

WINTRUST

2024
**Community
Impact Report**

WINTRUST
MORTGAGE



Dear Stakeholders,

Wintrust turned in another year of solid performance in 2024, and I am pleased to share that our accomplishments encompassed more than just our strong financial results. We continued our important work at building sustainable communities that help people lead better lives. Our investments generate economic activity, drive job growth, revitalize entire neighborhoods, and empower families to succeed. In this 2024 Community Impact Report, I invite you to read about our activities and the positive effect they have on the communities where we operate.



Our different approach is made possible by the more than 5,900 employees dedicated to supporting Wintrust customers every day. Their work helps small-business owners pursue their ambitions, families to purchase their first homes, and underbanked individuals to take steps toward financial wellness. Our people truly believe that we are part of something greater, and that is what drives us every day.

Wherever you see one of our banks, wealth management, or specialty finance businesses, you are also likely to find team members who generously give their time to nonprofits, schools, places of worship, and other organizations that benefit their communities. In 2024, our people volunteered more than 27,000 hours. In fact, over 500 of them served on at least one local nonprofit board. We encouraged their efforts and provided support to many of these organizations through financial contributions. Rather than make million-dollar donations to just a handful of them, we contributed to more than 2,000 community partners. In many cases, though, our contributions were the largest these organizations received, and those funds made a meaningful difference to their operations.

Our people are important to us, and we support them in a variety of ways—through competitive wages, valuable benefits, and professional development programs to help them reach their full potential. For example, our Information Security organization recently introduced a two-year program that trains and develops employees from nontraditional backgrounds for entry-level roles in cybersecurity. Our leadership team is also dedicated to

building a company that reflects the communities we serve. We believe that fostering a unique and inclusive workplace where everyone feels valued and empowered to succeed supports our ongoing success.

Michigan’s Macatawa Bank shares our passion for community banking and inclusion, and we were proud to have this highly regarded financial institution join Wintrust in 2024. In addition to providing an ideal platform for our expansion into Michigan, Macatawa prioritizes customer service and engagement with the local neighborhoods that are home to its 26 full-service branches. I am gratified to welcome Macatawa as Wintrust’s 16th bank charter, and we look forward to providing it with the support it needs to grow and fulfill its community mission.

As proud as we are of the past year’s achievements, we recognize that there is always more to do. We will continue to look for opportunities to make an impact and serve the communities we call home. Simply put, it’s the Wintrust Way.

Tim Crane
President and Chief Executive Officer



THE ROOTED NETWORK

Working with integrity has been ingrained in every facet of our business since our founding, and our deep roots in the communities we serve propel us to create positive change. By investing in the neighborhoods where we live and work, empowering our people, and safeguarding our planet, we help cultivate an ecosystem of sustainable communities. Ultimately, we want to foster a brighter future where everyone thrives.

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ABOUT THE COVER

Loan Officer Martha Ramirez of Wintrust Mortgage (left) with Wintrust Down Payment Program recipient Marla Peteet. Read more about Peteet and our program on [page 9](#).

About Wintrust

Wintrust is a financial services company dedicated to providing customized financial solutions nationwide and community-focused banking services through our family of over 200 retail locations in Illinois, Wisconsin, Indiana, Florida, and Michigan.

Wintrust's unique model combines the strength and resources of a large bank with the community-driven spirit and deeply rooted relationships of a neighborhood bank. Our 16 nationally chartered banks cater to local customer bases—including individuals, small- to mid-sized businesses, government entities, and large institutions—through highly personalized service and a comprehensive suite of personal and commercial banking products.

Wintrust Community Banks® and our employees are the bedrock of our company, and each works closely with our specialty finance and wealth management businesses. Wintrust serves customers in all 50 states through our commercial banking, mortgage, specialty finance, and wealth management businesses. We also provide financing and insurance payment solutions in Canada.

To learn more, visit wintrust.com.

2024 SELECTED AWARDS AND RECOGNITION

J.D. Power 2024 U.S. Retail Banking Satisfaction Study—Highest in Customer Satisfaction with Retail Banking in Illinois*

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

Illinois Association of Park Districts
2024 Best of the Best Awards: Best Friend of Illinois Parks—Large Business

Brandon Hall Leadership Development Award
for Best Coaching and Mentoring Program

Illinois Holocaust Museum and Education Center
Humanitarian Award

Vault Top Ranked Internships—Top 20 in Financial Services

Egnyte 2024 Catalyst Award for leveraging the platform to improve efficiency

Ranked among top places to work by:

- USA TODAY
- Chicago Tribune
- Milwaukee Journal Sentinel
- NJ.com
- The Salt Lake Tribune
- The San Diego Union-Tribune
- Wisconsin State Journal

* For J.D. Power 2024 award information, visit jdpower.com/awards.

COMPANY HIGHLIGHTS*

261,000+
consumer households

\$15B+
in commercial loans

46,000+
business households**

5,900+
employees

\$64B+
in total assets

16
banking charters

500,000+
personal checking and
savings accounts

200+
bank locations

\$550M+
in small-business loans

42
additional specialty
business groups

WINTRUST
MENTORING
**PAIRED
TO WIN**
2024
MENTOR OF THE YEAR

Presented to:

Ray Olsen

* Data as of December 31, 2024.

** 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.

Ray Olsen, senior vice president and senior director, Enterprise Fraud Management, was awarded the Paired to Win 2024 Mentor of the Year Award.

2024 Impact Highlights*



BUILDING SUSTAINABLE COMMUNITIES

MAKING COMMUNITY REINVESTMENT ACT (CRA) INVESTMENTS

\$50M+

in new CRA commitments

\$650M+

currently invested

BY TYPE:

AFFORDABLE HOUSING

\$200M+

COMMUNITY SERVICE

\$95M+

ECONOMIC DEVELOPMENT

\$300M+

REVITALIZATION AND STABILIZATION

\$15M+

12 of 16

banks awarded an “outstanding” CRA rating

27,000+ volunteer hours contributed by employees for CRA activities

250+ loans totaling more than \$375M provided for the purpose of supporting community development

EXPANDING ACCESS AND INCLUSION

42% of retail banking locations opened since 2020 in low- and moderate-income neighborhoods

3,200+ hours of personal and small-business financial education training provided by Wintrust volunteers

EMPOWERING SMALL BUSINESSES

\$164M+

provided across more than 5,400 Small Business Administration loans

GIVING BACK AND VOLUNTEERING

\$12.8M+

in donations made to more than 2,000 community partners

SUPPORTING HOMEOWNERSHIP AND AFFORDABLE HOUSING

\$256M+

funded in affordable homeowner mortgages in Illinois and Wisconsin

10,000+ residential mortgages totaling \$3.8B originated

8,200+ units totaling more than \$3.3B in residential mortgages with FICO scores above 660

1,900+ units totaling more than \$477M in residential mortgages with FICO scores at or below 660



PRIORITIZING OUR PEOPLE

5,900+ employees

140+ part-time employees

177,000+ training hours

23%+ participation in business resource groups

OUR BUSINESS RESOURCE GROUPS

Career Navigation (empowering early-career or new employees)

Leadership Coalition (empowering leaders of all gender identities)

Multicultural Professionals Network (empowering all racial and ethnic identities)

Prism (empowering the LGBTQ+ community)

Women of Wintrust (empowering employees identifying as women)

EMBRACING INCLUSION

Workforce Data**

Women



People of Color



LEADERSHIP

796

women in leadership positions

441

people of color in leadership positions

Total Board Representation***

23%

women

23%

people of color



MINIMIZING OUR ENVIRONMENTAL IMPACT

GREENHOUSE GAS EMISSIONS****

Wintrust Community Banks and Rosemont Corporate Campus

SCOPE 1 EMISSIONS

2,899.9

metric tons of CO₂e

SCOPE 2 EMISSIONS

14,799.0

metric tons of CO₂e

Rosemont Corporate Campus Scope 1 and 2 Emissions

3,691.9

metric tons of CO₂e

* M represents million.
 ** Based on self-identification.
 *** Data as of January 15, 2025, including board directors for Wintrust Community Banks.
 **** Wintrust monitors the climate impact of our various banking locations. That includes our corporate campus, which consists of three office buildings in Rosemont, Illinois, and 187 of our 205 retail banking locations across the country. CO₂e refers to carbon dioxide equivalents, or the global warming potential equivalent to 1 metric ton of CO₂.

Building Sustainable Communities

Helping neighborhoods flourish and become economically sustainable has long been a priority throughout Wintrust. Our investments in people, businesses, nonprofits, and local governments create opportunities—for homeownership, expansion of affordable housing, better municipal services, and much more. Wintrust also makes a difference at the local level through a long tradition of giving and volunteerism.

Our efforts go well beyond the requirements of the Community Reinvestment Act of 1977, with 12 of our 16 charters receiving “outstanding” ratings from our bank regulatory agency as of 2024.



Erick Valdez, vice president and branch manager of Brighton Park Community Bank, which opened in 2018.

Expanding Access and Inclusion

Wintrust Community Banks improve access to financial services in low- and moderate-income (LMI) neighborhoods. We continue to open branches and look for other ways to make a positive impact, whether it's through cost-effective products, investments in local community development financial institutions (CDFIs), or educational outreach.

