Earnings Release Presentation

Q2 2025

WINTRUST®

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, and which may include, but are not limited to, those listed below and the Risk Factors discussed under Item 1A of the Company’s 2024 Annual Report on Form 10-K and in any of the Company’s subsequent SEC filings. 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,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, 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. Actual results could differ materially from those addressed in the forward-looking statements as a result of numerous factors, including the following:

- economic conditions and events that affect the economy, housing prices, the job market and other factors that may adversely affect the Company’s liquidity and the performance of its loan portfolios, including an actual or threatened U.S. government debt default or rating downgrade, particularly in the markets in which it operates;
- negative effects suffered by us or our customers resulting from changes in U.S. or international trade policies;
- the extent of defaults and losses on the Company’s loan portfolio, which may require further increases in its allowance for credit losses;
- estimates of fair value of certain of the Company’s assets and liabilities, which could change in value significantly from period to period;
- the financial success and economic viability of the borrowers of our commercial loans;
- commercial real estate market conditions in the Chicago metropolitan area and southern Wisconsin;
- the extent of commercial and consumer delinquencies and declines in real estate values, which may require further increases in the Company’s allowance for credit losses;
- inaccurate assumptions in our analytical and forecasting models used to manage our loan portfolio;
- changes in the level and volatility of interest rates, the capital markets and other market indices that may affect, among other things, the Company’s liquidity and the value of its assets and liabilities;
- the interest rate environment, including a prolonged period of low interest rates or rising interest rates, either broadly or for some types of instruments, which may affect the Company’s net interest income and net interest margin, and which could materially adversely affect the Company’s profitability;
- competitive pressures in the financial services business which may affect the pricing of the Company’s loan and deposit products as well as its services (including wealth management services), which may result in loss of market share and reduced income from deposits, loans, advisory fees and income from other products;
- failure to identify and complete favorable acquisitions in the future or unexpected losses, difficulties or developments related to the Company’s recent or future acquisitions;
- unexpected difficulties and losses related to FDIC-assisted acquisitions;
- harm to the Company’s reputation;
- any negative perception of the Company’s financial strength;
- ability of the Company to raise additional capital on acceptable terms when needed;
- disruption in capital markets, which may lower fair values for the Company’s investment portfolio;
- ability of the Company to use technology to provide products and services that will satisfy customer demands and create efficiencies in operations and to manage risks associated therewith;
- failure or breaches of our security systems or infrastructure, or those of third parties;
- security breaches, including denial of service attacks, hacking, social engineering attacks, malware intrusion and similar events or data corruption attempts and identity theft;
- adverse effects on our information technology systems, or those of third parties, resulting from failures, human error or cyberattacks (including ransomware);

Forward Looking Statements

- adverse effects of failures by our vendors to provide agreed upon services in the manner and at the cost agreed, particularly our information technology vendors;
- increased costs as a result of protecting our customers from the impact of stolen debit card information;
- accuracy and completeness of information the Company receives about customers and counterparties to make credit decisions;
- ability of the Company to attract and retain senior management experienced in the banking and financial services industries;
- environmental liability risk associated with lending activities;
- the impact of any claims or legal actions to which the Company is subject, including any effect on our reputation;
- losses incurred in connection with repurchases and indemnification payments related to mortgages and increases in reserves associated therewith;
- the loss of customers as a result of technological changes allowing consumers to complete their financial transactions without the use of a bank;
- the soundness of other financial institutions and the impact of recent failures of financial institutions, including broader financial institution liquidity risk and concerns;
- the expenses and delayed returns inherent in opening new branches and de novo banks;
- liabilities, potential customer loss or reputational harm related to closings of existing branches;
- examinations and challenges by tax authorities, and any unanticipated impact of tax legislation;
- changes in accounting standards, rules and interpretations, and the impact on the Company’s financial statements;
- the ability of the Company to receive dividends from its subsidiaries;
- the impact of the Company's transition from LIBOR to an alternative benchmark rate for current and future transactions;
- a decrease in the Company’s capital ratios, including as a result of declines in the value of its loan portfolios, or otherwise;
- legislative or regulatory changes, particularly changes in regulation of financial services companies and/or the products and services offered by financial services companies;
- changes in laws, regulations, rules, standards and contractual obligations regarding data privacy and cybersecurity;
- a lowering of our credit rating;
- changes in U.S. monetary policy and changes to the Federal Reserve’s balance sheet, including changes in response to persistent inflation or otherwise;
- regulatory restrictions upon our ability to market our products to consumers and limitations on our ability to profitably operate our mortgage business;
- increased costs of compliance, heightened regulatory capital requirements and other risks associated with changes in regulation and the regulatory environment;
- the impact of heightened capital requirements;
- increases in the Company’s FDIC insurance premiums, or the collection of special assessments by the FDIC;
- delinquencies or fraud with respect to the Company’s premium finance business;
- credit downgrades among commercial and life insurance providers that could negatively affect the value of collateral securing the Company’s premium finance loans;
- the Company’s ability to comply with covenants under its credit facility;
- fluctuations in the stock market, which may have an adverse impact on the Company’s wealth management business and brokerage operation; and
- widespread outages of operational, communication, or other systems, whether internal or provided by third parties, natural or other disasters (including acts of terrorism, armed hostilities and pandemics), and the effects of climate change could have an adverse effect on the Company’s financial condition and results of operations, lead to material disruption of the Company’s operations or the ability or willingness of clients to access the Company’s products and services.

Therefore, there can be no assurances that future actual results will correspond to these 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 the press release and this presentation. Persons are advised, however, to consult further disclosures management makes on related subjects in its reports filed with the Securities and Exchange Commission and in its press releases and presentations.

June 2025 Year-to-Date Highlights (Comparative to June 2024 Year-to-Date)

Net Income	Pre-Tax, Pre-Provision[1]	Diluted EPS
$384.6 million +$44.9 million or 13%	$566.3 million +$43.3 million or 8%	$5.47 +$0.26 or 5%

Net Interest Income	Net Interest Margin		BV / TBV	
	(GAAP)	(non-GAAP)	(GAAP)	(non-GAAP)
$1.1 billion +$138.4 million or 15%	3.53% 0 bps	3.55% -1 bp	$95.43 +$12.46	$81.86 +$9.85

Total Assets	Total Loans	Total Deposits
$69.0 billion +$9.2 billion or 15%	$51.0 billion +$6.3 billion or 14%	$55.8 billion +$7.8 billion or 16%

June 2025 Year-to-Date Takeaways

- Record net income of $384.6 million or $5.47 per diluted common share, for the first six months of 2025, compared to net income of $339.7 million, or $5.21 per diluted common share for the same period of 2024
- Record June 2025 year-to-date net interest income of $1.1 billion was driven by strong earning asset growth. The Company's relative interest rate neutrality should allow the net interest margin to remain relatively stable in 2025
- Wintrust's tangible book value per common share (non-GAAP) increased to $81.86 as of June 30, 2025. Tangible book value per common share (non-GAAP) has increased every year since Wintrust became a public company in 1996
- Total deposits increased by approximately $7.8 billion, or 16% compared to June 2024, and was driven by our diversified product offerings

