NEWS RELEASE

Wintrust Financial Corporation Announces Cash Dividends, Increasing Quarterly Common Stock Dividend Rate by 11.1%

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ROSEMONT, Ill., Jan. 23, 2025 (GLOBE NEWSWIRE) -- Wintrust Financial Corporation (“Wintrust” or the “Company”) (Nasdaq: WTFC) today announced that the Company’s Board of Directors approved a quarterly cash dividend of $0.50 per share of outstanding common stock. The dividend is payable on February 20, 2025 to shareholders of record as of February 6, 2025. This represents an increase of approximately 11.1% from the $0.45 quarterly cash dividend paid in each of the quarters of 2024.

Additionally, the Company’s Board of Directors approved quarterly cash dividends on outstanding shares of the Company’s 6.50% Fixed-to-Floating Non-Cumulative Perpetual Preferred Stock, Series D and of the Company’s 6.875% Fixed-Rate Reset Non-Cumulative Perpetual Preferred Stock, Series E. Each dividend is payable on April 15, 2025 to shareholders of record as of April 1, 2025.

About Wintrust

Wintrust is a financial holding company with assets approximately $64.9 billion whose common stock is traded on the Nasdaq Global Select Market. Built on the "HAVE IT ALL" model, Wintrust offers sophisticated technology and resources of a large bank while focusing on providing service-based community banking to each and every customer. Wintrust operates fifteen community bank subsidiaries, with over 200 banking locations located in the greater Chicago and southern Wisconsin market areas. Additionally, Wintrust operates various non-bank business units including business units which provide commercial and life insurance premium financing in the United States, a premium finance company operating in Canada, a company providing short-term accounts receivable financing and value-added out-sourced administrative services to the temporary staffing services industry, a business unit

engaging primarily in the origination and purchase of residential mortgages for sale into the secondary market throughout the United States, and companies providing wealth management services and qualified intermediary services for tax-deferred exchanges.

Forward-Looking Information

This press release contains forward-looking statements within the meaning of the federal securities laws. Investors are cautioned that such statements are predictions and actual events or results may differ materially. Wintrust's expected financial results or other plans are subject to a number of risks and uncertainties. For a discussion of such risks and uncertainties, which could cause actual results to differ from those contained in the forward-looking statements, see "Risk Factors" and the forward-looking statement disclosure contained in Wintrust's most recent Annual Report on Form 10-K and in any of the Company's subsequent SEC filings. Forward-looking statements speak only as of the date made and Wintrust undertakes no duty to update the information.

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Source: Wintrust Financial Corporation