and the stress on the family unit is extensive. We can all do a better job of helping these very capable human beings unlock their potential."

Gerry's Café employs more than 30 adults with disabilities, with 12 to 15 working a typical shift. Its menu includes specialty coffees and teas, breakfast and lunch sandwiches, and an assortment of baked goods. It also offers catering services for local businesses.

Wintrust continues to play an important role in the success of the café. Our Village Bank & Trust handles its payroll, operating, and fundraising accounts, while Garrett Larkin, a loan officer with Wintrust Mortgage, sits on the board. Wintrust sponsors many of Gerry's fundraising activities and featured the café on the digital billboard we operate in downtown Chicago.

"The bank has had our back since day one," notes Philpott. "They understand that we're trying to provide a place where this community feels a sense of purpose and where anyone can come in and see what's possible for individuals with cognitive issues."

While Griffin and Philpott deal with many of the challenges facing any retail business, such as increasing traffic, their long-term goals include opening a second location and putting even more people to work.

"We have one other priority goal," Philpott adds. "We're looking forward to the day when one of our employees gets poached by someone else. Just knowing we helped create that career pathway would mean so much."



These are among the most economically challenged parts of our city, where it isn't easy to qualify for a traditional loan. Allies sees this as an opportunity to lend money to help people start businesses and create wealth for themselves."

The Wintrust Way

Mike McCracken

Senior Vice President, Business Banking Team Lead
Beverly Bank & Trust Company

Mike McCracken of Wintrust's Beverly Bank & Trust Company has devoted his time to many community initiatives during his long career, but nothing comes close to matching the 18 years he has volunteered on the board of Allies for Community Business. This community development financial institution — or CDFI — has been providing capital, coaching, and connections for small businesses since 1994, mainly on Chicago's South and West sides.

"These are among the most economically challenged parts of our city, where it isn't easy to qualify for a traditional loan," says McCracken. "Allies sees this as an opportunity to lend money to help people start businesses and create wealth for themselves. If they're successful, they go on to hire people and help lift the areas where they live and work."

McCracken has served as the Allies board chair for the past three years, and he participates in its Neighborhood Entrepreneurship Lab (NEL). This initiative pairs business owners with advisers and other experts over an eight-week period to help create a growth plan.

"NEL helps businesses that want to get to the next level," he explains. "It's the \$500,000 trucking company that wants to become a \$2 million trucking company. We also want to help move them into the traditional banking system to access more capital than Allies can provide as a nonprofit."

McCracken amassed 25 years of banking experience in Chicago before joining Beverly Bank & Trust in 2018. Since the bank provides loans in many of the same low- and moderate-income communities he has long helped through Allies, the move seemed fitting.

"Beverly is also investing in branches," he notes with pride. "In addition to the seven we were already operating, we added one in Woodlawn in 2024 and will open another in Blue Island in 2026. We're dedicated to serving the South Side."

Giving and Volunteering

INTRODUCTION

COMMUNITIES

OUR PEOPLE

ENVIRONMENT

GOVERNANCE & ETHICS

SASB INDEX

At Wintrust, we believe strong communities start with meaningful connections. For more than 30 years, our businesses have engaged with organizations at the local level to improve the well-being of our communities, providing financial support and encouraging our employees to volunteer.

Engaging with organizations at the community level

Our banks serve the needs of residents and businesses across northern Illinois, southeast Wisconsin, northwest Indiana, Florida, and west Michigan, including many in low- and moderate-income neighborhoods.

Wintrust employees who live or work in all these communities are best positioned to identify the most effective ways we can be of service — whether in support of education, healthcare, hunger relief, financial health, or in filling other gaps to benefit children and families. That is why we allocate most of our giving to local recipients.

Wintrust donated more than \$13.6 million in 2025 to over 2,000 community organizations. Our employees collectively volunteered more than 42,000 hours to community activities and served on over 850 nonprofit

boards. The following are just a few examples of organizations or events we supported during the year:

Junior Board Fair

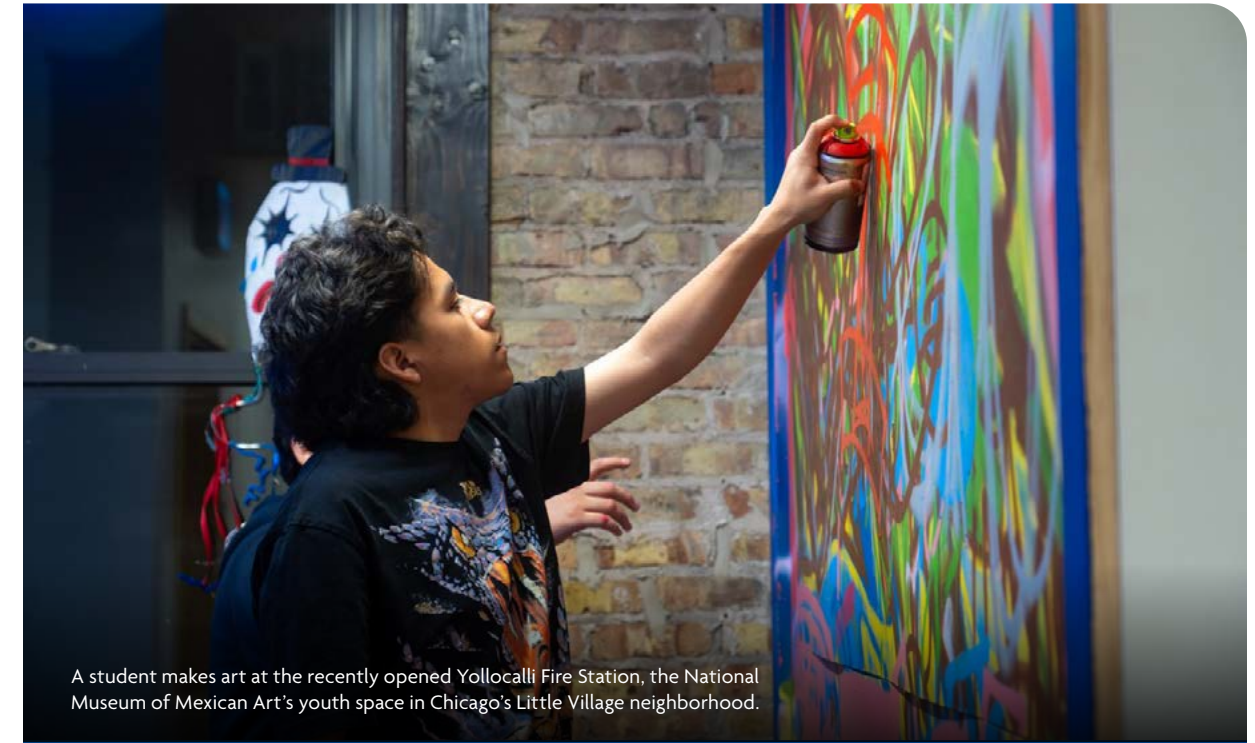
Junior boards play an important role in helping nonprofit organizations achieve their goals — assisting with fundraising, planning events, and providing new perspectives. For the past eight years, Wintrust’s Junior Board Fair has given Chicago’s healthcare, social services, and educational organizations an opportunity to promote board service to young professionals. More than 300 people attended our April 2025 event in Wintrust’s Chicago Grand Banking Hall, with over 50 organizations on hand to answer questions and share the many ways they make a difference in our communities.

