Wintrust Financial Corporation

SB 253* Scope 1 and Scope 2 Greenhouse Gas (GHG) Emissions Reporting

Reporting period: 10/1/2024 - 9/30/2025

*The Climate Corporate Data Accountability Act authorized by Senate Bill (SB) 253 (Wiener, 2023, codified in Health and Safety Code § 38532) applies to U.S. companies that do business in California with annual revenues in excess of $1 billion.

Category	Question	Response
Trade Secret Information	Designate whether or not your report contains Trade Secret Information.	NO
Organization Information	Enter the name of your entity.	WINTRUST FINANCIAL CORPORATION
Organization Information	Enter the entity Employer Identification Number (EIN)	36-3873352
Organization Information	Select your entity primary industry NAICS code (choose from the drop-down).	551112
Organization Information	Provide your entity website URL.	https://www.wintrust.com/
Organization Information	Enter your headquarters office street address.	9700 W. Higgins Rd.
Organization Information	Enter your headquarters office city.	Rosemont
Organization Information	Enter your headquarters office state/province.	IL
Organization Information	Enter your headquarters office country.	USA
Organization Information	Enter your headquarters office postal code.	60018
Organization Information	Provide the name of the entity contact person.	Aaryn Rosso
Organization Information	Provide the title/position of the entity contact person.	SVP, Financial Reporting & Policy
Organization Information	Enter the phone number of the entity contact person (10 digits).	847-939-5935
Organization Information	Enter the email address of the entity contact person.	arosso@wintrust.com
Organization Information	Enter the date of verification (yyyy-mm-dd).	NA
3rd Party Verification	Provide the name of the 3rd party assurance provider.	NA
3rd Party Verification	Provide the email address of the 3rd party verifier.	NA
3rd Party Verification	Provide the telephone number of the 3rd party verifier organization.	NA
3rd Party Verification	Provide the address of the 3rd party verifier organization.	NA
Inventory Boundary	Enter the start date of the reporting period (yyyy-mm-dd).	2024-10-01
Inventory Boundary	Enter the end date of the reporting period (yyyy-mm-dd).	2025-09-30
Inventory Boundary	Select the organizational boundary approach your company uses (Equity Share, Financial Control, Organizational Control)	FINANCIAL CONTROL
Inventory Boundary	If you picked 'Equity Share' from above, provide a list of all obligated entities over which reporting company has equity share, financial control or operational control (separate each item in list with “, ”).	NA
Inventory Boundary	If you picked 'Equity Share' from above, provide the percentage of equity share in legal entity.	NA
Inventory Boundary	If you did NOT pick 'Equity Share' from above, provide a list of all obligated entities or facilities over which reporting company has financial control or operational control (separate each item in list with “, ”).	Barrington Bank & Trust Company, N.A., Beverly Bank & Trust Company, N.A., Crystal Lake Bank & Trust Company, N.A., Hinsdale Bank & Trust Company, N.A., Lake Forest Bank & Trust Company, N.A., Libertyville Bank & Trust Company, N.A., Macatawa Bank, N.A., Northbrook Bank & Trust Company, N.A., Old Plank Trail Community Bank, N.A., Schaumburg Bank & Trust Company, N.A., St. Charles Bank & Trust Company, N.A., State Bank of the Lakes, N.A., Town Bank, N.A., Village Bank & Trust, N.A., Wheaton Bank & Trust Company, N.A. and Wintrust Bank, N.A., Great Lakes Advisors, LLC, Chicago Deferred Exchange Company, LLC, and wholly owned subsidiaries of these entities.
Inventory Boundary	Does your subsidiary report separately from the parent company?	NO
Inventory Boundary	If 'Yes' to the question above, provide details.	NA
Inventory Boundary	Are any regions or specific facilities excluded from your organizational boundary?	Yes
Inventory Boundary	If Yes, identify and provide clarification for any GHGs that exist within your current year's operations and are being excluded.	Excluded from WTFC reporting data are any properties where we do not pay utilities directly. This represents approx 73 retail locations that are leased instead of owned and therefore are included in landlords GHG reporting.
Inventory Boundary	Indicate Yes or No to confirm whether Scope 1 – Stationary Combustion is included in your reporting boundary.	Yes
Inventory Boundary	Indicate Yes or No to confirm whether Scope 1 – Mobile Combustion is included in your reporting boundary.	No
Inventory Boundary	Indicate Yes or No to confirm whether Scope 1 – Process Emissions are included in your reporting boundary.	No
Inventory Boundary	Indicate Yes or No to confirm whether Scope 1 – Fugitive Emissions are included in your reporting boundary.	No
Inventory Boundary	Indicate Yes or No to confirm whether Scope 2 – Location-Based Purchased Electricity is included in your reporting boundary.	Yes
Inventory Boundary	Indicate Yes or No to confirm whether Scope 2 – Location-Based Purchased Heating is included in your reporting boundary.	No
Inventory Boundary	Indicate Yes or No to confirm whether Scope 2 – Location-Based Purchased Steam is included in your reporting boundary.	No
Inventory Boundary	Indicate Yes or No to confirm whether Scope 2 – Location-Based Purchased Cooling is included in your reporting boundary.	No
Inventory Boundary	Indicate Yes or No to confirm whether Scope 2 – Market-Based Purchased Electricity is included in your reporting boundary.	Yes
Inventory Boundary	Indicate Yes or No to confirm whether Scope 2 – Market-Based Purchased Heating is included in your reporting boundary.	Yes
Inventory Boundary	Indicate Yes or No to confirm whether Scope 2 – Market-Based Purchased Steam is included in your reporting boundary.	No