[1] Pre-tax income, excluding provision for credit losses (non-GAAP) – See non-GAAP reconciliation in the Appendix

Q2 2025 Highlights (Comparative to Q1 2025)

Net Income	Pre-Tax, Pre-Provision[1]	Diluted EPS
$195.5 million +$6.5 million	$289.3 million +$12.3 million	$2.78 +$0.09

Return on Assets	ROE (GAAP)	ROTCE (non-GAAP)	Efficiency Ratio (GAAP)	Efficiency Ratio (non-GAAP)
1.19% -1 bp	12.07% -14 bps	14.44% -28 bps	56.92% -29 bps	56.68% -27 bps

Total Assets	Total Loans	Total Deposits
$69.0 billion +$3.1 billion	$51.0 billion +$2.3 billion	$55.8 billion +$2.2 billion

Diversified Balance Sheet

- Total loans increased by approximately $2.3 billion, or 19% annualized, and was driven by growth across all loan categories, including seasonally higher PFR - Property and Casualty portfolio
- Total deposits increased by approximately $2.2 billion, or 17% annualized, and was driven by our diversified product offerings

Stable Margin Supports Earnings

- Record quarterly net income of $195.5 million
- Q2 2025 net interest margin (non-GAAP) of 3.54% which was two basis points lower than the prior quarter. We expect to maintain a relatively stable net interest margin in 2025 given the current market consensus outlook

Strong Credit Quality

- Non-performing loans totaled $189 million and comprised 0.37% of total loans at June 30, 2025, as compared to $172 million and 0.35% of total loans at March 31, 2025
- Allowance for credit losses on total core loans was 1.37% at June 30, 2025
- Net charge-offs remained stable at 11 basis points in the first and second quarters of 2025

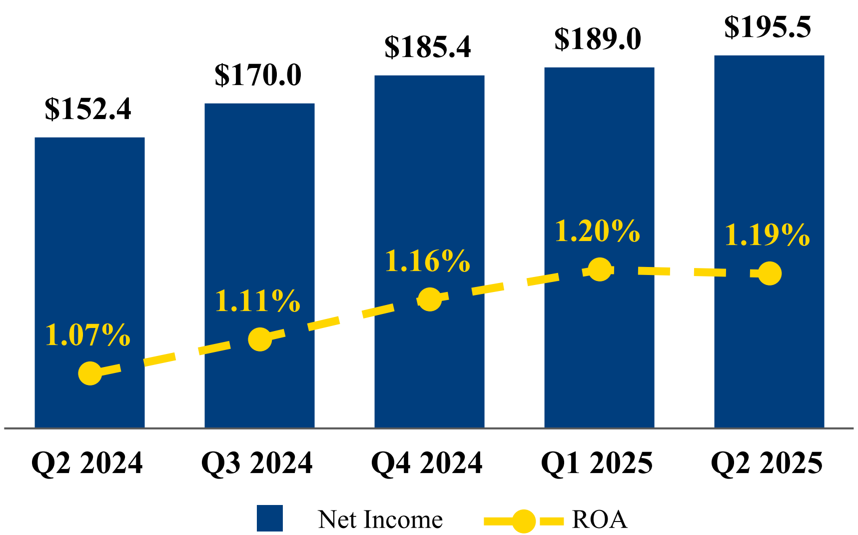
[1] Pre-tax income, excluding provision for credit losses (non-GAAP) – See non-GAAP reconciliation in the Appendix for all metrics denoted as non-GAAP

Earnings Summary

Differentiated, highly diversified and sustainable business model

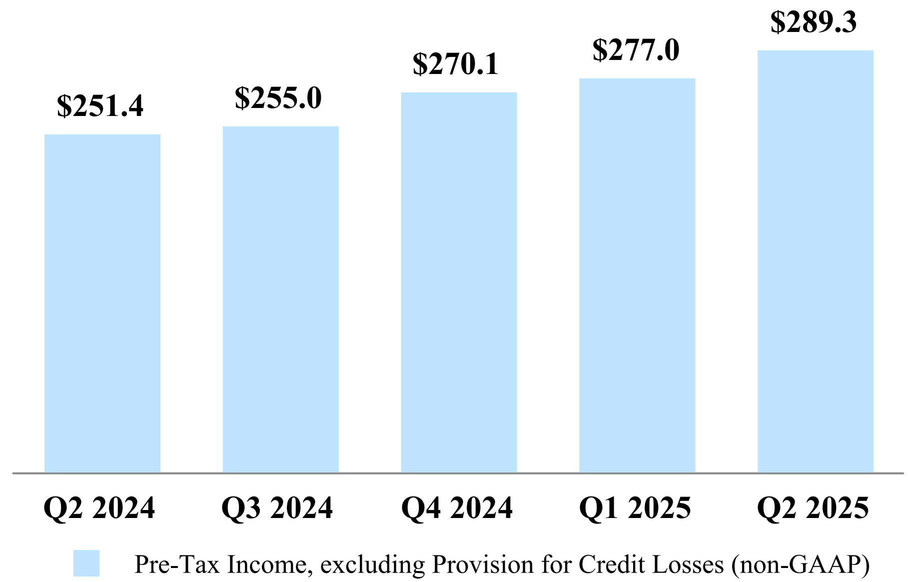
Record Quarterly Net Income

($ in Millions)

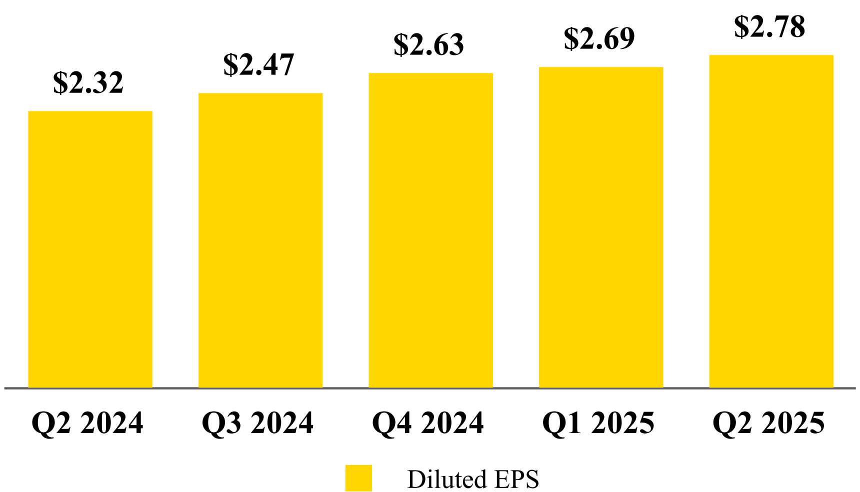


Record Quarterly Pre-Tax Income, Excluding Provision for Credit Losses

($ in Millions)