Children’s Wisconsin

Wintrust’s TRICOM subsidiary has provided support for Children’s Wisconsin (formerly Children’s Hospital of Wisconsin) for nearly 30 years. In September 2025, Wintrust was the mainstage sponsor with TRICOM the team sponsor of the inaugural Rally Round for Children’s Wisconsin, a daylong festival that raised more than \$650,000. Held at The Milwaukee Mile at State Fair Park, Rally Round featured family-friendly entertainment along with multiple dining options and other activities for kids. More than 200 TRICOM employees, families, and friends volunteered as well, participating in the walk/run race and assembling dental and self-care hygiene kits for patients.

20,000 Meals Tour

Families across our communities continue to grapple with food insecurity, and Wintrust co-sponsored this series of eight benefit concerts to raise awareness. Held in 2025 – 2026 in northern Illinois, southeast Wisconsin, and northwest Indiana, the concerts featured tribute band Sons of Chicago performing the music of Bruce Springsteen, Bob Seger, and other rock icons. Wintrust made a donation to a local food pantry selected by a Wintrust branch at each event, funding approximately 20,000 meals in total.



A student makes art at the recently opened Yollocalli Fire Station, the National Museum of Mexican Art’s youth space in Chicago’s Little Village neighborhood.

FUNDING ARTE FOR ALL IN CHICAGO

Home to one of the largest Mexican art collections in the United States, the National Museum of Mexican Art (NMMA) is a vibrant cultural presence in Chicago’s Pilsen neighborhood. Wintrust’s engagement with this institution, where admission is always free, dates back several years. In fact, Wintrust commercial banker Carlos R. Cardenas has served on the NMMA board since 2008, and for the last 10 years as its board chair.

When the museum launched its \$20.2 million multi-year Arte for All fundraising campaign in 2021, Wintrust made a significant financial commitment over a five-year period. We’ve played a role in NMMA’s efforts to fund a permanent endowment, protect and grow its collection, and expand programming to meet the needs of its community. At the end of 2025, NMMA had reached nearly 90% of its fundraising goal.

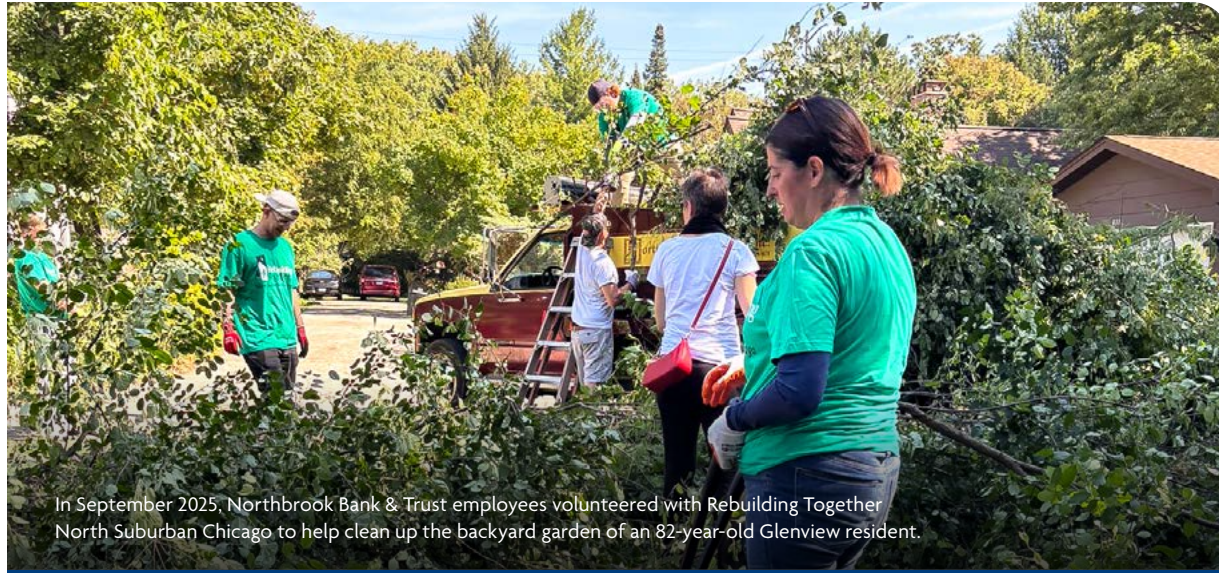
Among the campaign’s highlights, NMMA renovated a decommissioned 1907 firehouse in the nearby Little Village neighborhood to expand access to Yollocalli Arts Reach. This award-winning initiative works to strengthen the creative and cultural capital of students ages 13 to 24 and includes three multipurpose art studios, a ceramics studio, a DJ/radio production booth, a green screen room for photography, a large performance/community space, and access to professional-grade equipment and materials. The new facility opened in October 2025, doubling the number of students that NMMA reaches on the southwest side of the city.

\$13.6M

provided to community organizations in 2025

850+

nonprofit boards include Wintrust employees



In September 2025, Northbrook Bank & Trust employees volunteered with Rebuilding Together North Suburban Chicago to help clean up the backyard garden of an 82-year-old Glenview resident.

ROLLING UP OUR SLEEVES TO HELP NEIGHBORS IN NEED

Wintrust has long focused on community engagement initiatives at the local level. Perhaps nothing exemplifies that commitment more than the partnerships we've forged with nonprofits that help to build, rehabilitate, or repair homes in our own neighborhoods. Among them, we provide financial support for Chicagoland Habitat for Humanity, Rebuilding Together North Suburban Chicago, and Home Repair Services. Wintrust employees also roll up their sleeves and volunteer at the build and repair events run by these organizations, enabling them to witness firsthand the impact they are making on the lives of local families and individuals.

Chicagoland Habitat for Humanity and its five local affiliates serve families in seven counties. Since our relationship began in 2013, more than 400 Wintrust employees have given their time to nearly 50 projects around the greater Chicago area. Employees volunteered on four projects in 2025.

Wintrust is also the official sponsor of Habitat's Veterans Home Repair Program, which provides home repairs for veterans who live in DuPage, McHenry, Kane, and Will counties. This program is designed to improve the quality of life and living conditions of low- and moderate-income homeowners by focusing

on both exterior and interior home repairs, such as the installation of windows and gutters or wheelchair ramps and other accessibility improvements.