Inventory Boundary	Indicate Yes or No to confirm whether Scope 2 – Market-Based Purchased Cooling is included in your reporting boundary.	No
Inventory Boundary	Indicate whether your reporting boundary includes Direct Biogenic emissions (e.g., stationary, mobile).	No
Inventory Boundary	Indicate whether your reporting boundary includes Indirect Biogenic emissions, such as all location-based (electricity, heating, steam, cooling) and all market-based (electricity, heating, steam, cooling).	No
Inventory Boundary	Have any facilities, operations and/or emissions sources been excluded from this inventory?	Yes
Inventory Boundary	If 'Yes' to the question above, provide details.	Excluded from WTFC reporting data are any properties where we do not pay utilities directly. This represents approx 73 retail locations that are leased instead of owned and therefore are included in landlords GHG reporting.
Disclosure	Enter your Scope 1 total direct emissions (in $mtCO_2e$).	4,302.00
Disclosure	Scope 1: Enter your total direct emissions from Mobile Combustion (in $mtCO_2e$).	0
Disclosure	Scope 1: Enter your total direct emissions from Process Sources (in $mtCO_2e$).	0
Disclosure	Scope 1: Enter your total direct emissions from Fugitive Sources (in $mtCO_2e$).	0
Disclosure	Enter Scope 1 emission intensity per million dollars in revenue (in $mtCO_2e$/ millions of dollars).	1.03
3rd Party Verification	Please confirm that all the reported Scope 1 emissions have been assured at the limited assurance level	NO
3rd Party Verification	If no to previous response, provide an explanation	NOT YET REQUIRED
Disclosure	Enter your Scope 2 total indirect emissions (in $mtCO_2e$).	17,110.81
Disclosure	Scope 2: Enter your total indirect emissions from Purchased/Acquired Steam (in $mtCO_2e$).	0
Disclosure	Scope 2: Enter your total indirect emissions from Purchased/Acquired Heating (in $mtCO_2e$).	0
Disclosure	Scope 2: Enter your total indirect emissions from Purchased/Acquired Cooling (in $mtCO_2e$).	0
Disclosure	Enter Scope 2 emission intensity per million dollars in revenue (in $mtCO_2e$/ millions of dollars).	4.10
3rd Party Verification	Please confirm that all the reported Scope 2 emissions have been assured at the limited assurance level	NO
3rd Party Verification	If no to previous response, provide an explanation	NOT YET REQUIRED
Disclosure	Enter your Scope 1 biogenic direct (combustion) emissions as total CO_2 (in $mtCO_2$).	0
Methods	Select the source of emissions factors you are using for Scope 1 from the drop-down menu	No
Methods	Select the year for source of emissions factors (yyyy)	NA
Methods	If Other, specify.	NA
Methods	List the source of emissions factors and years you are using for Scope 2 (separate each item in list with “, ”).	NA
Methods	Enter the source of Global Warming Potential (GWP) factors you are using.	NA
Methods	Describe the calculation approach you are using (e.g., activity data × emission factor)	NA
Methods	Specify any process-specific calculations, including the tools or models used. Provide weblink for additional information	NA
Miniscule Sources / de minimis	List any sources excluded based on the materiality threshold.	NA
Miniscule Sources / de minimis	Provide the quantity of emissions associated with sources excluded under the materiality threshold.	NA
MRR field	Provide the California Mandatory Reporting Regulations (MRR) facility ID number(s) associated with your company (separate each item in list with “, ”).	NA
Emission Reductions	Choose from the dropdown options if your company utilizes direct contracts for renewable electricity or renewable gas.	NA
Emission Reductions	Choose from the dropdown options if your company utilizes direct contracts for renewable electricity or renewable gas, if different from the previous row.	NA
Emission Reductions	If you picked 'Renewable Electricity' from above, enter total emission reductions from direct contracts for renewable electricity (in $mtCO_2$).	NA
Emission Reductions	If you picked 'Renewable Gas' from above, enter total emission reductions from direct contracts for renewable gas (in $mtCO_2$).	NA