Diluted EPS Quarterly Trend



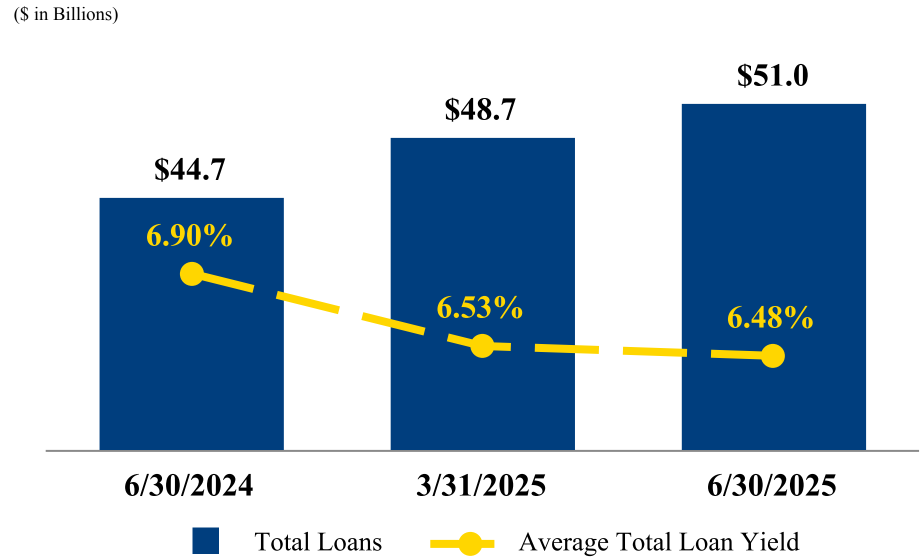
Q2 2025 Highlights

- Record quarterly net income of $195.5 million supported by strong loan and deposit growth and a relatively stable net interest margin
- Q2 2025 pre-tax income, excluding provision for credit losses (non-GAAP) totaled $289.3 million as compared to $277.0 million in the first quarter of 2025, a record for the Company

Loan Portfolio

Diversified loan portfolio

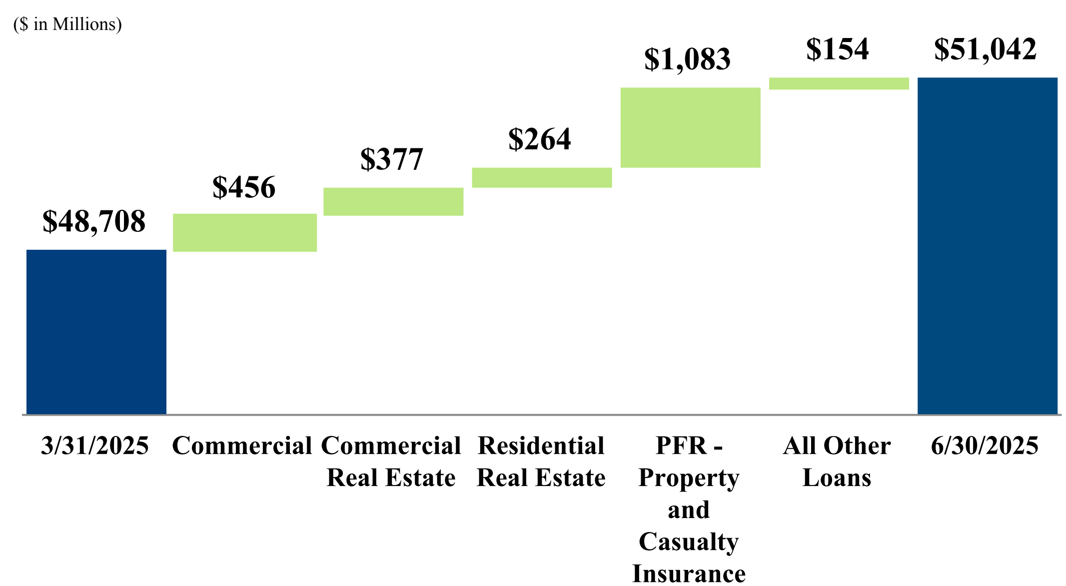
Seasonally Robust Loan Growth in the Second Quarter



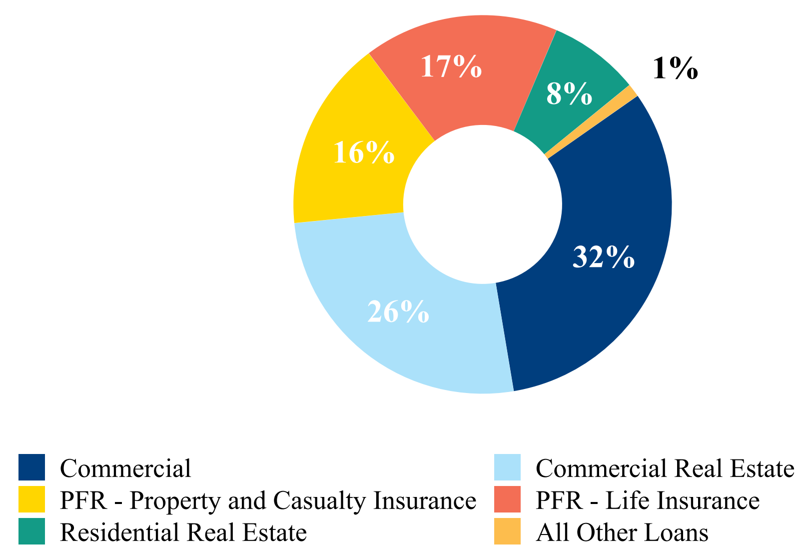
Highlights

- Loan growth during the second quarter totaled $2.3 billion, or 19% on an annualized basis
- Strong loan growth driven by growth across all loan categories, including seasonally higher PFR - Property and Casualty portfolio
- Year-over-year loan growth of $6.3 billion, or 14%, driven by robust organic growth and Macatawa Bank acquisition