Rebuilding Together North Suburban Chicago helps provide essential home repairs and improvements for neighbors who cannot afford them, allowing them to remain in their homes and live in warmth, safety, dignity, and independence. Wintrust has helped fund a variety of its upgrade and accessibility projects over the past 13 years, and employees volunteer to work on a house every year. In September 2025, a team from Northbrook Bank & Trust assisted an 82-year-old Glenview resident with a major cleanup of her extensive backyard garden. Since suffering a stroke in 2024, she hadn't been able to tend to this work herself.

Home Repair Services has served Kent County in Michigan since 1979, assisting vulnerable homeowners facing critical health and safety repairs. This organization also offers financial wellness workshops and housing education classes. Employees of Wintrust's Macatawa Bank charter have volunteered on eight projects since 2011 that help community members in need.



I've helped tutor first- to eighth-grade students since 2015. What can be more important than preparing the next generation for success?"

The Wintrust Way

Steve Milota

Retired Senior VP, Commercial Loans
Lake Forest Bank & Trust Company

Nancy Milota

Senior VP, Community Banking
Northbrook Bank & Trust Company

Nancy and Steve Milota have spent a significant portion of their careers and married life working at separate Wintrust bank charters. Still, both have embraced the culture of community service shared across the entire company.

"The Wintrust approach is different from a lot of other banks," says Nancy, who joined in 2007 when she helped open the Deerfield branch of Northbrook Bank & Trust Company. "We really support community involvement and give our people the time to do some of it during work hours. It's not just nights and weekends, when one might have family commitments."

Steve, who joined Lake Forest Bank & Trust Company in 2002, has since served on several nonprofit boards. Among them, he has been active with Bravo Waukegan for the past six years.

"I really believe in their mission," he explains. "This organization supports music education programs in Waukegan public schools, and that contributes to the overall growth and academic success of these kids. Wintrust has also provided financial support from the very beginning, and many others at the company have volunteered their time."

Both have called the greater Chicago area home since childhood. Steve grew up in Bensenville, Nancy in Skokie. After meeting in earlier banking roles, they married in 1989 and raised three children in Glenview.

"Wintrust focuses on helping organizations in the communities we call home, and the one I've been most involved with is Youth Services of Glenview/Northbrook," says Nancy. "It provides mental health-related programs and other support for children in Chicago's northern suburbs, and I've helped tutor first- to eighth-grade students since 2015. What can be more important than preparing the next generation for success?"

Advancing Sports Equity Across Our Communities

Employees across Wintrust have long identified sports equity as critical to improving our communities. Youth leagues and other forms of sports recreation give children and young adults access to safe and productive activities outside school hours. Participants learn the importance of teamwork, self-discipline, and leadership skills as well.

According to the Aspen Institute’s Project Play, physically active children also score up to 40% higher on test scores than their peers, are 15% more likely to go to college, and earn more as adults. Moreover, 94% of women who have risen to C-suite roles have played sports, based on EY Global research.

We partner with more than 75 sports-related nonprofits that provide quality instruction, athletic equipment, and the opportunity to compete — regardless of economic circumstances or other challenges. Wintrust also provides support for the many clinics and other outreach initiatives run by Chicago’s professional sports teams. Below are just a few examples of our commitment:

75+
sports-related nonprofits
partnered with Wintrust
in 2025

Chicago Stars

For more than a decade, the Chicago Stars women’s professional soccer team has sponsored soccer-specific camps and clinics for young female athletes in Chicagoland. This outreach helps participants build confidence, leadership skills, and personal growth. As the Stars’ community outreach investment partner, Wintrust has helped the team expand its efforts significantly. In 2025, the Stars held 36 camps across the city, three Future Stars Fests free community clinics, and six match-day clinics before select home matches at SeatGeek Stadium in Bridgeview, Illinois. Combined, they reached more than 1,670 girls ages 7 to 14.

Northern Suburban Special Recreation Association

The Northern Suburban Special Recreation Association (NSSRA) provides and facilitates year-round recreation programs and services for children, teens, and adults with disabilities in Chicago’s northern suburbs. Wintrust’s involvement with NSSRA dates to 2014, and our increased financial support over the past two years includes sponsorship of major fundraising events.



Wintrust Sponsor Finance President Chris Latta (second from right), an NSSRA board member, joins other Wintrust volunteers and three NSSRA athletes at the organization’s annual SWING golf outing in September 2025.

Chicago Baseball and Educational Academy

The Chicago Baseball and Educational Academy (CBEA) provides Chicago youth with free and safe skills-based instruction, access to outdoor training facilities, and campus-based mentorship opportunities at the University of Illinois, Chicago (UIC). Wintrust provides financial support for the CBEA’s girls softball and baseball programs, with more than 1,500 girls ages 8 to 18 participating in 2025. Our engagement funded wages for UIC coaches and players who served as mentors and instructors; subsidized use of school facilities for practices, clinics, and tournaments; and covered transportation costs and meals. Additionally, we helped fund Social-Emotional Learning lessons for players, parents, and coaches.



The CBEA sponsors the Chicago Public League JV Championships, which take place at the University of Illinois, Chicago.

The Jesse White Tumblers

The Jesse White Tumblers has provided acrobatics training for boys and girls for more than 65 years. The team performs at major sporting events as well as community, business, and charity functions. Wintrust has provided financial support since 2008. We have also hosted financial education classes and sponsored its annual Off to College Trunk Party, which furnishes hundreds of students with school supplies that they can bring to campus.

Intentional Sports

Intentional Sports provides accessible opportunities for underserved youth in sports, wellness, arts, and education from its location on Chicago’s West Side. Wintrust helps provide funding for this nonprofit’s free and low-cost programming, and we contributed to the development of its 150,000-square-foot North Austin Center. In 2025, the center served more than 2,500 Chicago youth each week and provided over 16,000 hours of monthly programming.



Approximately 650 children participate in Intentional Sports soccer programming annually.



To me, Lake Michigan is this city’s greatest asset. Yet many of these kids live nearby and have never experienced what it’s like to be on a boat or see our skyline from a different vantage point. That was more than enough reason to do this.”

The Wintrust Way

Ian Burns

Vice President, Assistant General Counsel
Wintrust Financial Corporation

For the past three years, Ian Burns has put his sailing skills to use through events that have introduced students from underrepresented communities to the sport he loves. So, when the Chicago Yacht Club Foundation (CYCF) approached him about formalizing an annual weeklong program with Wintrust’s support, he jumped at the opportunity.

“Wintrust Week 2025 was the result, and we were thrilled with the outcome,” says Burns, who has worked at Wintrust since 2014. “To me, Lake Michigan is this city’s greatest asset. Yet many of these kids live nearby and have never experienced what it’s like to be on a boat or see our skyline from a different vantage point. That was more than enough reason to do this.”