Identifying better ways to reach underserved households has been a priority since our founding. We know that easier access to financial services and to community-oriented banks is one of the keys to creating pathways toward homeownership or financial stability. It also provides businesses and entrepreneurs with the capital they need to grow.

Opening new branches generates economic growth

Approximately 42% of the retail banking locations Wintrust has opened since 2020 have been in low- to moderate-income neighborhoods. These branches make it easier to access deposit accounts, mortgages, and other types of loans.

Our presence also generates an economic ripple effect on the neighborhoods where we operate. For example, providing loans that help small businesses succeed can lead to greater local employment, an increase in home renovations and purchases, and expansion of the local tax base. Small businesses also typically invest in their local neighborhoods.

Here are just some of the other positive changes we've seen take root following recent branch openings:

Brighton Park Community Bank: Since opening this branch on the southwest side of Chicago in 2018, Brighton Park has consistently sought out collaboration with local organizations and businesses. For example, it expanded opportunities for homeownership by hosting educational seminars with the Brighton Park Neighborhood Council, Envision Community Services, and The Resurrection Project. It also promoted financial education in partnership with area schools and nonprofits. Brighton Park was instrumental in establishing the first neighborhood chamber of commerce as well.



Edwin Martinez, executive director of Chicago-based nonprofit Centro Sanar, at Brighton Park Community Bank.

Rockford Community Bank: Following its initial branch opening in northern Illinois in 2022, Rockford Community Bank opened two additional locations in 2024. One is in an area with virtually no other banking options, and it has been providing Easy Access loans to several local small businesses to support their operations or expansion. Team members from all three locations offer Money Smart education sessions in local schools, the YMCA, and area libraries, and they have helped residents establish or repair credit and open checking and savings accounts.

South Side Community Bank: Since opening in Chicago's West Woodlawn neighborhood in November 2023, employees from this location have brought financial education to the community. That includes facilitating a class at the Chicago Center for Arts & Technology for youth who are considered statistically at high risk for dropping out of high school. This branch also participated in a neighborhood job fair that attracted residents from Woodlawn and neighboring communities.

Town Bank: Following the opening of two branches in Milwaukee's Near West Side in 2018, Town Bank has forged several partnerships to spur economic development. For example, it worked with Near West Side Partners to underwrite Concordia 27, a mixed-use development that offers living, working, and community spaces. Town Bank has also provided funding for Rev-Up MKE, an annual competition for local startup businesses. For nearby Marquette University, a revolving loan fund allows banking program students to underwrite and administer low-cost small-business loans in surrounding neighborhoods.

Investing in CDFI initiatives across our service areas

Wintrust Financial Corporation proudly invests in the work being done by community development financial institutions (CDFIs), entities that finance projects in communities that are underserved by traditional financial institutions. Certified by the U.S. Department of the Treasury, CDFIs can include banks, credit unions, loan funds, and venture capital funds.

We have over \$72 million invested with 20 CDFIs, such as [American Metro Bank](#), [Chicago Community Loan Fund \(CCLF\)](#), [Community Investment Corporation](#), [IFF](#), [International Bank of Chicago](#), [Neighborhood Housing Services](#), [OneUnited Bank](#), [The Resurrection Project](#), and [Wisconsin Women's Business Initiative Corporation](#).

Our long history with CCLF is a good example of our commitment to these local institutions. We have supported its initiatives since 2011, initially through Northbrook Bank & Trust Company. CCLF provides flexible, affordable, and responsible financing and technical assistance for community stabilization and development initiatives that benefit LMI neighborhoods. It often works with challenging but promising projects that other financial institutions will not or cannot finance, and it does so at advantageous rates close to or at prime. Wintrust executives have also long served on the CCLF board of directors, and that role is currently filled by Executive Vice President Eric Phillips.

When CCLF launched its \$25 million [Communities of Color Fund](#) in 2021, Wintrust was also among the leading investors with \$9.25 million. In 2024, we added another \$2 million. The fund is available to developers undertaking real estate projects—such as affordable housing, commercial retail, social enterprise, or community facilities—in Chicagoland's long-time disinvested communities. Eligible borrowers can apply for up to \$1 million for projects impacting communities of color.

NEW FULL-SERVICE ATMS FILL AN IMPORTANT NEED

To creatively reach areas that have a need for banking services, Wintrust Community Banks have installed 15 deposit-gathering ATMs over the past two years. Customers can find these machines in community centers, grocery stores, and other locations. These ATMs have new features and functionality such as larger touch screens and contactless card readers.

Providing affordable accounts to unbanked and underbanked people

Wintrust Community Banks offer a range of checking and savings account options. Some offer an important step toward financial stability for unbanked or underbanked individuals who might otherwise have trouble opening or maintaining an account.

For example, our Money Smart checking accounts only require \$10 to open and have no overdraft or maintenance fees. They also include a free debit card and no-fee in-network ATM access. More than 1,000 people opened one of these checking accounts in 2024. Our Money Smart savings account offers comparable benefits.

People can find themselves unbanked or underbanked for many reasons, but most often it is due to difficulty in consistently meeting minimum balance requirements. Instead, they must rely on more costly options for cashing paychecks, paying bills, and handling other transactions.

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

We believe that we have a responsibility to offer these accounts in our communities. According to Bank On Chicago, approximately 7% of Chicago residents and 25% of the city's Black households are unbanked. Across the United States, nearly 65 million adults have to rely on costly alternatives for basic transactions.*

Facilitating financial education courses for all ages

Wintrust believes that financial education is critical for people of all ages, and more than 300 current employees have undergone training to facilitate courses on key topics across our communities. In 2024, bank tellers, loan officers, and other employees devoted more than 3,200 hours to financial education, reaching over 3,000 people.

Our curriculum helps people build knowledge, security, and confidence in their financial health through courses that cover topics such as budgeting, understanding and effectively using credit, managing debt, and buying a home. They are open to both children and adults, including small-business owners. Based in part on the Federal Deposit Insurance Corporation (FDIC) Money Smart education program we began using 14 years ago, we tailor our instruction to match the needs of each population.



FINANCING A TOP WISCONSIN SCHOOL'S NEW HOME

Wintrust has a dedicated team that provides financing for municipal, nonprofit, and healthcare-related building and renovation projects. From schools and community centers to playgrounds and police stations, our competitive financing options have met the unique needs of our communities.

For example, Wintrust's State Bank of the Lakes and the Kenosha Area Business Alliance (KABA) Foundation in Wisconsin closed on a \$10.8 million capital lease in November 2023. That allowed KABA, which plays an active role in the Kenosha area's education system, to provide a new home for the highly regarded LakeView Technology Academy. LakeView features a rigorous STEM (science, technology, engineering, and mathematics) curriculum and has consistently been recognized as one of the top-performing high schools in southeast Wisconsin. The school officially relocated in January 2025, making it the first occupant of the \$1 billion Kenosha Innovation Neighborhood redevelopment project.

the WINTRUST WAY

ANDREA RAMIREZ-JUSTIN

Vice President, Government/NFP
Banking and Community Impact
Old Plank Trail Community Bank



Andrea Ramirez-Justin joined Old Plank Trail Community Bank in 2007, when it had just opened for business and was serving customers out of temporary storefronts. Still, she jumped at the opportunity, knowing the new bank would embrace Wintrust's emphasis on community outreach.

"I came on board without a title," remembers Ramirez-Justin, a Chicago area native who grew up in Roseland and Matteson. Still, she already had two decades of banking experience and a master's degree from the University of Wisconsin—Madison Graduate School of Banking. "Within a year, I was promoted to vice president, and I've been responsible for community impact since I arrived."

Ramirez-Justin sits on 13 nonprofit boards, including her role as chair of the Franciscan Health Olympia Fields Board of Trustees. At Old Plank Trail, she helps bring financial education and empowerment to its footprint across Chicago's south and southwest suburbs as well as Indiana. Approximately 10 employees across 15 branches of Old Plank Trail are FDIC-certified Money Smart facilitators, and they offer extensive programming for children, adults, and seniors on a variety of financial topics, often through community-based partners.

"Financial empowerment takes many forms and can extend beyond traditional classroom-style or virtual instruction," Ramirez-Justin explains. "We work with one of our local school districts to host seventh- and eighth-grade specialized-instruction students at a branch each year. That includes using the currency counters and going into the vault to see how safety deposit boxes work. It really makes an impression on them."

Ramirez-Justin also played a pivotal role in the creation of Wintrust's affordable Money Smart accounts, and she served on the Illinois commission that led to Bank On certification for these and other affordable banking options across the state. (See the story on this page to learn more about Bank On).

"Financial empowerment takes many forms and can extend beyond traditional classroom-style or virtual instruction."

* Source: Bank On Chicago

Supporting Homeownership and Affordable Housing

Wintrust is a leading provider of traditional mortgage loans in our markets, and we also pride ourselves on offering innovative products that make homeownership more affordable for low- and moderate-income homebuyers. We help individuals and families assess the related benefits and risks as well. Recognizing that homeownership isn't the best solution for everyone, Wintrust also invests in affordable housing initiatives across Chicagoland, Wisconsin, and Michigan.