Loan Growth Across All Major Loan Categories



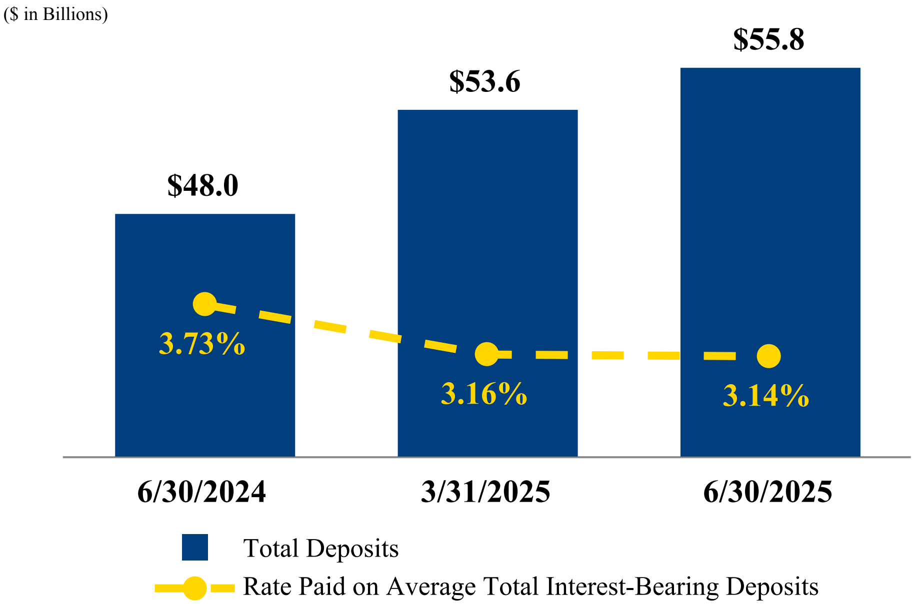
Diversified Loan Mix (as of 6/30/2025)



Deposit Portfolio

Enviable core deposit franchise in Chicago, Milwaukee and Grand Rapids market areas

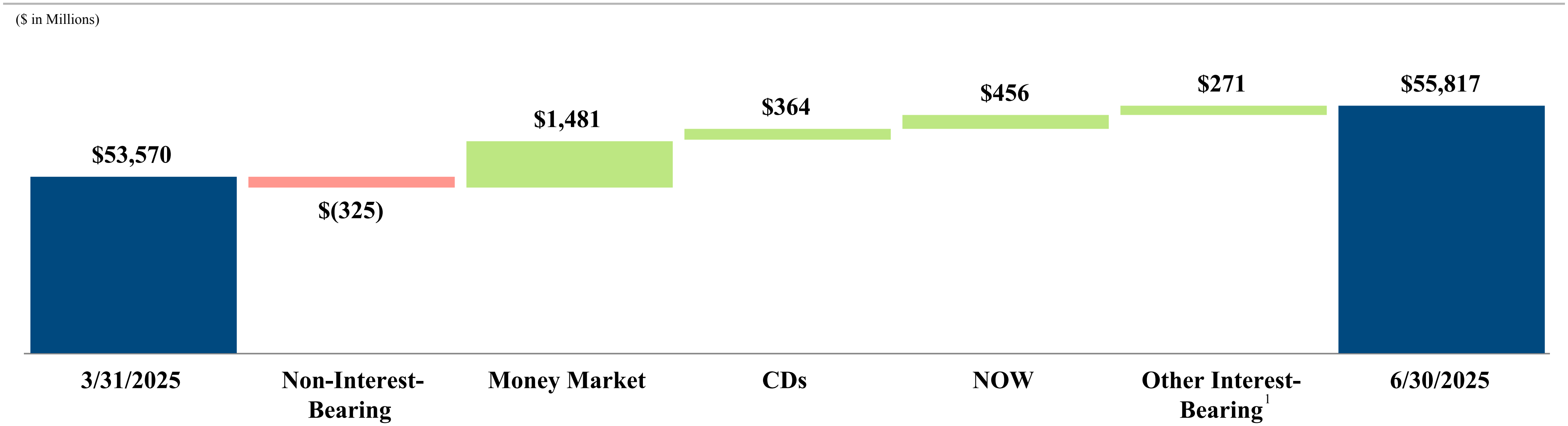
Strong Organic Deposit Growth in the Second Quarter



Highlights

- Robust second quarter deposit growth totaling $2.2 billion or 17% annualized
- Year-over-year deposit growth of $7.8 billion, or 16%, was supported by strong organic growth coupled with the Macatawa Bank acquisition
- Non-interest bearing deposit balances have remained stable in recent quarters

Quarterly Growth Primarily Driven by Money Market and NOW

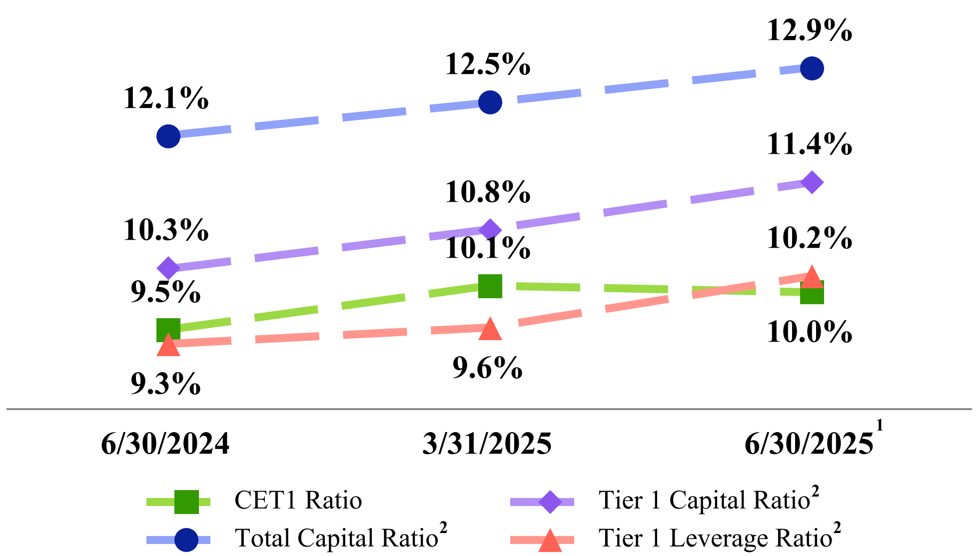


[1]Includes: Savings and deposit balances of the Company's subsidiary banks from brokerage customers of Wintrust Investments, Chicago Deferred Exchange Company, LLC ("CDEC"), trust and asset management customers of the Company