With the assistance of Wintrust volunteers, CYCF also used the opportunity to provide STEAM (Science, Technology Engineering, Arts, and Math) lessons on the physics of sailing, marine biology, and conservation. More than 180 underrepresented youth from communities across Chicago took part through a partnership with local organizations that included Galileo Scholastic Academy, Lost Boyz, McCartin Boys & Girls Club of Chicago, My Block My Hood My City, St. Paul Catholic Church, and Union League Boys & Girls Clubs.

Burns serves on the CYCF board as well. Beyond Wintrust Week, the father of three takes pride in its ambitious year-round programming.

“CYCF introduces young people to the water through boating and swim instruction, so they can enjoy the lake and sailing safely — and then find meaningful pathways forward in the sport,” he says. “It also opens the door to future opportunities through internships and scholarships.”

In June 2025, the inaugural Wintrust Week introduced 180 youth from across Chicago to the benefits of sailing. Read more about it in the Wintrust Way profile on this page.



Prioritizing Our People

Wintrust fosters an entrepreneurial, customer-focused, and collaborative culture where individuals can bring their authentic selves, talents, and skills to work each day. Our people are the foundation of everything we do, and we invest in their professional growth and well-being through robust talent development programs, holistic benefits, and meaningful engagement initiatives. We strive to cultivate an inclusive working environment that empowers our employees to succeed and make a lasting, positive impact on the customers and communities we serve, while creating value for our shareholders.

Wintrust Financial Corporation's Anish Saran, senior vice president and manager, >
model risk management, with Dana White-Jones, risk advisory manager



Investing in career development and internal mobility

Wintrust prioritizes career development through internal mobility, continuous skill-building, and leadership opportunities. We invest in our people by creating learning pathways to help them grow and excel in their careers and beyond. Our professional development programs connect employees to opportunities and mentors that support them on their career journey.

Our Paired to Win initiatives thoughtfully align with our organizational goals and cater to the unique needs of our employees. They aim to empower our employees with the support, skill development, and guidance needed to succeed in their careers.

Paired to Win: Collective is a nine-month, one-on-one sponsorship program to connect the company's next generation of leaders (protégés) with senior executives (advocates). This selective program blends leadership training with flexibility to tailor the experience to each participant's goals.

Paired to Win: Mentorship is an eight-month program, open to all employees, delivered through a scalable online platform that pairs mentors and mentees based on strengths, expertise, and desired skills. Balancing accountability with flexibility, the program enables mentees to choose mentors aligned with their growth goals. In 2025, nearly 780 mentoring relationships were formed and led to more than 4,200 mentoring hours. Approximately 76% of matches were across business units and 93% were cross-departmental, bringing together a wide range of perspectives and experiences.

Our career development efforts are reinforced by a strong focus on internal mobility, providing opportunities for employees to grow and advance within the organization. In 2025, Wintrust team members stepped into nearly 400 open positions, and more than 800 team members earned promotions or expanded their responsibilities. Internal career advancement — whether through lateral moves or upward progression — plays a vital role in strengthening our culture, recognizing talent, and supporting the growth of both our people and our organization.



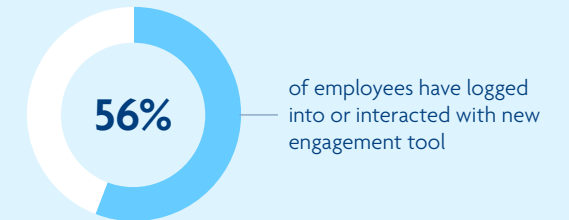
Commercial Banking Division Manager Carlos R. Cardenas participates regularly as a Paired to Win mentor.

INTRODUCING OUR NEW COMMUNITY ENGAGEMENT TOOL

In 2025, Wintrust launched a new enterprise-wide platform for all things community engagement. Its tools enable employees to log volunteer hours, apply for employee donation matching, create and explore volunteer opportunities, and track nonprofit board service — all in one place. Our community engagement platform improves usability, data accuracy, and regulatory compliance, while allowing us to respond quickly to urgent community needs through coordinated campaigns. For example, we raised \$10,000 in just one month for a Red Cross campaign supporting flood relief efforts in West Texas.

The launch was the culmination of a multiyear, cross-functional effort involving teams across departments and business units. Implementing this platform within our decentralized model was a significant achievement and strengthens our Community Reinvestment Act (CRA) reporting capabilities. As part of the rollout, we also introduced an employee charitable donation match program and policy, offering to match donations up to \$500 per employee annually.

950+
employees registered for volunteer opportunities



\$94,000+
matched in donations

42,000
total service hours

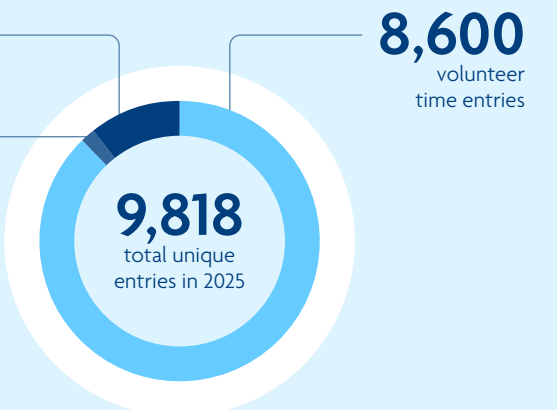
253
organizations supported via employee donation match



18
states impacted

1,051
donation entries

167
event entries



Focusing on recruitment, retention, and recognition

We aim to recruit individuals who will represent Wintrust’s values and serve the needs of our customers and communities. To attract prospective employees, we offer benefits aligned with their overall physical, financial, professional, and personal needs and goals. Our compensation program supports a pay-for-performance philosophy by providing competitive base salaries and incentives that position us to be an employer of choice. We provide short-term and long-term bonus incentives, commissions, and ad hoc awards.

Our 2025 total rewards package included the following:

- **Pay and Incentives:** Competitive base pay and bonus opportunities
- **Comprehensive Care:** Medical, dental, and vision coverage; life and disability insurance
- **Family Support:** Eight weeks of 100% paid maternity leave; leave benefits for non-childbearing and adoptive parents; adoption assistance; discounted child care
- **Education and Development:** Tuition reimbursement and extensive training programs
- **Work-Life Balance:** Paid time off and community engagement opportunities

198,000+

total employee training hours in 2025, an average of more than 30 hours per employee

Emphasizing employee health and well-being

Wintrust prioritizes employee well-being and invests in programs that support physical, mental, and emotional health. Our 2025 health and well-being offerings included a wide variety of resources, such as counseling services and stress management coaching, wellness webinars, annual biometric screenings and flu shots, and a Virtual Wellness Week focused on personal health and resiliency, among others. We further expanded our offerings this year to include Hinge Health, providing employees and their families with access to personalized, virtual exercise therapy programs designed to relieve joint and muscle pain.