Offering a range of mortgage products to make homeownership affordable

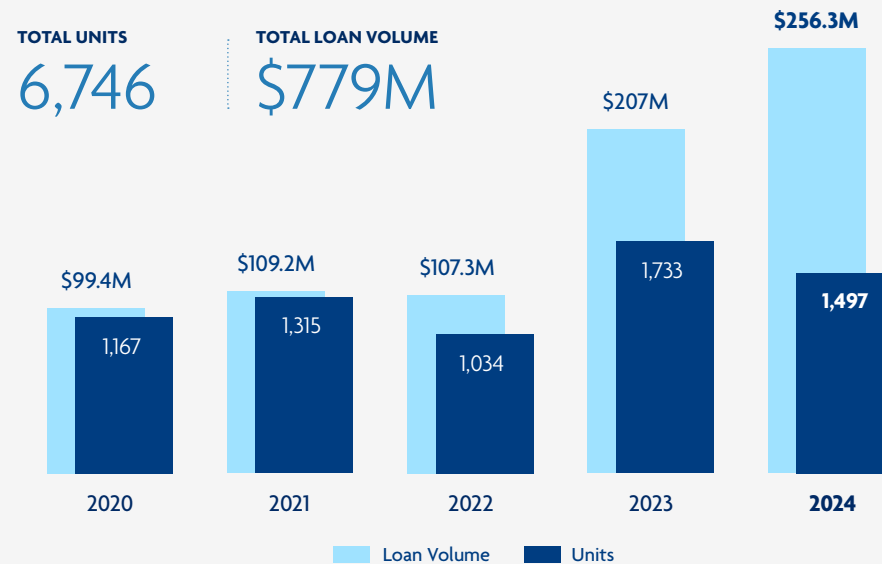
Our consumer loan origination and servicing operations are primarily consolidated within the Wintrust Mortgage division, which serves diverse markets throughout all our service areas. All employees are trained to follow a comprehensive set of fair lending practices, and Wintrust Mortgage follows nondiscriminatory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

Wintrust Mortgage continually evaluates its products, programs, and personnel, so that we are well-positioned to offer responsible and affordable mortgage financing solutions to underserved markets. Programs and incentives include the Wintrust Mortgage HomeReady® First Grant Program, BorrowSmart AccessSM, the Wintrust Down Payment Program, Wintrust Mortgage CRA Portfolio, and the City of Chicago TaxSmart Mortgage Credit Certificate, to name just a few.

Wintrust Mortgage has partnered with Chicagoland Habitat for Humanity for the past eight years on a special program that features below-market-rate mortgages. Among this mortgage product's many benefits, homebuyers can purchase homes with loan-to-value ratios of as high as 97% without the need to obtain private mortgage insurance. Borrower credit scores can be as low as 620. Unlike many other lenders, Wintrust Mortgage also permits the use of secondary financing and down payment assistance programs.

The table that follows reflects total loans we have made through the Habitat partnership over the past five years, as well as through affordable mortgage programs created by the City of Chicago; Cook County, Illinois; Federal Home Loan Bank of Chicago (FHLBC); Fannie Mae; and the Illinois Housing Development Authority (IHDA). In 2024, Wintrust was among the leading IHDA lenders based on loan volume.

MORTGAGES FUNDED THROUGH SELECTED AFFORDABLE LENDING PROGRAMS IN ILLINOIS AND WISCONSIN 2020–2024



In addition to our mortgage loan partnership with Habitat for Humanity, Wintrust employees give their time in a variety of ways to this nonprofit. Loan Support Manager Cara Hoff, shown at a Veterans Build in Bolingbrook, Illinois, in November 2024, has also volunteered with Habitat to assist with loan servicing and escrow analysis.



PROVIDING DOWN PAYMENT GRANTS TO DRIVE HOMEOWNERSHIP

Homeownership has long been an effective path to building generational wealth, and our Wintrust Down Payment Program (WDPP) is one of the ways in which we help low- and moderate-income families afford their first home purchases. Working with nonprofit partners approved by the U.S. Department of Housing and Urban Development, this program offers grants of up to \$2,000 per qualified homebuyer to cover closing costs. Participants are not required to obtain their mortgage through Wintrust Mortgage or any of our community banks.

In 2024, 89 homebuyers benefited from the WDPP, receiving grants totaling \$178,000. They included Marla Peteet, a participant in the [Chicago Housing Authority's Choose to Own](#) program. A widow, mother of four children, and caretaker of her adult son with disabilities, Peteet purchased a single-family home and became a homeowner for the first time. Wintrust Mortgage financed her purchase, and she had \$2,000 forgiven at closing.

Since its launch in 2017, the WDPP has provided down payment assistance to 589 homebuyers by providing grants totaling nearly \$1.2 million.

Making affordable housing investments and loans

In 2024, Wintrust continued to make significant investments in initiatives to increase or enhance the quality of affordable housing. We closed on more than \$39 million in investments that qualify for low-income housing tax credits (LIHTCs), increasing our total LIHTC investment portfolio to nearly \$87 million. We also made approximately \$48 million in LIHTC construction loans during the year.

Selected investments included the following:

- A \$10 million investment through the Chicago-based nonprofit [National Equity Fund](#). It will support construction of a five-story building with 60 affordable apartments in Evanston, Illinois. This project is also being designed to achieve [Enterprise Green Communities'](#) highest level of certification.
- A \$15 million investment in a new fund launched by [Cinnaire](#), a nonprofit LIHTC syndicator that has been developing affordable housing for more than 30 years. Our investment will support construction of a 40-unit development in McHenry, Illinois, for senior (62+) households making 30%, 50%, and 60% of the area's median income. The fund's collective investment will provide access to safe and affordable homes for over 1,400 households in six states.
- A \$13 million investment in a new fund launched by [Merchants Capital](#). The fund's collective investment will support access to safe and affordable homes for more than 1,100 families in six states.

Among our LIHTC construction loans, we allocated \$10.8 million to support the development of Eve B. Lee Place, 34 units of affordable rental housing for independent seniors in Libertyville, Illinois. The building will include office space that will be purchased and occupied by the nonprofit [Community Partners for Affordable Housing](#). Another loan for \$14.2 million will support construction of Taylor Place, 50 units of affordable housing in McHenry, Illinois.

the WINTRUST WAY

ROSA ROMO

Loan Officer
Veterans First Mortgage



“We have such a diverse community, and they often aren't aware of all the unique loan products and benefits that are available to them.”

As a loan officer at Veterans First Mortgage, Rosa Romo gets a lot of satisfaction out of helping her military and civilian customers achieve the American Dream of owning a home.

“We have such a diverse community, and they often aren't aware of all the unique loan products and benefits that are available to them,” says Romo. “For example, military personnel may have heard that VA Home Loans don't require a down payment, but they may not know that this type of loan can be used more than once.”

A San Diego native, Romo joined Veterans First in her home city in 2019 after spending three years with Service Credit Union at Ramstein Air Base in Germany. She moved to the company's Virginia Beach office in 2024 when her husband, a U.S. Navy petty officer, was able to select nearby Naval Station Norfolk for his next two rotations.

Romo sees much of her work as educational. In that role, she does a lot of credit counseling and takes time guiding customers through the process of becoming homeowners.

“It's not just about getting a mortgage,” she explains. “It's about helping borrowers prepare for their future home and educating them in areas such as budgeting and improving their credit score. My goal is to be their family's loan officer, and I want them to know that I will always go above and beyond.”

Since Veterans First is part of Wintrust Mortgage, Romo also finds it easy to seek advice when she needs it.

“There is a lot of expertise across the company, and I appreciate that I can always reach out for help and guidance,” she says.

Empowering Small Business

Wintrust serves small- and medium-sized companies across our markets with multiple lending and account solutions that help fuel their growth. As part of our mission of building sustainable communities, we are proud to support aspiring business owners.

When small businesses succeed, they also have a meaningful impact on the economic stability of local neighborhoods. According to data provided in 2023 by the U.S. Small Business Administration (SBA) Office of Advocacy, small businesses employ 61.7 million Americans and frequently hire locally. These businesses contribute to the tax base for municipal spending and invest in their local neighborhoods as well.

Since we are an integral part of our communities, the small-business owners seeking loans frequently already have accounts with us. Therefore, it only makes sense to entrust credit decisions to our employees at the local level who know the customers and communities they serve.

Additionally, our commercial banking arm includes a variety of specialized banking teams that serve customers in areas including construction, franchise lending, employee stock ownership plans, and nonprofit organizations.



\$164M+

in small-business loans made by Wintrust banks in 2024.

Meeting the unique lending needs of small businesses

We make traditional small-business loans and also have a dedicated SBA lending team. Our SBA loans—which are substantially guaranteed by the federal government—range from \$150,000 to \$10 million. We made more than \$164 million worth of such loans in 2024.*

SBA loan rates are much lower than alternative nonbank funding sources such as credit cards, merchant advances, factoring, or finance companies. More than 90% of our SBA loan volume goes to businesses that have been in operation for at least two years, but we also provide financing to new businesses with no prior operations or revenue.