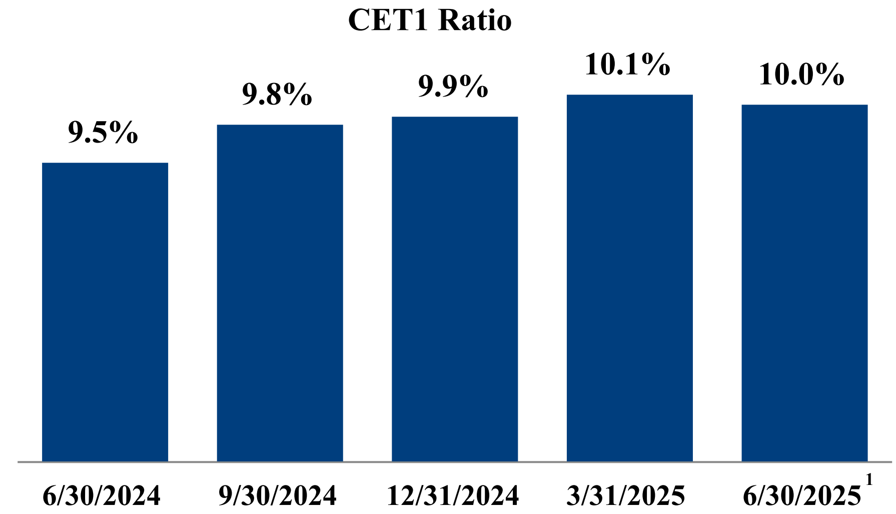
Capital/Liquidity

Current capital levels are well in excess of regulatory thresholds

Strong Q2 Capital Levels

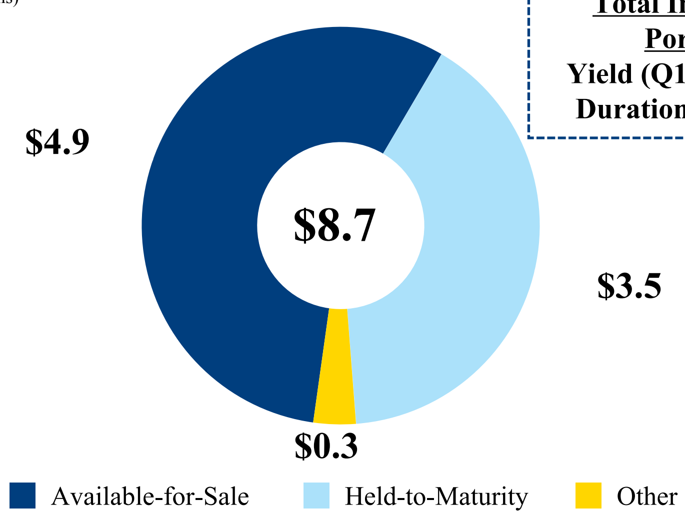


Year-over-Year Growth in CET1



Strategically Balanced Investment Portfolio (as of 6/30/2025)

($ in Billions)



Total Investment Portfolio
Yield (Q1 '25): 3.59%
Duration: 6.1 Years

Q2 2025 Highlights

- The Company's capital levels are well in excess of regulatory thresholds
- Investment portfolio at 13% of total assets as of June 30, 2025

[1] Ratios for Q2 2025 are estimated
[2] Q2 capital levels impacted by Preferred Series D and E not redeemed until Q3

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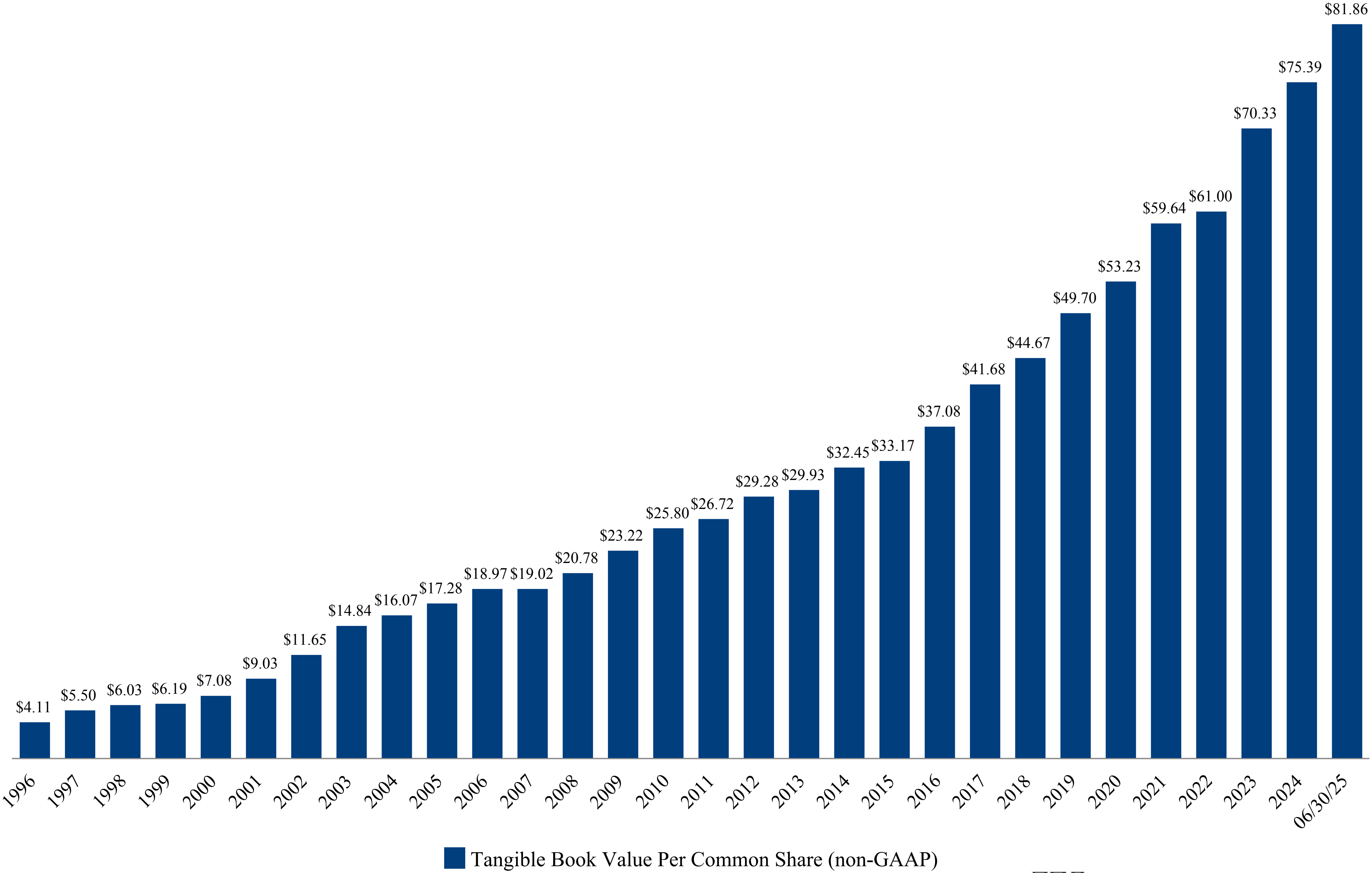
Tangible Book Value Per Common Share (non-GAAP)

Wintrust has grown TBV Per Common Share every year since going public in 1996, and increased TBV Per Common Share to $81.86 as of June 30, 2025