Building future talent

The talent landscape is evolving rapidly, and staying ahead means rethinking how we identify, grow, and empower the people who drive our success. Our talent development strategy includes supporting people to grow to their full potential within Wintrust. This is true for current employees as well as for those just beginning their careers.

We continually work to identify the best ways to support our professional development, with an emphasis on providing the structures and systems that enable continued growth. Our Talent Pathways initiative represents a strategic investment in the future of Wintrust’s workforce. Talent Pathways spans the full talent life cycle — from onboarding and leadership development to succession planning and operational excellence — with a team dedicated to supporting these initiatives.

Wintrust also offers intern support and programs to empower early career talent because these opportunities help build sustainable communities. Our Emerging Talent Conference, for one, offers networking, skill-building sessions, and résumé reviews.



I joined MPN to create programming that gives voice to everyone’s story, mission, and passion. The more we share, the more we can see ourselves in one another. And once that happens, it helps you think, ‘I can get there, too.’”

The Wintrust Way

Gianne James

Senior Vice President, Governance & Assurance
FIRST Insurance Funding

When Gianne James joined FIRST Insurance Funding in 2007, she stepped into a dynamic, entrepreneurial environment with fewer than 200 employees.

“I got my hands in the weeds in a lot of different areas,” says James, who hails from Evanston, Illinois. “Learning how to be a jack-of-all trades in the premium finance world helped build my confidence and set me on a fulfilling career trajectory.”

That trajectory has included the opportunity to build her current department and take advantage of professional development and community outreach opportunities as part of the larger Wintrust organization, including work with the Chicago Urban League. A Spelman College graduate, she earned a master’s degree in jurisprudence from Loyola University and just began an executive MBA program at Northwestern University.

James’ career path reflects a deep commitment to inclusion. As chair of Wintrust’s Multicultural Professionals Network (MPN), one of the company’s five business resource groups that are open to all employees, she helps create spaces where employees feel seen, heard, and valued. MPN facilitates authentic connections across backgrounds and experiences through panels, networking, and partnerships.

“I joined MPN to create programming that gives voice to everyone’s story, mission, and passion,” she explains. “Spending time in these spaces where voices are heard allows us to lead with compassion and authenticity. The more we share, the more we can see ourselves in one another. And once that happens, it helps you think, ‘I can get there, too.’”

James continues to redefine what success means as her career progresses, embracing growth and new opportunities along the way.

“I would suggest leaving oneself open to new possibilities,” she advises. “Really explore the things that interest you and bring you joy. You just never know how beautiful a masterpiece your career can be.”

Strengthening employee engagement

We know that people power our success, which is why we create a workplace that values employee feedback, engagement, and peer recognition. Engaged employees trust that we are looking out for their best interests and taking their growth and development into account when building our strategy.

We conduct an annual anonymous employee engagement survey, and results are shared with enterprise and business unit leadership teams and managers. Each business unit then develops an engagement action plan with the aim of enhancing the employee experience. Many divisions across Wintrust have also formed engagement committees, giving team members a direct voice in shaping their work environment.

In 2025, we achieved a record-high response rate of 90% to our employee engagement survey and attained a 71% engagement rate. Further, the 2025 survey found that team members frequently used words such as “community,” “friendly,” and “welcoming” to describe Wintrust’s culture.

Wintrust WOW, our dedicated employee recognition program, allows employees to recognize peers at all levels across the organization. The program honors achievements, service milestones, and life events in real time and links recognition to our shared values. In 2025, we celebrated 24,000 recognitions, 8,000 life and community events, and 2,200 service milestones across our team. Recognition is incorporated into annual performance evaluations, and we have begun including monetary bonuses with select recognitions.

RESULTS OF OUR 2025 EMPLOYEE ENGAGEMENT SURVEY

90%

response rate

71%

engagement rate



Embracing an inclusive workplace

Wintrust aims to understand and respond to the unique needs of the people and communities we serve, cultivating a culture of belonging where everyone feels valued and included. We believe that sustaining an inclusive workplace where everyone feels heard and empowered to succeed supports the ongoing success of our company.

We take an individualized approach, with each business unit and bank developing its own goals. Strategic planning and support are provided by key stakeholders — including human resources talent managers, senior leadership team members, and boards of directors — to further alignment across the company. As of December 31, 2025, women made up 55% of our workforce, and 34% was ethnically diverse. We invest in programs that aim to attract talented job candidates with a variety of backgrounds, skills, and expertise.

ENCOURAGING CAREER EXPLORATION THROUGH PRO BONO CAREER TALKS

As part of our engagement with youth-focused organizations, we host pro bono career panel discussions featuring leaders from Wintrust. In 2025, we hosted more than 10 panels, often initiated by a board member in collaboration with our community impact team and tailored to the interests and needs of the participants. Designed to support career exploration, these discussions provide valuable insights into various professional paths and opportunities.

One organization we partnered with in 2025 was i.c.stars, where we held a job-shadowing and networking event for 20 interns in support of its tech workforce development program. Information technology leaders, managers, and key individual contributors across Wintrust gathered to share insights into their roles, core responsibilities, and practical experiences. They also highlighted career paths in data management, cybersecurity, and application development, among others.

◀ Maya Shankar, senior vice president, performance management, finance

Building connections through our business resource groups

We want all team members to feel welcomed and experience a sense of community at Wintrust. One of the ways we break down barriers and build connections is through our five business resource groups (BRGs). They serve as a resource for employees to foster an inclusive workplace aligned with the organization’s mission, values, and strategic priorities. They play an important role in providing opportunities for networking, career development, and celebrating inclusion and talent within our company.

Membership in Wintrust’s BRGs is open to all employees, and approximately 27% of our workforce participates in at least one. That represents a 4% increase since 2024. Our BRG communication platform provides BRG members with key updates and announcements, acting as a central hub for connection and access to resources.