A few of the SBA loan options we offer include the following:

SBA 7(a) Loans

This type of loan provides a straightforward solution for businesses in need of up to \$5 million. It can be used to help with expansion, to purchase another company, or to improve cash flow through longer amortization of capital expenditures.

SBA Express Loans and Lines of Credit

Providing up to \$500,000, these products offer faster turnaround times than other SBA loans. Businesses can also expect lower down payments on fixed assets, longer amortization of business expansion loans, and financed fees.

SBA 504 Loans

For businesses that need new equipment or a larger space, these loans can provide up to \$10 million to cover the costs of equipment or real estate. SBA 504 loans are longer-term loans with fixed-rate financing on a portion of debt. Construction financing is also available.

With our roots in community banking, we emphasize ongoing relationships with borrowers and frequently provide them with additional banking services. For customers who require accounting, legal, or operational assistance, we often refer them to appropriate professionals outside the bank.

As member institutions of the [Federal Home Loan Bank of Chicago \(FHLBC\)](#), Wintrust bank charters are eligible to submit applications on behalf of local customers to the FHLBC Community First® Accelerate Grants for Small Business program. In 2024, a small-business customer of each of 15 charters either received the maximum \$30,000 grant or split it equally with a second recipient. Per the funding guidelines, each recipient is directly involved in a community-building sector. This money can be used for such purposes as purchase or improvement of property, equipment, workforce development, or technology.

Working with local chambers of commerce

Beyond our lending relationships, we explore opportunities to strengthen our ties with local small-business communities. For example, we supply speakers monthly to the [Illinois Small Business Development Center \(SBDC\)](#) at the Chicagoland Chamber of Commerce. They discuss the banking and related needs of early-stage startups and established businesses alike. A team of Wintrust consultants also helps businesses that require banking services to set up accounts, obtain startup capital and SBA loans, or access other products.

Our Wintrust Community Banks have forged similar relationships with many other chambers of commerce, such as the Crete Area Chamber of Commerce, Hartland Chamber of Commerce, Lombard Area Chamber of Commerce, Chain O'Lakes Area Chamber of Commerce, and Roselle Chamber of Commerce.



BRINGING A FAST-GROWING FRANCHISE TO CHICAGO'S SUBURBS

When Andy Avila and his wife, Lilit Ghazaryan, decided in 2023 to open a Pure Green juice bar franchise, the couple formed an LLC and turned to local Wintrust banker Brandon Cisneros for an SBA 7(a) loan. Along with the store's equipment and furniture, this loan covered other expenses such as the franchise fee and the bulk of contractor costs.

"Our experience with Wintrust has been great," says Avila. "I know how complicated SBA loans can be, but Brandon was instrumental in getting my loan approved and assisted in pushing out the disbursements to vendors. We applied in mid-September, closed on the loan in early November, and opened in February 2024."

Pure Green is one of the fastest-growing juice bar franchises in the United States, and the store—located in The Arboretum of South Barrington—was its first to open in Chicago's suburbs. Although it is still new to the area, Avila has been pleased with sales to date and counts the first year of operation as a success. In fact, he and his wife are already weighing plans for a second location.

"And when we're ready, we'll reach out to Wintrust again," he says.

* This total does not include loans made by Michigan's Macatawa Bank, which Wintrust acquired in August 2024.



FUNDING EXPANSION OF A POPULAR MEXICAN EATERY

La Quinta De Los Reyes has been a popular dining option for lovers of authentic Mexican food since it opened in 2006 in downtown Aurora, Illinois. In fact, in 2023, its owner, Claudia Urrutia, began looking for a way to expand seating and accommodate a growing catering business.

“The obvious solution was to enclose our outdoor patio space,” says Urrutia, who is originally from Durango, Mexico. “It was very popular, but we couldn’t use it in colder weather.”

Once planning began, the project grew to include architectural changes that would create more open space and room for a full-service bar. Urrutia was able to cover part of the costs with savings and an economic development grant from the City of Aurora. For the rest, she turned to St. Charles Bank & Trust Company. As a customer of this Wintrust Community Bank for nine years, she already had personal and business accounts as well as a line of credit that she had accessed at various times to support the restaurant’s operations.

“For this project, my loan officer explained that I qualified for an SBA Express Loan and that it made the most sense for my needs,” Urrutia recalls. “As always, she was really helpful throughout the application process.”

Urrutia received the SBA loan in February 2024, and the all-season patio opened six months later. In addition to providing expanded seating, the patio has allowed the restaurant to devote its entire upper floor—once needed for regular dining service—to private events such as business lunches, quinceañeras, and small weddings.

“Running a restaurant can be a struggle at times, and I don’t have the same resources as a large chain,” Urrutia explains. “So having access to the people at St. Charles Bank is important. I can call their cellphone numbers for help or advice, and they make me feel like I’m their only client.”

the WINTRUST WAY

YANETH MEDINA

Elgin Market President
St. Charles Bank & Trust



“We help customers make connections to the local Chamber of Commerce and to other organizations that might help their businesses grow.”

Yaneth Medina has been a banker in Elgin, Illinois, since 2004, and for her there is much more to small business lending than just providing financing.

“We help customers make connections to the local Chamber of Commerce and to other organizations that might help their businesses grow,” explains Medina, the Elgin market president for St. Charles Bank & Trust.

Elgin and nearby Aurora both have diverse populations, and Medina spends a lot of her time connecting with women and minority entrepreneurs in the area to understand their needs. Many can benefit from Wintrust’s leadership position in SBA lending, something not offered by every bank.

One such business owner, Wendy Medina (no relation), was able to open Sunshine’s Cupcakery in Elgin in February 2024 after receiving an SBA Express loan. Her store went on to win a Client Excellence Award from Fox Valley SCORE, the entrepreneurial support organization.

“When Wendy’s loan was approved, she started crying in disbelief,” Medina recalls. “She had grown up in a rough neighborhood with her grandmother and had only dreamed of being able to do something like this. So, this was a life-changing event.”

Medina, who came to the United States from Mexico as a child, gets a lot of satisfaction from working with Latino businesses and volunteering for organizations that help empower this community. She is active in the Aurora Hispanic Chamber of Commerce and the Illinois Hispanic Chamber of Commerce, among others. Medina also served on the board of Centro de Información for nearly 11 years.

“My parents emigrated to this country with practically nothing, and it’s my way of giving back,” she says. “I see a lot of entrepreneurial spirit within our Latino community.”

Giving Back and Volunteering

Wintrust Community Banks, along with our wealth management division and specialty finance businesses, play a critical role in the well-being of our communities. Financial support at the local level and an employee commitment to volunteerism have been core to our approach for more than 30 years.

Identifying need at the community level

Many of our banks and other businesses operate in diverse communities, including low- and moderate-income neighborhoods in Chicagoland and Wisconsin. With our 2024 acquisition of Macatawa Bank, we also maintain a presence in underserved communities in Michigan.

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 a sizable share of our contributions go to local recipients rather than larger organizations with national footprints.

Wintrust donated more than \$12 million in 2024 to over 2,000 community organizations. Our employees also collectively volunteered more than 27,000 hours to Community Reinvestment Act-related activities. The following are just a few examples of organizations and initiatives we supported during the year through financial contributions, volunteerism, or both:

Chicagoland Tour de Cure for American Diabetes Association

Approximately 25 employees raised nearly \$16,000 for the [American Diabetes Association \(ADA\)](#) by participating in the August 2024 [Chicagoland Tour de Cure](#). This is one of many cycling and fundraising events held across the United States to raise money for the ADA, a leading organization committed to diabetes prevention, management, and cure. Kathleen Gallagher, Wintrust's senior vice president, government initiatives, chairs the Community Leadership Board of the ADA's Illinois chapter, and we supported the Tour de Cure with a corporate contribution as well.

Humble Design Chicago

[Humble Design Chicago](#) serves families and veterans emerging from homelessness by transforming their empty houses into warm, welcoming, and fully furnished homes. Since opening in 2017, it has provided services to more than 900 households and nearly 2,500 individuals. Wintrust has long provided financial support for this nonprofit, and employees have volunteered their time to assemble furniture, hang curtains, and handle other chores to make homes ready for move-in. Wintrust Chief Compliance Officer Christina Speh serves on the board, and we were the lead sponsor of its Welcome Home Chicago annual fundraising event in October 2024.

Intentional Sports

Based in Chicago's West Side, [Intentional Sports](#) provides equitable opportunities for underserved youth in sports, wellness, arts, and education. 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. Since its opening in early 2023, the center has provided a safe and nurturing environment for more than 2,500 area youth each week. Additionally, crime has fallen by 15%, and economic activity has risen. According to a Mastercard analysis of card use within a half-mile radius, at least \$9 million in new consumer spending has entered the community since the center opened.