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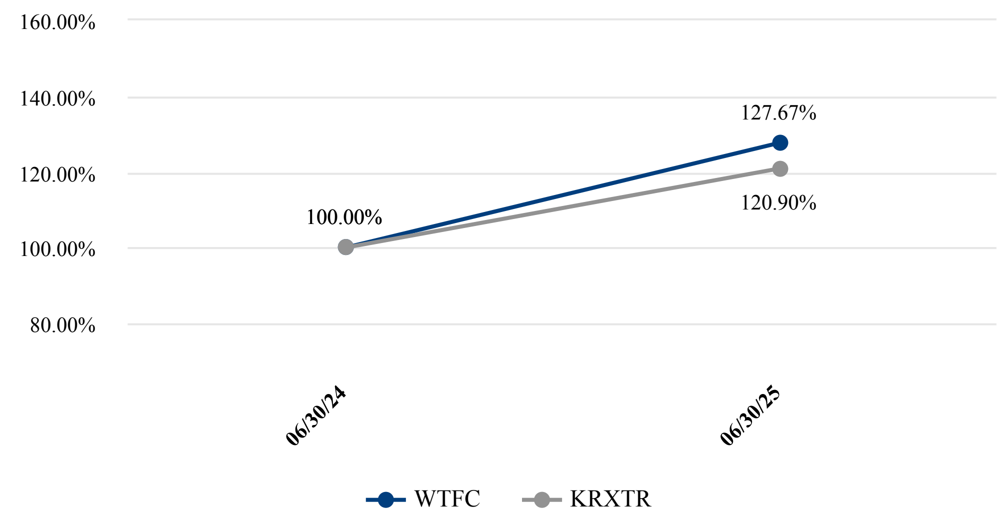
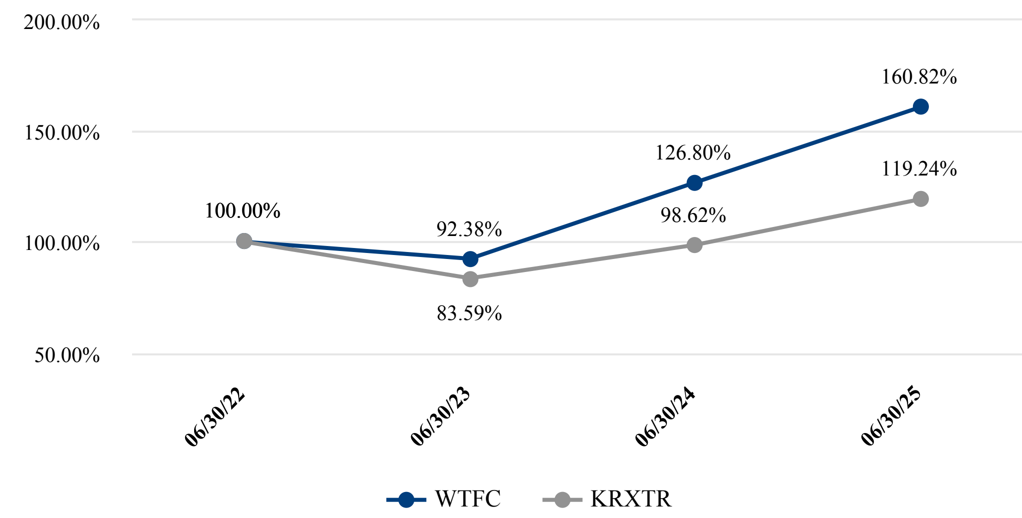
Total Shareholder Return

Wintrust's commitment to growing shareholder value is exemplified by generally outperforming the KBW Nasdaq Regional Banking Total Return Index (KRXTR)

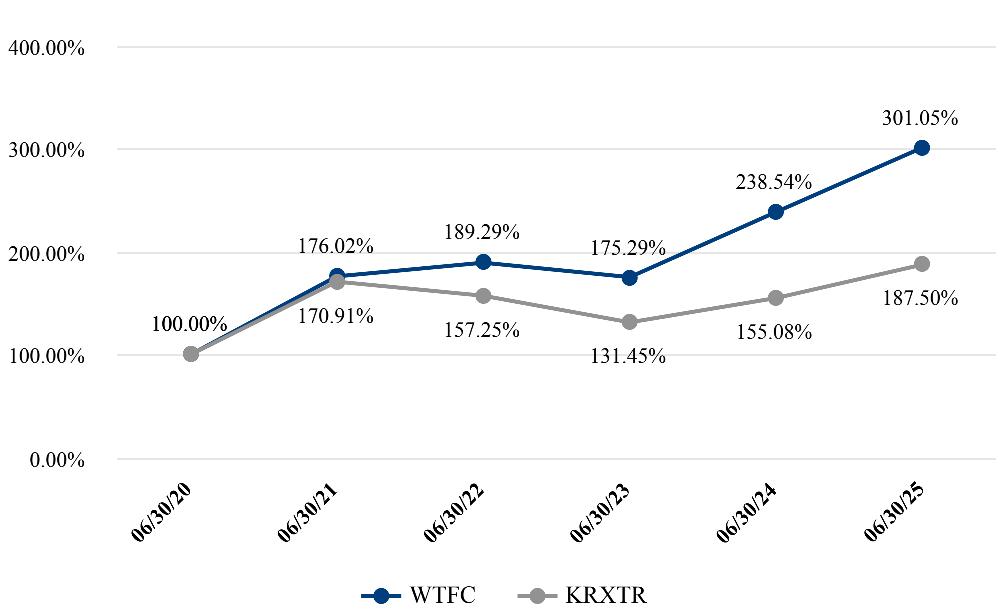
Total Shareholder Return of WTFC Compared to KRXTR (1-Year)



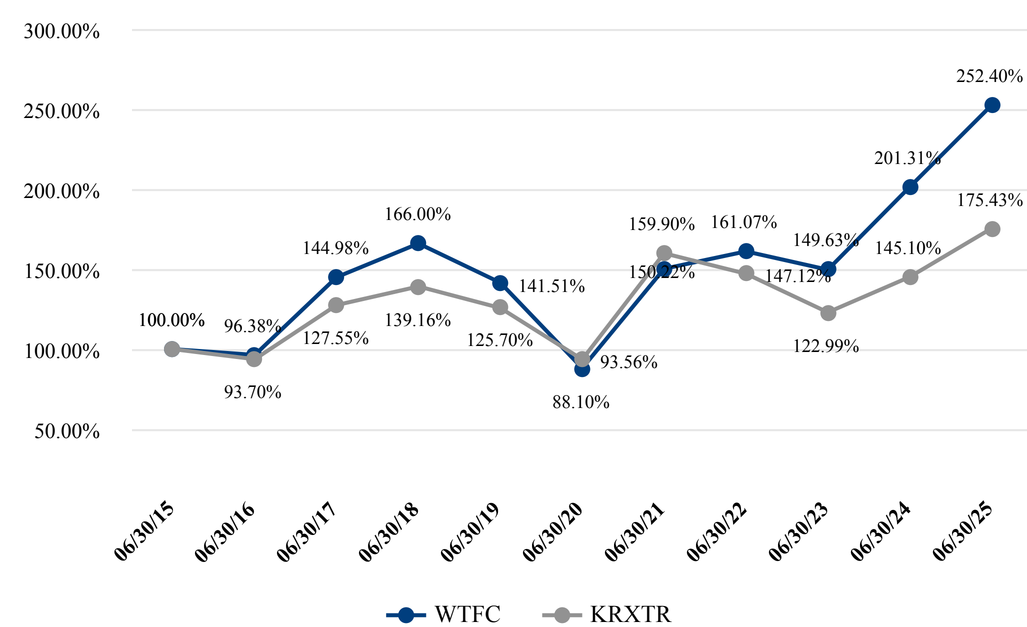
Total Shareholder Return of WTFC Compared to KRXTR (3-Year)