OUR BUSINESS RESOURCE GROUPS

| | |
|---|--|
| <p> Career Navigation A resource for employees to grow and advance</p> | <p> Prism Cultivating knowledge and support for Wintrust’s LGBTQ+ community and its allies</p> |
| <p> Leadership Coalition A coalition of leaders empowered to succeed</p> | <p> Women of Wintrust Empowering and connecting women across Wintrust</p> |
| <p> Multicultural Professionals Network Building intercultural competence by fostering an inclusive environment</p> | |

HONORING WOMEN’S HISTORY MONTH

Wintrust’s annual Women’s History Month celebration has become a must-attend event. The 2025 program featured a dynamic panel of leaders moderated by Mary Ann Korenic, chief executive officer of Wintrust Private Trust Company and Women of Wintrust’s co-executive sponsor. The discussion at the Grand Banking Hall drew approximately 400 Wintrust colleagues, customers, and partners, and explored topics such as leading through change, building confidence, combating burnout, and navigating societal pressures. The panelists included:

- **Diana Patton**, chief executive officer and founder of the Rise With Diana Consultancy, the All Rise Live Global Summit, and the Rise Advocates® Academy
- **Laura Ricketts**, executive chairperson, controlling owner of the Chicago Stars Football Club
- **Nicole Robinson**, chief executive officer of the YWCA Metropolitan Chicago
- **Lori Tompos**, founder of Avail Counseling, adjunct professor, and former U.S. Army captain and combat veteran



(Left to right) Mary Ann Korenic, Diana Patton, Laura Ricketts, Nicole Robinson, and Lori Tompos celebrate Women’s History Month at Wintrust’s Grand Banking Hall.

Minimizing Our Environmental Impact

Wintrust is committed to continuous learning and finding new ways to minimize our carbon footprint. Across our organization, we partner with employees, customers, and communities to conserve resources, invest in energy-efficient and renewable technologies, and strengthen our environmental performance. We also work to identify and address climate-related financial risks and opportunities, and we further integrate these considerations into our business strategy and reporting.

In October 2025, Wintrust employees teamed up with the Shedd Aquarium for a [cleanup day at 63rd Street Beach along Chicago's waterfront.](#)



Advancing sustainable operations

Our environmental strategy focuses on minimizing the impacts of our operations by conserving energy and water and reducing waste. Though our operational footprint is relatively small, we lead with action by implementing energy-efficient building standards, adopting innovative technologies, and investing in renewable energy wherever possible.

Wintrust aims to meet or exceed best-in-class building standards with any new construction or renovation. We reuse and recycle construction materials and furniture following renovations to avoid sending them to landfills. We donate used laptops to local nonprofits, helping keep e-waste out of landfills, while providing essential equipment for local students and community partners. In 2025, Wintrust donated more than 100 used laptops to local nonprofits. To conserve water, we install low-flow toilets and automatic faucets where possible and continue to monitor water usage to identify opportunities for greater efficiency. Our efforts also extend to our customers and communities. We encourage customers to switch to electronic statements and offer free paper-shredding events to community members.



Community Impact Coordinator Maddy Norton volunteering at Morton Arboretum in September 2025

Assessing climate-related risks and opportunities

Our management-level Environmental, Social, and Governance (ESG) Committee is charged with evaluating Wintrust's ESG programs and initiatives. The committee is responsible for assessing both the risks and opportunities related to climate change and the transition to a low-carbon economy. Informed by recommendations from the Task Force on Climate-related Financial Disclosures, this committee created a charter and a formal ESG governance structure under the oversight of the Nominating and Corporate Governance Committee of the corporate board of directors. The ESG Committee meets quarterly and comprises executives from across the business units and departments touching ESG risk.

Wintrust continues to monitor and respond to evolving regulatory requirements around climate disclosures for financial institutions. We are making targeted improvements to our ESG governance and oversight, as well as enhancing transparency and disclosures related to ESG matters. Governance and oversight of ESG-related risks is integrated into Wintrust's broader enterprise risk management governance and oversight structure through our ESG Committee. This approach helps us remain well-positioned to manage ESG risks and maintain responsible business practices.

Reporting Scope 1 and 2 emissions data

We continue to enhance our data collection and monitoring tools to more effectively track and manage our carbon emissions. By understanding our emissions profile, we can improve our performance and work to reduce our environmental impact over time. In 2025, we expanded the locations captured as part of our greenhouse gas emissions calculation by 33%, which resulted in a 21% increase in reported emissions

compared with 2024. In addition to our acquisition of Macatawa Bank, we are reporting for the first time emissions from non-retail banking office locations, including those of Wintrust Mortgage, Wintrust Wealth Management, FIRST Insurance Funding, and TRICOM.

Our largest campus, the corporate headquarters in Rosemont, continues to see emissions reductions due to our energy-efficient practices. Since 2021, campus emissions have fallen by 28%. Even with Wintrust's continued growth and expansion, we remain focused on identifying further opportunities to reduce our carbon footprint and report on our progress in the years ahead.

Creating pathways for sustainable investment

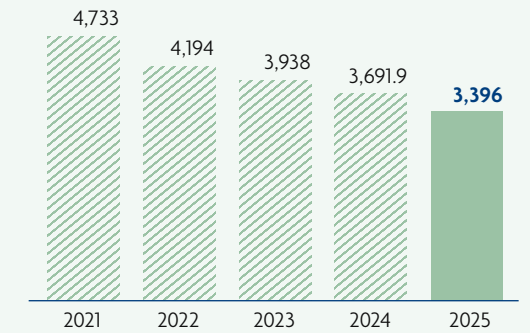
Great Lakes Advisors (GLA) LLC, part of Wintrust Wealth Management, has offered socially responsible investing strategies for more than three decades. Its [Climate Opportunities portfolio](#) aims to achieve market-comparable financial returns, while giving investors the ability to invest in climate technology and solutions. This portfolio of companies delivers significant reductions in carbon emissions when compared with the S&P 500 index. In addition to excluding energy and utility companies, the portfolio achieves CO₂ emissions reductions by identifying companies across all sectors that are better at achieving this goal.

Our investments include companies with obvious environmental impact, such as electric automotive and solar companies, as well as those with less obvious — but no less important — impact, including hybrid electrification systems and low-VOC paints.¹ As of December 31, 2025, the GLA team managed \$155.5 million in the Climate Opportunities portfolio.

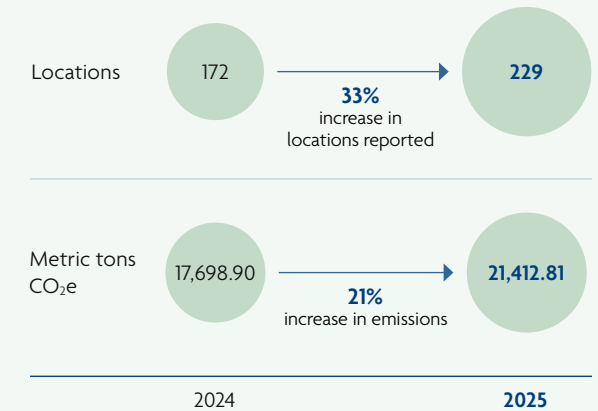
¹ Manager commentary represents an assessment of the market environment and should not be relied upon as research or investment advice or a guarantee of future results. The industry sectors are presented to illustrate examples of the types of securities bought and the diversity of areas in which we may invest, and they may not be representative of current or future investments.