Wintrust Ignatian Promise Scholarship at Marquette University

Since 2018, Wintrust has funded college scholarships to deserving Marquette University undergraduates as part of the school's [focus on scholarship](#). Wintrust provided tuition funding to approximately 20 students for the 2024 aid year, and recipients typically receive the scholarship for all four years of study. Marquette's Office of Student Financial Aid oversees the recipient selection process, which is based on need and the parameters of Wintrust's gift agreement. It gives initial preference to first-generation, low-income students who reside in ZIP codes located in the Wintrust footprint. Marquette considers other candidates who live in these areas as well.

Collier Community Foundation

Wintrust and local team members have contributed time and resources to the [Collier Community Foundation](#) since we opened our Wintrust Banking Center in Naples, Florida, in 2019. The foundation has been helping local nonprofits meet wide-ranging community needs in Collier County since 1985. Its focus areas include housing and hunger, mental health and substance abuse, environment and accessibility, education and employment, crisis and disaster relief, and seniors and veterans.

PARTNERING WITH SOCCER'S STARS TO EXPAND TEAM'S COMMUNITY OUTREACH

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 the Chicagoland area. This outreach helps participants build confidence, leadership skills, and personal growth.

Wintrust has long supported these efforts, but we expanded our financial commitment in a major way during the past year to become the Stars' official front-of-jersey and community outreach investment partner. As a result, the Stars have been able to double the number of camps and clinics the team offers. In 2024, the Stars held 18 camps across the city and 23 match-day clinics before select home matches at SeatGeek Stadium in Bridgeview, Illinois. Combined, they reached more than 1,400 girls ages 7 to 14.

The Wintrust partnership will also help the Stars expand their community-related activities in other ways and impact an ever-wider range of Chicagoans. For example, the team partners with various organizations that offer support to underserved communities, such as [Boys & Girls Clubs of Chicago](#), [Brave Space Alliance](#), and [Urban Initiatives](#). The Stars will also allocate part of Wintrust's investment toward causes meaningful to the team's individual players, including youth development, women and girls in sports, and accessibility to sports.



Wintrust sponsored 18 Chicago Stars soccer camps in 2024.

Positively impacting the lives of people with disabilities

Wintrust is inclusive of all ability levels because we believe that disabilities shouldn't limit quality of life. We provide financial support to several organizations that have embraced this goal, such as [Ray Graham Association](#), [Great Lakes Adaptive Sports Association \(GLASA\)](#), and [Devices 4 the Disabled \(D4D\)](#).

Founded in 1950, Ray Graham Association currently meets the unique needs of nearly 2,000 individuals with disabilities and their families. In 2024, Wintrust made a four-year financial commitment to this Lisle, Illinois-based nonprofit. Additionally, Wintrust Executive Vice President Lou Leonardi has served on its board for more than 20 years, including as former chair.

Great Lakes Adaptive Sports Association (GLASA), based in Lake Forest, Illinois, works to ensure that no one sits on the sidelines. GLASA empowers and supports youth, adults, and injured military who have a physical or visual disability by offering more than 20 developmental-to-elite-level adaptive sports locally. GLASA also provides programming and competitions that serve athletes in over 30 states.

As one of GLASA's corporate sponsors, we helped host the USA Wheelchair Football League Chicago Tournament in August 2024. Athletes from eight cities converged on our Rosemont corporate campus to put wheelchair football on display for the entire region. More than a dozen Wintrust employees volunteered their time to provide logistical support and other assistance. In connection with the tournament, Wintrust also helped sponsor GLASA's free wheelchair football clinic, open to all ages and abilities.

Since 2015, D4D has been collecting and redistributing used durable medical equipment for those in need throughout the Chicago area. That includes free wheelchairs, hospital beds, and walkers. Recipients are usually individuals who lack insurance, are underinsured, or do not have the funds to purchase the equipment they desperately need. In 2024, Wintrust's contribution helped D4D purchase a truck that expanded the organization's capacity to receive and distribute equipment to those in need.



In August 2024, the GLASA Chicago USA Wheelchair Football League Tournament welcomed more than 100 athletes with disabilities to Wintrust's Rosemont campus for two days of competition.

the WINTRUST WAY

TOM ZIDAR

CEO and Chairman
Wealth Management



When Tom Zidar joined the board of Christ the King Jesuit College Prep in 2024, it was just the latest example of a lifetime commitment to community service.

"I was always taught that to whom much is given, much is expected," says Zidar, a Detroit native who joined Wintrust in 2006. "My parents were always serving others, whether it was through our church or other charitable organizations. They set the example for my eight siblings and me. One of the primary reasons I joined Wintrust was that this company thinks the same way about these things as I do personally."

Active in his church, Zidar helped launch a youth basketball program there in 2009 for kindergartners through fourth graders and spent the next 10 years coaching. Additionally, his service on nonprofit boards included two decades with the Chicago Children's Museum.

"I recently joined the board of Christ the King, which is part of the Cristo Rey network of schools, because I think I can make a real difference there in terms of leadership and fundraising," says Zidar. "The school is located in the Austin neighborhood on Chicago's West Side, an area where families face huge economic challenges."

Wintrust has also been a longtime supporter of the school and the broader Cristo Rey network, providing financial support as well as professional work experience through the unique Cristo Rey Corporate Work Study Program (CWSP).

"To date, Wintrust has placed more than 160 students in CWSP roles," says Zidar. "Many of these kids rarely left their own neighborhoods or ever thought about having a white-collar job. Several have gone on to work at Wintrust full-time, and they are thriving."

"I was always taught that to whom much is given, much is expected. My parents were always serving others, whether it was through our church or other charitable organizations."

Prioritizing Our People

Wintrust fosters an entrepreneurial, customer-focused, and team-oriented culture where individuals can bring their talents and skills to work each day. Our people power everything we do, and we work to promote their professional growth and fulfill their potential through unique programs, comprehensive benefits, and employee engagement initiatives. Our goal is to create a workplace that enables our employees to thrive and make a positive impact on the customers and communities we serve.



Wintrust Senior Vice President, IT, Michael Limjoco (left) with colleagues at Wintrust's Rosemont campus.

Investing in career development, retention, and recruitment

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.

For example, the following initiatives, which are open to all employees, are thoughtfully designed to align with our organizational goals and cater to the unique needs of our employees. Though different in purpose and structure, they aim to empower our employees with the support, skillsets, and guidance needed to succeed in their careers.

Paired to Win: Advocacy was launched in 2022 as a 12-month, one-on-one sponsorship program to connect the company’s next generation of leaders (protégés) with senior executives (advocates). This selective program combines leadership development training with the flexibility to tailor the experience to each participant’s unique needs and goals. As of December 2024, 69% of protégés identified as women and 27% identified as people of color.

Paired to Win: Mentorship was introduced in 2023 and updated in 2024 as an eight-month mentoring program open to all employees. It utilizes a scalable online platform to facilitate mentor/mentee pairing based on strengths, expertise, and desired skillset. Mentees identify their top mentor picks from a compatibility list, allowing them input and autonomy over the growth of their career. The program is flexible but also structured to keep participants accountable for their goals and objectives.



Wintrust is proud to have won the Brandon Hall Group™ Leadership Development Bronze Award for 2024 in the category of Best Coaching and Mentoring Program. The award recognizes organizations that have implemented human capital management programs to drive outstanding business results and create a positive and empowering work environment.

In 2024, 1,300 employees enrolled in Paired to Win: Mentorship and benefited from 5,350 mentoring hours. Approximately 73% of the matches were across business units and 91% were cross-departmental, helping to foster diverse viewpoints and experiences.



WINTRUST'S 2024 RETAIL RALLY

Each year, our Retail Rally brings employees of all 16 Wintrust Community Banks together to strengthen our culture through engagement, support, and celebration. The 2024 event presented an opportunity to welcome new team members from the recently acquired Macatawa Bank. At the start of the event, the approximately 1,200 attendees erupted in applause, cheers, and a standing ovation for the more than 40 Macatawa team members attending—a reflection of our team’s commitment to growing together and expanding our capabilities.

OUR EMPLOYEE VALUE PROPOSITION

We created Wintrust as an alternative to our big bank competitors. No matter where our employees work, our customers and clients come first. Here are the three pillars of our employee value proposition:



IMPACT

Great ideas can come from anyone, and every day presents a new opportunity for employees to be change makers for the individuals, families, small-business owners, and civic nonprofit leaders we serve. We are just as dedicated to providing a working environment with an entrepreneurial spirit where everyone thrives.



GROWTH

We are redefining the future of the banking, wealth management, mortgage, and premium finance industries, and our colleagues are at the heart of it. They are encouraged to try new things, upskill in ways that energize them, and take advantage of our leadership and professional development programs.



COMMUNITY

How we show up, support, and commit to the communities we serve makes our employees proud. We’re a true community bank, on the outside and the inside. We invest in our communities because we’re a part of them. We may have a larger national footprint now than when we started, but we live by our original mission.

Cassandra Slade, senior vice president of Wintrust Mortgage.

Focusing on recruitment, retention, and compensation

In addition to career development, 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 financial, professional, and personal needs and goals. Our compensation program supports a pay-for-performance philosophy by providing holistic competitive base salaries and incentives that position us to be an employer of choice. We provide short-term and long-term bonus incentives, commissions, ad hoc awards, and equity awards.