Total Shareholder Return of WTFC Compared to KRXTR (5-Year)



Total Shareholder Return of WTFC Compared to KRXTR (10-Year)

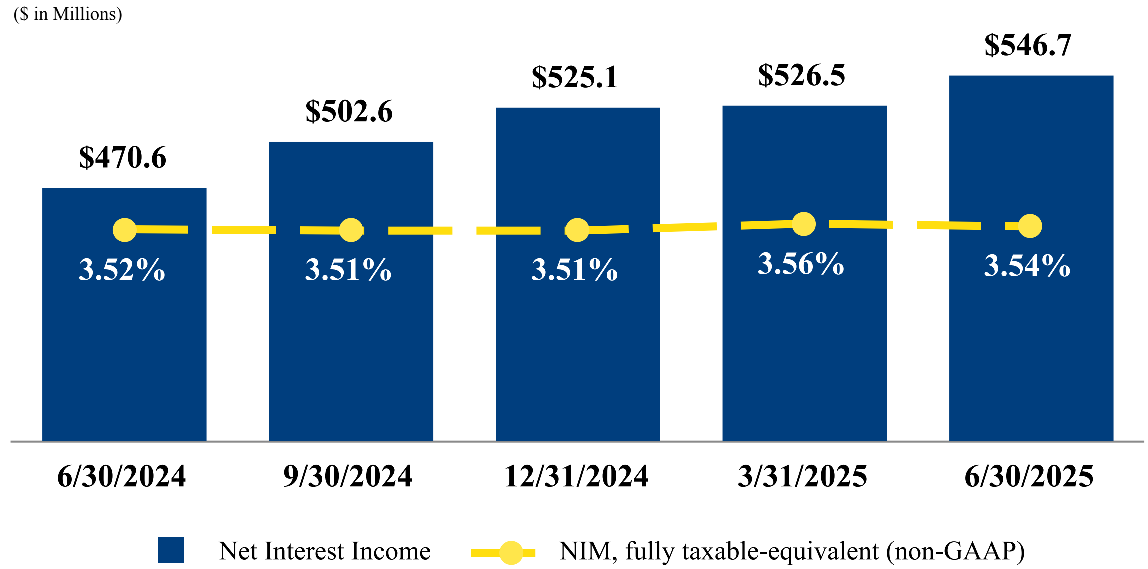


*Data Source: S&P Capital IQ

Net Interest Margin/Income

Net interest margin within guidance range; coupled with strong earning asset growth drove net interest income higher

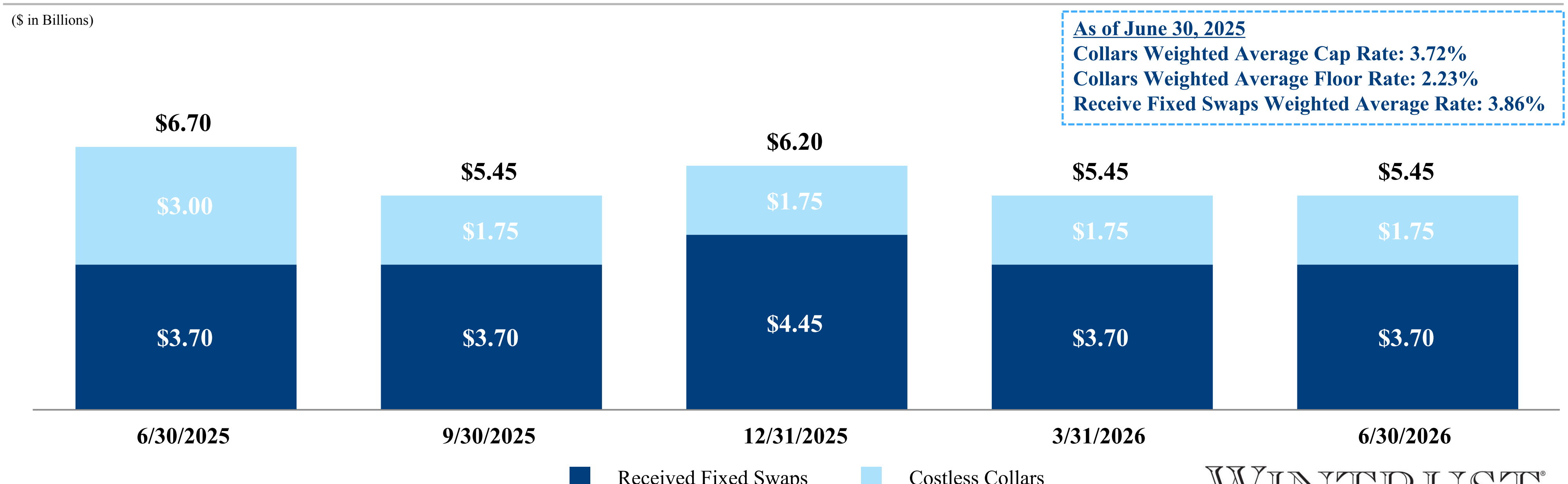
Q2 2025 Record NII Boosted By Strong Organic Growth and Stable NIM



Highlights

- We believe we are well-positioned for strong financial performance as we expect the combination of a stable net interest margin and balance sheet growth to result in continued net interest income growth in 2025
- Our hedging program has reduced our interest rate sensitivity. As a result, we anticipate that the repricing of variable rate loans and cash is offset by the impact of hedges and deposit rate changes

Derivatives Held by the Company as of June 30, 2025 that Hedge the Cash Flows of Variable Rate Loans[1]



[1] Balances shown represent the notional amount of cash flow hedging derivatives that are effective as of the dates presented. Reference the Appendix slide 24 for the complete derivative schedule.