GREENHOUSE GAS (GHG) SCOPE 1 AND 2 EMISSIONS ACROSS OUR ROSEMONT CORPORATE CAMPUS

(in metric tons CO₂e)²



GHG SCOPE 1 AND 2 EMISSIONS ACROSS WINTRUST LOCATIONS³



² CO₂e refers to carbon dioxide equivalents, or the global warming potential equivalent to 1 metric ton of CO₂.

³ The emissions data for 2024 represent the calendar year and consist of Wintrust Financial's three office buildings in Rosemont, Illinois, as well as retail banking locations across Illinois, Indiana, and Wisconsin. Our expanded 2025 data reflect the 2024 acquisition of Macatawa Bank and first-time reporting of several non-retail banking office locations, including those of Wintrust Mortgage, Wintrust Wealth Management, FIRST Insurance Funding, and TRICOM. Our 2025 emissions cover the period from October 2024 through September 2025, which we will use as our new baseline for reporting this information. Data include all locations where utilities are paid directly.



President and CEO Tim Crane (right) with a team of Wintrust volunteers at Greenbelt Forest Preserve in September 2025.

PARTNERING TO PROTECT AND ENHANCE ACCESS TO NATURE

The Lake County Forest Preserves, established in 1958, protect more than 31,700 acres of open space across 66 preserves in northern Illinois. Two of them — Greenbelt in North Chicago and Lyons Woods in Waukegan — are vital to the environmental and human health of underinvested communities in northeast Lake County. In 2025, Wintrust pledged \$500,000 over the next decade toward an endowment supporting the care of nearly 1,000 acres across these two preserves, helping ensure that they remain healthy for generations to come.

Greenbelt and Lyons Woods provide essential ecological services, such as air quality improvement, flood mitigation, and carbon sequestration. They also offer access to green spaces — with their related health benefits — for residents in densely populated communities who have historically been separated from nature. Yet these preserves face mounting threats from invasive species, exotic pests, climate change, and the pressures of surrounding urban development.

Wintrust’s gift was the first major corporate contribution in support of the \$20 million “Every Acre Strong” endowment campaign. This campaign aims to raise \$20 million to protect the entire Lake County Forest Preserves and the 28,850 native species that call them home.

Funding renewable energy solutions

Since launching our Renewable Energy Finance practice in 2024, Wintrust has been helping communities secure affordable, predictable power and prepare for climate-related disruptions. By reducing reliance on unpredictable fuel prices, spreading out power sources, and providing stable, locally generated electricity, renewable energy strengthens communities against supply chain interruptions and extreme weather events.

Wintrust finances projects under long-term power purchase agreements and Wintrust Commercial Finance leases, and projects funded or in the pipeline now number over 50 in more than 10 states. We are delivering meaningful benefits to rural and low- and moderate-income communities in particular, where savings and reliability matter most. Examples of 2025 projects included the following:

Kent State University solar arrays and battery storage

Wintrust financed a landmark \$21 million renewable energy initiative for Kent State University across multiple campus sites. The project combines large-scale solar arrays with a Battery Energy Storage System, enabling the university to store excess solar energy for use during peak demand or outages and maximize the value of its renewable power.

TotalEnergies’ Tesla battery storage

In partnership with global energy leader TotalEnergies, Wintrust supported a cutting-edge deployment of Tesla battery systems at four locations in California. This project highlights the growing role of storage in grid reliability and energy independence.

California School Districts — Cottonwood and Laton Unified solar projects

Wintrust financed multisite solar projects for the Cottonwood and Laton Unified School Districts, totaling \$1.67 million and \$2.36 million, respectively. These systems have smart controls that allow the schools’ campuses to operate independently during outages — critical amid wildfires and public safety power shutoffs.



I really appreciate the way that Wintrust encourages participation in our communities. The company has a focus on improving the lives of others, which includes enhancing access to the outdoor opportunities I love.”

The Wintrust Way

Baden Wackerle
Identity Access Management Administrator
Wintrust

Baden Wackerle has been involved with Scouting America for more than 20 years. He began as a Cub Scout at age 6 and worked his way to Eagle Scout, earning a place in the organization’s national honor society, the Order of the Arrow, along the way.

“In some ways, my involvement was preordained,” jokes Wackerle. “My parents named me after Lord Robert Baden-Powell, founder of the World Organization of the Scout Movement. And they named my sister after the founder of the Girl Scouts.”

As a Scout, Wackerle has pitched dozens of tents and logged hundreds of camping nights. These experiences helped instill a love for the outdoors, and he has worked on numerous projects that encourage an appreciation for nature and the value of green spaces.

The West Michigan native joined Wintrust in 2024 with the acquisition of Macatawa Bank. He started at Macatawa as an IT technician two years prior, after earning a bachelor’s degree in computer information systems from Ferris State University. Wackerle now works in Wintrust’s Security and Fraud Department, supporting the identity and access management needs of all Wintrust charters and companies.

“The transition has been a smooth one,” he notes. “I really appreciate the way that Wintrust encourages participation in our communities. The company has a focus on improving the lives of others, which includes enhancing access to the outdoor opportunities I love. I hope to get more involved in that.”

Scouting has also given Wackerle opportunities to teach and mentor others in many ways, most recently by volunteering on the staff of its National Youth Leadership Training. This past summer, he guided 50 participants through a weeklong training with modules on communication, conflict resolution, goal setting, and collaboration.

“These are transferable skills that will serve them well no matter where they go in life,” says Wackerle. “I think this is true of so much that we learn in scouting.”

Maintaining Sound Governance and Ethics

Our success is rooted in the trust that Wintrust has built and continues to uphold with our customers and communities. We are unwavering in our commitment to ethical business practices and a culture of integrity. This dedication is reinforced by a strong framework of policies and processes that guide our actions and ensure accountability to all stakeholders.

Wintrust Grand Banking Hall in downtown Chicago >

Emphasizing ethics and compliance

Wintrust expects all employees, across every level and business, to uphold the highest ethical standards. This commitment is reflected in our [Corporate Code of Ethics](#), which is reviewed and approved annually by our board of directors. The Code provides clear guidance for managing conflicts of interest, political engagement, and reporting unethical behavior, among other issues.

The Corporate Code of Ethics applies to all directors and employees of Wintrust and our subsidiaries, who are required to review and reaffirm their commitment each year. Additionally, our [Senior Financial Officers Code of Ethics](#) sets requirements and expectations for certain company executives regarding financial records and reporting.

Our compliance practices extend to following the legal and regulatory requirements that govern our operations in all jurisdictions where we do business. We adhere to a range of state and federal regulations on key matters such as anti-money laundering, consumer protection, and fair banking standards. To help ensure ongoing compliance, we maintain a clear set of policies that guide management and staff in the operation and administration of the bank. A more complete list of our governance documents can be found on our [website](#). In addition to our compliance policies, our compliance team — overseen by our chief compliance officer — is responsible for the program in place to identify, monitor, mitigate, and report on risks.