Our 2024 total rewards package included the following:

- Competitive base pay and bonus opportunities
- A wide array of generous benefits including:
 - Medical, dental, and vision insurance
 - Life insurance
 - Disability insurance
 - Eight weeks of 100% paid maternity leave
 - Leave benefits for non-childbearing and adoptive parents
 - Adoption assistance
 - Discounted child care benefits
 - Tuition reimbursement
- Extensive training and development
- Paid time off and community engagement opportunities



177,000+

total employee training hours in 2024, an average of more than 27 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 employee benefits in these areas include training, tools, and services that enable them to thrive.

Our 2024 health and well-being offerings included the following:

- Access to mental health support including counseling services and stress management coaching
- A behavioral health microsite that shares resources, tools, and events available for team members and their families
- Wellness webinars focusing on behavioral health and emotional well-being
- One-on-one nutrition coaching
- Our annual biometric and flu shot event (available both on-site and off-site)
- A Virtual Wellness Week that includes education on personal health, anxiety, depression, and resiliency for working parents
- The fitness center at our corporate campus

Building future talent

Part of our talent development strategy includes supporting people to grow to their full potential within the bank. This is true for current employees as well as for those newly entering the workforce. Wintrust is proud to offer intern support and programs because we know that fostering early career opportunities helps build sustainable communities. We provide multiple ways for interns to engage with Wintrust, such as talent conferences and volunteering.

Wintrust interns gain valuable experience working with clients and in a team environment. Through our "Wintern Scholarship" program, Wintrust recognizes interns who have gone above and beyond in their role, have a positive impact in the community, and exemplify the Wintrust Way. Additionally, we host an Emerging Talent Conference at the Wintrust Grand Banking Hall in downtown Chicago. The conference is for students interested in learning more about the Wintrust internship program and hearing from leaders in the company about the work they do. It includes tours, breakout sessions, résumé reviews, and mock interviews, so anyone participating can strengthen their skillset.



Employees at Wintrust's historic Grand Banking Hall in Chicago.

Employee engagement

We know that people power our success, which is why we create a workplace that fosters employee feedback and engagement. 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 annual anonymous employee engagement surveys and use the feedback to identify areas of opportunity and drive enhancements. Survey results are shared with enterprise and business unit leadership teams and managers. Each business unit develops an engagement action plan with the aim of enhancing the employee experience. In 2024, we had an 87.5% response rate to our employee engagement survey and achieved a 74% engagement rate.



RESULTS OF OUR 2024 EMPLOYEE ENGAGEMENT SURVEY

87.5%

Response Rate

74%

Engagement Rate



SUPPORTING COMMUNITY CONNECTION

We empower our employees to invest in what's important to themselves and their communities. W. Brad Stetson, chairman of our Barrington Bank & Trust Company charter, has been passionate about funding advancements in the fight against amyotrophic lateral sclerosis (ALS). In support of Stetson and this great cause, Wintrust was one of the main sponsors of the 2024 Chicago River Swim, a two-mile event by the Ohio Street Beach that raised over \$150,000 for ALS research and development. The event also brought in \$50,000 for the Salvation Army Kroc Center Chicago, which is located in the Pullman neighborhood on the city's South Side. This contribution will help fund swim lessons for approximately 2,000 children, helping promote their safety in and around water.

the WINTRUST WAY

TRACY KELLY

VP, Relationship Manager
Wintrust Commercial Banking



Tracy Kelly began her banking career as a teller in 1999 with a simple goal: to fund her undergraduate studies. That temporary job grew into a rewarding career, with Kelly now serving as vice president for Wintrust Commercial Banking.

"Initially, I never imagined I'd stay in banking, but I quickly found a passion for helping people and building relationships," she says.

Kelly joined Hinsdale Bank & Trust as an assistant branch manager in 2007, working at its location in Clarendon Hills, Illinois. By then she had earned her bachelor's degree from Chicago State University. She would go on to get an MBA degree from Saint Xavier University.

"I was interested in working for Hinsdale Bank because of its focus on the community," Kelly recalls. "We were in a small suburb with local businesses that were walkable from people's homes. I was eventually promoted to vice president, with responsibility for multiple locations."

Kelly credits a handful of managers in various departments within Wintrust for being mentors, and she has tried to do the same. For example, she currently chairs the Women of Wintrust business resource group. Among her accomplishments, Kelly is particularly proud of the professional relationships her retail teams have built with the small businesses in their communities.

"It's rewarding to assist businesses with loans tailored for their needs and to provide access to capital that creates pathways to generational wealth and community empowerment," says Kelly. "Bridging the gap between banks and people of color is also important, and I want the community to know they have an advocate in me."

"It's rewarding to assist businesses with loans tailored for their needs and to provide access to capital that creates pathways to generational wealth and community empowerment."

Embracing Inclusion

At Wintrust, our focus on inclusion is key to driving our business forward. We understand that the communities and markets we serve are made up of diverse cultures and people, each with unique needs and expectations. To meet these needs, we aim to hire, develop, and promote a diverse workforce. We believe that fostering a unique and inclusive workplace where everyone feels valued and empowered to succeed supports the ongoing success of our company.

Fostering an inclusive workplace

Wintrust's efforts are based on the *One Wintrust Roadmap*, which includes four key pillars: workforce/workplace, customers, communities, and strategic partnerships. With this Roadmap, we aim to build an inclusive workforce that reflects the diverse markets in which we operate.

We take an individualized approach, with each business unit and bank developing its own goals to meet its unique needs. Strategic planning and support are provided by key stakeholders—including human resources talent managers, senior leadership team members, and boards of directors—to ensure alignment across the company.

As of December 31, 2024, women made up 56% of our workforce, and 33% was ethnically diverse. We invest in programs that aim to attract talented job candidates with a variety of backgrounds, skills, and expertise. Programs supporting these efforts include campus recruiting and community partnerships to promote access for women and people of color. We also offer the Wintrust Credit Academy, a two-year rotational credit analyst program for recent college graduates to build exposure to various commercial banking positions.

In our communities, we support racial and financial equity by working with local nonprofits and other external organizations. Several Wintrust employees are active board members of Chicago's D&I-focused nonprofits, which provide support in financial inclusion, access to opportunity, and professional development, among other areas.

In 2024, we expanded our board service and partnerships with two nonprofits: *Bottom Line* and *Disability:IN Chicagoland*. *Bottom Line* partners with degree-aspiring students from first-generation and low-income backgrounds in accessing and succeeding in college, addressing education gaps, and enhancing pathways to socioeconomic mobility. *Disability:IN Chicagoland* supports disability inclusion in the workplace through education, resources, and networking opportunities. In 2024, Wintrust participated in conferences and educational webinars discussing programming and proven strategies on disability inclusion with local, regional, and national experts. Our vice president of workforce compliance began serving on the *Disability:IN* board in 2024.

“Through personalized advising, *Bottom Line* is a relentless ally to students striving to launch successful careers. I'm proud to be involved and coordinate externships with Wintrust. This gives the students a place to learn and develop professionally while providing current team members with the opportunity to share their expertise directly with *Bottom Line* students. It can also pave the way for possible postgraduate careers with the company.”

BENJAMIN RUBIN

Executive Vice President,
Market Head, Wintrust



CLOSING THE OPPORTUNITY GAP IN INFORMATION SECURITY CAREERS

In filling jobs across Wintrust, we recognize that the best and brightest candidates do not always come from traditional channels. We work with organizations such as *Year Up United* to identify untapped talent and help close the opportunity gap for young adults from underrepresented communities.

Our Information Security, Corporate Security, and Fraud (ISCSF) Department, for one, recently began offering entry-level, full-time analyst roles to individuals with a history of self-driven engagement in the cybersecurity discipline. Before moving into dedicated roles at Wintrust, these new employees spend two years in six-month rotations working with a variety of ISCSF teams. They can include security governance, security engineering, data protection, security operations center, threat intelligence, and security architecture. During this period, analysts are mentored by experienced engineers while training and completing a variety of IT and cybersecurity certifications.

See [page 25](#) for more on our approach to cybersecurity.



WINTRUST

IN THE community

Abram Perez, vice president and branch manager of Wintrust Bank Streeterville, enjoys the 53rd annual Mexican Independence Day Parade in September 2024. Wintrust was lead sponsor of the event.



Celebrating an inclusive culture through our business resource groups

We want all employees to feel welcomed and celebrated at Wintrust. One of the ways we break down barriers and build connections is through our business resource groups (BRGs), which are open to all employees. BRGs serve as a resource for employees to foster an inclusive workplace aligned with the organization’s mission, values, goals, and business practices. BRGs are an important way to provide opportunities for networking, career development, and celebrating inclusion and talent within our company.

Since they were launched in 2019, the number of Wintrust BRGs has grown to five. Membership in each is open to all employees, and approximately 23% of our workforce participates in at least one. That represents a 6% increase since 2023. In 2024, we expanded our support by investing in a new BRG communication platform that provides BRG members with key updates and announcements. The platform also acts as a central hub where members can interact and engage with resources and information.

