

WINTRUST

FACT SHEET – 2024 DIFFERENT APPROACH, BETTER RESULTS™

WHO IS WINTRUST?

Wintrust is a financial services company based in Rosemont, Illinois. Our family of more than 175 community bank locations and related companies and divisions includes traditional commercial and community banking services, wealth management guidance and services, mortgage financing, insurance premium financing, short-term accounts receivable financing and administrative services, and specialty finance lines of business.

Wintrust was founded in 1991 as an alternative to our big bank competitors, meaning our customers and clients come first no matter which of our banks, companies, or divisions you engage with. We offer the resources and tools of a large company with the personal attention and customer focus you expect from a local, smaller establishment.

WHAT IS THE SIZE OF WINTRUST? As of December 31, 2023:

- More than 5,500 team members.
- Network of 15 banking charters, 175+ branches service the Chicagoland, southeast Wisconsin, northwestern Indiana, and southwestern Florida markets.
- 2023 marked 27 consecutive years of profitability.
- \$56.3 billion in assets.
- \$45.4 billion in total deposits.
- Customer base comprises 250,000+ consumer banking households and 45,000+ business households.
- 479,000+ personal checking and savings accounts.
- More than \$483 million in small business loans and more than \$21 billion in commercial loans.
- 38 specialty banking groups, including Agent Finance, Wintrust Asset Finance, and SBA Lending.
- One of the largest providers of insurance premium finance loans in North America.

HOW DOES WINTRUST GIVE BACK TO THE COMMUNITY?

We believe that community banking is a key to building strong neighborhoods and cities. We invest in people, businesses, nonprofits, and local governments, and the results can be seen in economic development, greater homeownership opportunities, and improved access to affordable housing. We also make a difference locally through a long tradition of philanthropy and volunteerism. Our efforts go well beyond the requirements of the Community Reinvestment Act of 1977, with 13 of our 15 charters receiving “outstanding” ratings from our bank regulatory agency as of 2023.

- Over the past five years, Wintrust opened more branches in our region than any other bank,¹ and many of these locations are in communities traditionally underserved by financial institutions.
- Provide affordable, Bank On-certified accounts.
- Prioritize financial education for all ages through educational programs such as the FDIC Money Smart curriculum.
- Large provider of residential mortgage finance.
- Support homeownership and affordable housing by prioritizing affordable mortgage loans for homeowners and access to homeownership through the Thrive Housing Initiative and by originating community development loans that provide affordable housing.
- Make small business loans more accessible with our Wintrust Digital Lending platform.
- Serve as one of the Midwest’s top SBA lenders and identify new ways to support small business customers.

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WINTRUST

HOW IS WINTRUST RECOGNIZED?

- J.D. Power named Wintrust the Most Trusted Retail Bank in Illinois in 2024 and ranked Wintrust #1 In Customer Satisfaction with Retail Banking in Illinois three years in a row.²
- Greenwich Excellence Awards for U.S. Middle Market and Small Business Banking for nine years straight.³
- American Bankers Association inaugural Outstanding Overall Diversity, Equity, and Inclusion Program Award.
- Awarded Top Workplaces USA by Energage in the Milwaukee, Salt Lake City, and San Diego markets.
- Named a *Chicago Tribune* Top Workplace 10 years in a row.

WHERE CAN I GET MORE INFORMATION ABOUT WINTRUST?

- Wintrust Investor Relations website, includes earnings release information, at ir.wintrust.com
- 2023 Shareholder Letter at ir.wintrust.com/financial-reports/annual-reports-proxies/default.aspx
- 2023 Corporate Social Responsibility Report and more at wintrust.com/in-the-community

¹Source. Based on new bank branch openings in Illinois and Wisconsin region (does not include credit unions), S&P Global 2022 reporting.

²J.D. Power. Wintrust Community Banks received the highest score in Illinois in the J.D. Power 2022-2024 U.S. Retail Banking Satisfaction Studies of customers' satisfaction with their primary bank. Visit jdpower.com/awards for more details.

³Source. Coalition Greenwich 2023 Commercial Banking Program.