Reporting potential issues

Wintrust provides employees with multiple ways to report any suspected wrongdoing, such as suspected violations of federal laws or questionable accounting and auditing practices. Our [Whistleblower Policy and Procedures](#) protect individuals reporting concerns from retaliation as well as employees assisting with any investigations conducted internally or by outside law enforcement. Reports can be submitted confidentially through the Wintrust 24/7 dedicated hotline or email. Our third-party ethics hotline provider routes all reports received directly to the chair of the Audit Committee, Wintrust's chief legal officer, and the director of internal audit.

BOARD PRACTICES

Our Wintrust Financial Corporation (WTFC) Board of Directors and local bank boards align with leading practices for high ethical standards and accountability, starting at the top:

- Directors are elected annually by majority vote.
- More than 85% of WTFC directors are independent.
- WTFC directors must be age 75 or younger to be elected and may not serve on boards of more than four other public companies.
- Every director is required to complete annual company training, and many WTFC directors serve on subsidiary boards to better understand Wintrust operations.
- WTFC directors must own significant Wintrust common stock and are prohibited from hedging, short selling, or pledging common stock.

Practicing responsible marketing

We are dedicated to fair marketing and transparent communication with our customers, and we strive to provide clear, comprehensive information about our products and services. Additionally, Wintrust prioritizes prompt and courteous responses to customer concerns. We actively collect customer feedback, which is reviewed at all levels of the organization to identify trends and opportunities for improvement. This process helps us refine our products, strengthen relationships, and meet our customers' needs.

Effectively managing our risk

We are proactive in monitoring and addressing potential risks to our business, including changing economic and regulatory conditions, climate change impacts, competitive pressures, and cybersecurity concerns. Our risk management practices and policies help safeguard our wide variety of financial services. Wintrust's approach to transparency and accountability in our risk management also considers what might impact our customers' financial health.

The Wintrust Board of Directors takes an active and ongoing role in overseeing and managing risks to the business. Board committees take the same approach to risk management for specific risk areas aligned with their area of responsibility. Our Enterprise Risk Management program is administered by the company's executive vice president and chief risk officer, who provides reports to senior management and the Risk Management Committee of the board on a regular basis. The full board regularly receives written and oral reports from management on the status of various categories of company risk, as well as any material changes or developments in Wintrust's risk profile. The board also periodically receives reports regarding regulatory priorities to remain current on regulatory expectations and developments. For more information on our approach to risk management, see our [2025 Proxy Statement](#).

ESG issues including climate change

The ESG Committee is chartered and mandated to reinforce Wintrust's commitment to environmental, social, and governance responsibility across our activities, businesses, and relationships with stakeholders, and to coordinate our activities and initiatives in these areas. It oversees the development and implementation of processes to identify, measure, monitor, and control ESG-related risk exposure, including the potential impact of climate change and the transition to a low-carbon economy on the financial profile of Wintrust.

Cybersecurity threats

Cybersecurity threats, including data breaches and ransomware attacks, pose an increasing risk to financial institutions worldwide. To safeguard our financial system and protect the private information of our clients and partners, we invest significant resources in our program, technologies, and processes. We continue to identify opportunities to improve our approach and ensure that we are effectively responding to evolving cybersecurity risks.

Our comprehensive cybersecurity program is designed to combat risks, protect sensitive data, and ensure the integrity of our information assets. In addition to our highly skilled Information Security team, we collaborate with leading third-party experts and vendors to implement robust cybersecurity solutions. Employee education is also a key focus, with ongoing training and awareness initiatives to reinforce security best practices. Our 24/7 Security Operations Center actively monitors, analyzes, and mitigates potential threats.

Beyond our internal security efforts, we support our small-business customers in strengthening their defenses against cyber threats and fraud. Through webinars with industry experts, in-person seminars, and educational white papers, we provide valuable insights on data protection. Customers can also access resources on how to identify threats and avoid falling victim to common scams on our website's [Security and Fraud Management page](#).

Sustainability Accounting Standards Board (SASB) Index

INTRODUCTION

COMMUNITIES

OUR PEOPLE

ENVIRONMENT

GOVERNANCE & ETHICS

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 | SMALL BUSINESS |
| | | | 366,199 checking accounts (\$3,729,465,835.28) 215,593 savings accounts (\$5,641,445,883.99) | 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 | Wintrust discloses the value of loans in its 2025 10-K . | |

| 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) | |

ABOUT THIS REPORT

This report addresses our community impact and related programs and initiatives. This report does not cover all information regarding our business. References in the report to information should not be interpreted as an indication of the materiality of such information to Wintrust Financial Corporation's financial results or for purposes of U.S. Securities law or any other laws or requirements.

FORWARD-LOOKING STATEMENT

This document contains forward-looking statements within the meaning of federal securities laws. Forward-looking information can be identified through the use of words such as “intend,” “plan,” “project,” “expect,” “anticipate,” “believe,” “estimate,” “contemplate,” “possible,” “will,” “may,” “should,” “would,” and “could.” Forward-looking statements and information are not historical facts, are premised on many factors and assumptions, and represent only management's expectations, estimates, and projections regarding future events. Similarly, these statements are not guarantees of future performance and involve certain risks and uncertainties that are difficult to predict. The Company intends such forward-looking statements to be covered by the safe harbor provisions for forward-looking statements contained in the Private Securities Litigation Reform Act of 1995 and is including this statement for purposes of invoking these safe harbor provisions. Such forward-looking statements may be deemed to include, among other things, statements relating to the Company's future financial performance, the performance of its loan portfolio, the expected amount of future credit reserves and charge-offs, delinquency trends, growth plans, regulatory developments, securities that the Company may offer from time to time, plans to form additional de novo banks or branch offices, and management's long-term performance

goals, as well as statements relating to the anticipated effects on the Company's financial condition and results of operations from expected developments or events, the Company's business and growth strategies, including future acquisitions of banks, specialty finance or wealth management businesses, internal growth, and plans to form additional de novo banks or branch offices. Actual results could differ materially from those addressed in the forward-looking statements as a result of numerous factors and uncertainties, including those discussed in the Risk Factors and summary thereof disclosed under Item 1A of the Company's Annual Report on 10-K and in any of the Company's subsequent SEC filings.

Therefore, there can be no assurances that future actual results will correspond to any forward-looking statements. The reader is cautioned not to place undue reliance on any forward-looking statement made by the Company. Any such statement speaks only as of the date the statement was made or as of such date that may be referenced within the statement. The Company undertakes no obligation to update any forward-looking statement to reflect the impact of circumstances or events after the date of this report. Persons are advised, however, to consult further disclosures management makes on related subjects in its reports filed with the SEC and in its press releases.