OUR BUSINESS RESOURCE GROUPS

Career Navigation (empowering early-career or new employees)

Leadership Coalition (empowering leaders of all gender identities)

Multicultural Professionals Network (empowering all racial and ethnic identities)

Prism (empowering the LGBTQ+ community)

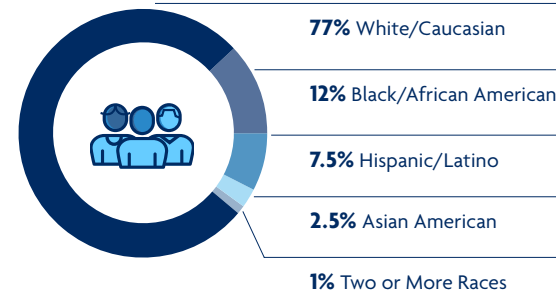
Women of Wintrust (empowering employees identifying as women)

Board composition

To live our values as a community bank, we believe it is important that Wintrust reflect the communities we serve. That includes the boards of directors of each of the 16 bank charters that make up our Wintrust Community Banks. Each operates with autonomy to best meet the needs they identify at the local level, and we have made a concerted effort to encourage representation across all Wintrust Community Bank boards.

At the end of 2024, 40% of our board seats were held by diverse leaders, including women and/or people of color. For more information on our board, including its practices and approach to environmental, social, and governance issues, please see [Maintaining Sound Governance and Ethics](#).

BOARD COMPOSITION AT A GLANCE



the WINTRUST WAY

MICHELE PETRIE

EVP, Market Head
Wintrust

RAY PADILLA

SVP, Head of Enterprise
Project Management
Wintrust

As an executive vice president at Wintrust, Michele Petrie is responsible for driving market growth across multiple businesses. She also knows better than most the importance of paving the way for future talent. She has been involved in the *Paired to Win: Advocacy* program since 2021, helping expand access to networking and experiential learning opportunities for rising leaders within the company.

“Our organization believes in investing in people,” says Petrie. “Paired to Win is just one of many examples, and I feel proud of what it has accomplished. This type of program is also good for the company. It fosters employee engagement, customer retention, and brand loyalty because people recognize the special workplace Wintrust has created.”

The selective one-on-one program, for which all employees are eligible, connects the bank’s high-potential employees with senior executives like Petrie to create different avenues for career development that might not otherwise be available. Over the course of 12 months, participants engage in tailored modules and are exposed to leadership activities and opportunities.

Ray Padilla, one such participant, benefited from having Petrie as his advocate and has felt empowered to grow as a leader. Through goal setting, relationship-building, and practical experience with other leaders, he has gained additional confidence and skills to support his ongoing professional development.

“The program’s emphasis on advocacy, networking, and experiential learning has allowed me to develop strong relationships with other professionals at the bank,” says Padilla, who has worked at Wintrust since 2018. “Through this experience, I have gained a deeper understanding of my strengths and weaknesses, and I am more confident in my ability to inspire and motivate others.”

“Our organization believes in investing in people. Paired to Win is just one of many examples, and I feel proud of what the program has accomplished.”
—Michele Petrie



Minimizing Our Environmental Impact

Wintrust is committed to continually learning and exploring ways to minimize our carbon footprint. We work with our employees, customers, and communities in our efforts to conserve resources, invest in energy efficiency technology, and improve our environmental performance. We have also made progress in identifying and managing climate-related financial risks and opportunities, and we will continue to integrate this work into our business strategy and reporting.



Wintrust Portfolio Manager Shreya Patel (left) and Julia Herrman, an account executive for the Chicago Stars, were among the volunteers at a joint cleanup event in July 2024 at Cummings Playground in Chicago. Read more about our Stars partnership on [page 12](#).

Building sustainable operations

Our environmental strategy is centered on mitigating the impacts of our own operations by conserving energy and water and reducing waste. Though our operational footprint is small compared to that of many businesses, we implement sustainable practices across our operations, including adopting energy-efficient building standards and technologies. We also invest in renewable energy solutions for our buildings where possible.

Wintrust's practices include the use of energy-efficient HVAC-equipment, LED lighting, and lighting sensors for new construction. Our corporate campus utilizes geothermal energy, participates in a demand response program through local utility providers, and has installed electric vehicle charging stations for employees. For any new construction or renovation, we aim to meet or exceed best-in-class building standards.

As a standard practice, we recycle and reuse construction materials and furniture following renovations rather than sending them to landfills. We conserve water by installing low-flow toilets and automatic faucets where possible. We will continue to evaluate our water usage and determine where meaningful progress in our operational efficiency can be made. Our efforts also extend to our customers and communities. We encourage our customers to switch from paper to electronic statements and offer free paper-shredding events to community members. In 2024, Wintrust donated more than 100 used laptops to local nonprofits. This program helps keep e-waste out of landfills and provides needed equipment for local students and community partners.

Evaluating our climate risks and opportunities

Our management-level Environmental, Social, and Corporate Governance (ESG) Committee is charged with evaluating Wintrust's current ESG programs and initiatives. The committee is also 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 also continues to monitor and respond to evolving regulatory requirements around climate disclosures for financial institutions. 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.



IMPACT MITIGATION

Protecting the environment is protecting our future. At Wintrust, we engage with nonprofits, neighborhoods, and parks to help make a positive impact on our planet. For example, Wintrust's corporate campus in Rosemont, Illinois, has partnered with the community conservation nonprofit, Clean Up—Give Back over the past three years for its yearly plastic bag drive. During Earth Month in April 2024, our team collected approximately 95 pounds of plastic for Clean Up—Give Back to turn into usable composite decking and furniture. Additionally, nine Wheaton Bank employees planted Ninebark, Virginiana Witch Hazel, and Oakleaf Hydrangea bushes for the Naperville Park District in April 2024 as part of National Volunteer Week.

Reporting Scope 1 and 2 emissions data

In 2023, we enhanced our data collection and monitoring tools to lay a clear foundation for tracking and managing our carbon emissions. By understanding our emissions profile, we can improve our performance and work to reduce our environmental impact over time. We followed the Greenhouse Gas (GHG) Protocol Corporate Standard to define our owned (Scope 1) and purchased (Scope 2) GHG emissions.

In 2024, we saw a 5% reduction in emissions as compared to 2023. The 2024 data does not include emissions from Macatawa Bank Corporation, which was acquired midyear. We plan to integrate this new data into our next report, which will reflect the full scope of our expanded operations.

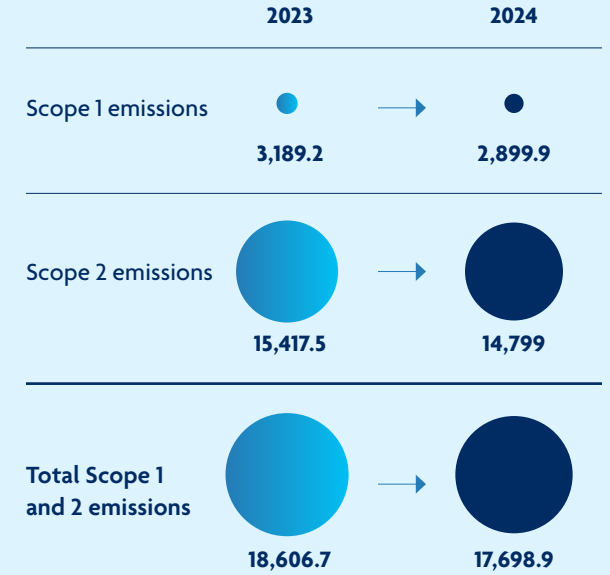
Our largest campus, the corporate headquarters in Rosemont, continues to see emissions reductions due to our energy-efficient practices. Since 2021, campus emissions have fallen by 22%. Even with Wintrust's continued growth and expansion, we remain focused on identifying further opportunities to reduce our carbon footprint and report on our progress in the years ahead.

Offering opportunities in sustainable investing

As part of Wintrust Wealth Management, Great Lakes Advisors (GLA) LLC launched its Climate Opportunities portfolio in 2013. GLA's Climate Opportunities portfolio gives investors the ability to invest in climate technology and solutions. Beyond divesting in fossil fuels, the fund is built around companies working toward a lower-carbon future through green buildings, renewable energy, sustainable agriculture, sustainable water use, energy efficiency, and pollution prevention. The fund aims to achieve market-comparable financial returns while supporting a more sustainable economy. As of December 31, 2024, the GLA team managed \$78.1 million in the Climate Opportunities portfolio.

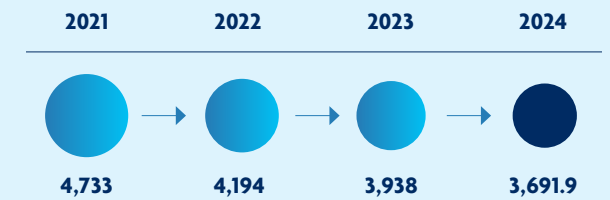
GREENHOUSE GAS EMISSIONS ACROSS WINTRUST COMMUNITY BANKS AND ROSEMONT CORPORATE CAMPUS*

(in metric tons CO₂e)**



SCOPE 1 AND 2 EMISSIONS ACROSS OUR CORPORATE CAMPUS

(in metric tons CO₂e)**



* Wintrust monitors the climate impact of our various banking locations. That includes our corporate campus, which consists of three office buildings in Rosemont, Illinois, and 187 of our 205 retail banking locations across the country. Macatawa Bank is not included. Does not reflect data from leased facilities and one facility that was experiencing meter issues in 2023.

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



FUNDING THE NEXT GENERATION OF CLIMATE INNOVATORS

Since 2010, Evergreen Climate Innovations has been providing early-stage capital to startup companies in the Greater Midwest that are focused on bringing climate technologies to market. The Chicago-based nonprofit has provided more than \$10 million in seed capital to 48 companies and helped catalyze more than \$540 million in follow-on investments from other sources.

“We deploy capital through a novel 501vc® Investment Fund,” explains Evergreen CEO Michelle Carr. “Along with our catalytic capital, we help connect our portfolio companies to potential customers and investors, and we provide access to pilots and demonstrations, grant funding, and other opportunities.”

Wintrust has been a Corporate Member since 2023, donating funds and other services to help Evergreen execute its approach to climate tech investment. Participation from Corporate Members like Wintrust has helped Evergreen’s portfolio of companies create over 1,000 jobs in the Midwest and fostered inclusive access to seed funding. About 60% of the companies in Evergreen’s portfolio are led by women or other historically underrepresented founders. For example, the woman-owned small business Enspired Solutions has developed technology to eliminate PFAS, commonly referred to as “forever chemicals.” Another, Kadeya, has developed vending machines to dispense drinks in stainless steel bottles that are washed and refilled on-site, reducing costs and logistics hassles.

“Evergreen values partners like Wintrust for their shared commitment to fostering innovation and economic growth in the Midwest,” says Carr. “By supporting our catalytic capital model and ecosystem-building efforts, Wintrust contributes to the growth of clean energy startups and the advancement of climate technology.”

**the
WINTRUST
WAY**

STEVE BECKER

Senior Vice President
Wintrust Investments



“I’ve been a birder for decades, and this organization provided the best opportunity I’ve had to help make a difference in the way we treat wildlife and our environment.”

Steve Becker knows a thing or two about long-term commitment. He is about to celebrate 50 years with Wintrust Wealth Management, including his tenure before that with the investment firm it acquired in 2001: Wayne Hummer & Company. It should come as no surprise, then, that Becker’s involvement with the International Crane Foundation dates to the early 1980s.

“I’ve been a birder for decades, and this organization provided the best opportunity I’ve had to help make a difference in the way we treat wildlife and our environment,” explains Becker. “I’m about to finish my 10-year term on the board.”

Based in Baraboo, Wisconsin, the International Crane Foundation works worldwide to conserve the 15 unique species of cranes and the ecosystems, watersheds, and flyways on which these majestic birds depend. It provides educational programs and resources for students as well.

“For example, the Whooping Crane, which is native to North America, is an endangered species, and we’ve been working to secure sufficient high-quality habitat for it along the central Texas coast wintering grounds and migratory flyway,” Becker explains. “We’re doing a lot in Africa as well. In Zambia, we’re helping restore and manage two national parks in the Kafue Flats. This area is home to the largest population of Endangered Wattled Cranes as well as Kafue Lechwe antelope.”

A lifelong resident of Glen Ellyn, Illinois, Becker learned of the importance of service to others at an early age. In addition to his work with the International Crane Foundation, he has served on his church’s council and been active in youth softball as both a manager and coach. He is also the former president of the Chicago District Golf Association Foundation. This organization has a long history of using the sport to improve the lives of veterans and individuals with disabilities, and it runs a variety of youth programs.

Maintaining Sound Governance and Ethics

Our success is built on the trust Wintrust has established and maintains with the customers and communities we serve. We are strongly committed to ethical business practices, cultivating a culture of integrity, and keeping the customer at the center of our decision-making and governance practices. This commitment is supported by a robust framework of policies and processes that guide our actions and ensure accountability to our stakeholders.



Wintrust's corporate campus in Rosemont, Illinois.

Focusing on ethics and compliance

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

The Code 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 at the company, such as suspected violations of federal laws or questionable accounting and auditing practices. Our [Whistleblower Policy and Procedures](#) protect individuals reporting concerns from retaliation. The policy also protects employees assisting with any investigations conducted internally or by outside law enforcement. Reports can be submitted confidentially through the Wintrust 24/7 ethics hotline at 1-866-ETHICSP (1-866-384-4277) or through the hotline website at [www.ethicspoint.com](#). EthicsPoint, a third-party ethics hotline provider, routes all reports received directly to the chair of the Audit Committee, Wintrust's general counsel, and the director of internal audit.

BOARD PRACTICES

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

- Directors are elected annually by majority vote.
- More than 86% 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 the majority of 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.



Wintrust Indiana operates two retail branches in the state, including this location in Dyer.

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 (ERM) program is administered by the company's executive vice president—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 [2024 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 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](#).

the WINTRUST WAY

LIZ CONNELLY

Board Member, Wintrust
Chief Commercial Officer
CDW Corporation



Wintrust board member Liz Connelly learned early on that leadership is about being of service to others and making a meaningful impact.

“Servant leadership is in my DNA,” she says. “It’s about being there for others, uplifting those around you, and making sure the work we do has a positive, lasting impact.”

Raised in Chicago, Connelly graduated from Georgetown University before earning her MBA from Northwestern University’s Kellogg School of Management. Her career in banking quickly became a passion. Curious to learn all aspects of the business, she worked in various areas, including capital markets. As one of the few women on the trading floor, Connelly thrived in the fast-paced, dynamic environment and quickly rose to manage multiple trading desks.

“I was always ready to take on roles that scared me,” she reflects. “It was about pushing myself and my team to achieve what we thought was impossible.”

Connelly joined CDW, a multi-brand provider of technology solutions, as chief human resources officer in 2018, and in 2024, she became the company’s chief commercial officer. When asked to join Wintrust’s board in 2022, she was happy to step back into the world of banking and arrived with a clear focus on the importance of good governance and community leadership. She knows how critical it is for Wintrust to remain true to the mission of serving the community as well as increasing top- and bottom-line growth.

“Good governance isn’t just about strategic decision-making and oversight,” she says. “It’s also about creating a path that ensures long-term sustainability for both the company and the community. I’m here to ignite others and bring their voices forward, so we can make a collective impact.”

“Good governance isn’t just about strategic decision-making and oversight. It’s also about creating a path that ensures long-term sustainability for both the company and the community.”

Sustainability Accounting Standards Board (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, 2024–December 31, 2024. Certain information is not disclosed within the index below because we believe that information (i) is not considered material or is confidential; (ii) could cause a competitive disadvantage to our business if publicly disseminated; or (iii) is not currently collected in a manner consistent with the related SASB metric. Our disclosure on these topics may evolve over time.

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 our 2024 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	2024 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 2024, our employees devoted more than 3,200 hours and reached more than 3,000 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. 2024 Community Impact Report, p. 7 (Facilitating financial education courses for all ages)						
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. 2024 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 its 10-K and other applicable SEC filings .						
	FN-CB-510a.2	Description of whistleblower policies and procedures	2024 Community Impact Report, p. 24 (Reporting potential issues) Corporate Code of Ethics Whistleblower Policy and Procedures						
Systemic Risk Management	FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	Wintrust is not a globally systemic bank.						
	FN-CB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	2024 Proxy Statement, pp. 5, 6–7, 13–14, 46						
Activity Metrics	FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	<table border="0"> <thead> <tr> <th>PERSONAL</th> <th>SMALL BUSINESS</th> </tr> </thead> <tbody> <tr> <td>319,196 checking accounts (\$3,277,535,719.20)</td> <td>60,422 checking accounts (\$2,253,567,320.98)</td> </tr> <tr> <td>213,246 savings accounts (\$5,096,128,076.51)</td> <td>5,400 savings accounts (\$570,906,118.98)</td> </tr> </tbody> </table>	PERSONAL	SMALL BUSINESS	319,196 checking accounts (\$3,277,535,719.20)	60,422 checking accounts (\$2,253,567,320.98)	213,246 savings accounts (\$5,096,128,076.51)	5,400 savings accounts (\$570,906,118.98)
	PERSONAL	SMALL BUSINESS							
319,196 checking accounts (\$3,277,535,719.20)	60,422 checking accounts (\$2,253,567,320.98)								
213,246 savings accounts (\$5,096,128,076.51)	5,400 savings accounts (\$570,906,118.98)								
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 2024 10-K .							

Sustainability Accounting Standards Board (SASB) Index (continued)

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 non-discriminatory mortgage origination	2024 Community Impact Report, p. 8 (Supporting Homeownership and Affordable Housing)
Activity Metrics	FN-MF-000.A	Value of mortgages originated by category: (a) residential and (b) commercial	RESIDENTIAL Mortgages originated: \$3,612,765,336 COMMERCIAL Mortgages originated: \$12,903,943,885



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Forward-Looking Statements

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.

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