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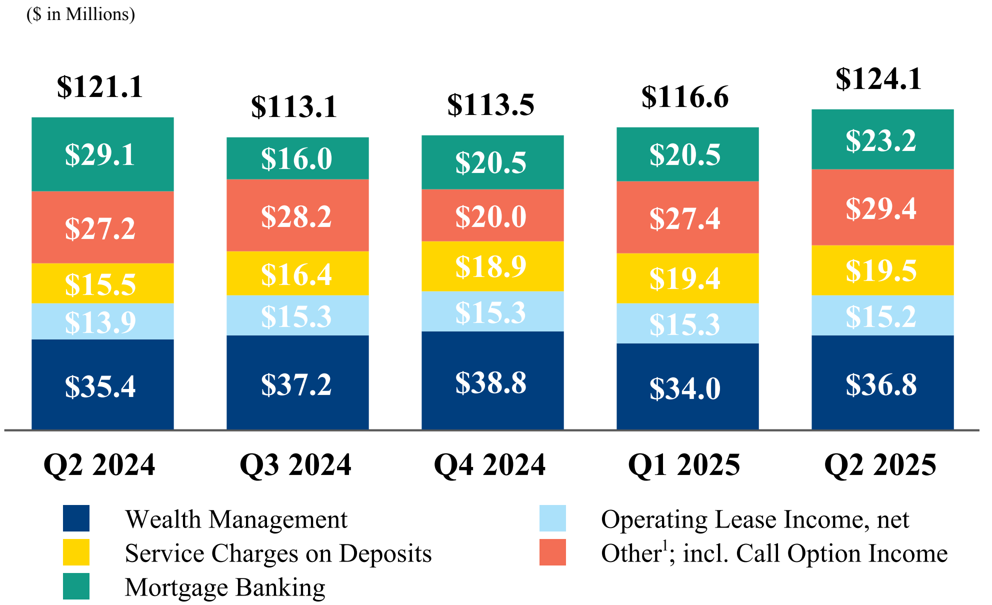
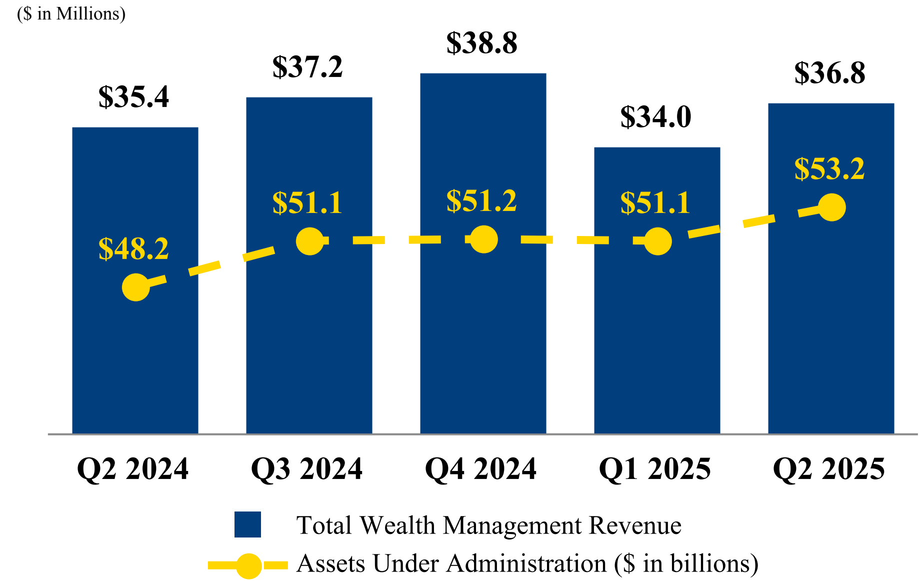
Non-Interest Income

Diversified fee businesses supported non-interest income levels despite challenging mortgage environment

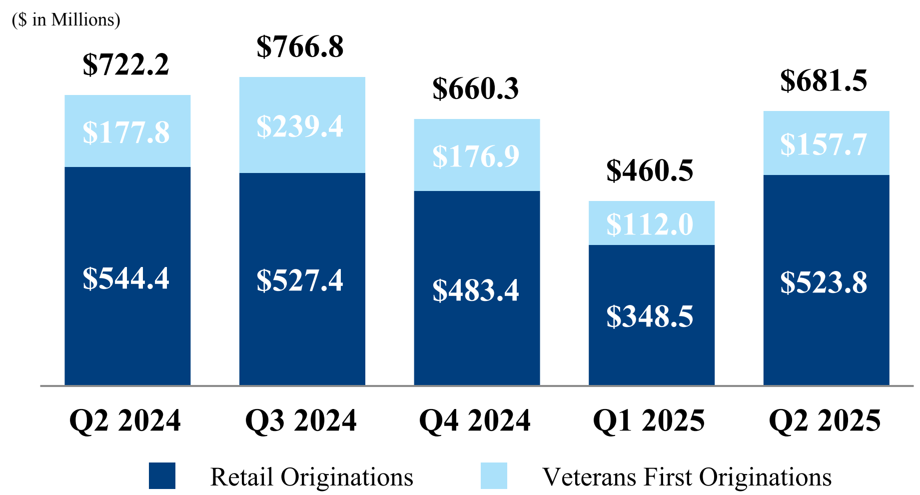
Non-Interest Income Increased Primarily Due to Increase in Asset Management Fees and Saleable Mortgage Originations



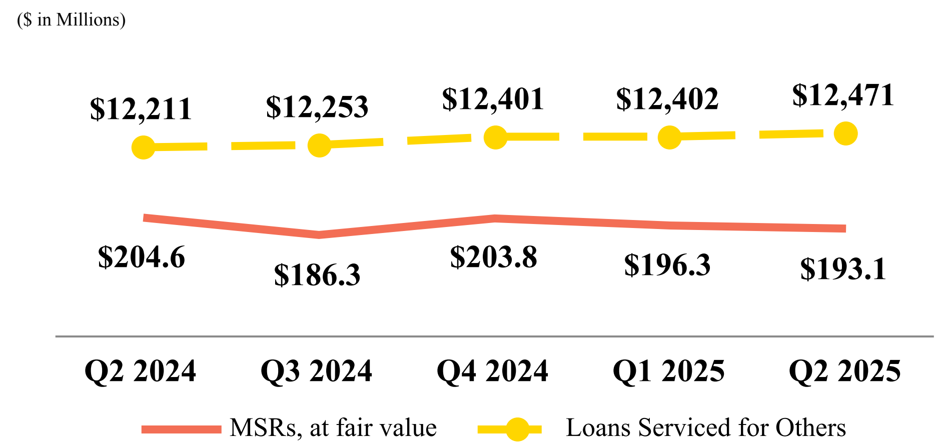
Wealth Management Increase Due Primarily to Higher Asset Valuations



Mortgage Originations For Sale Seasonally in Line with Q2 2024



MSRs Effectively Hedged to Moderate Impact to Fair Value



% of MSRs to Loans Serviced for Others	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025
	1.68%	1.52%	1.64%	1.58%	1.55%

[1] **Other** - includes Interest Rate Swap Fees, BOLI, Administrative Services, FX Remeasurement Gains/(Losses), Early Pay-Offs of Capital Leases, Gains/(losses) on investment securities, net, Fees from covered call options, Trading gains/(losses), net and Miscellaneous

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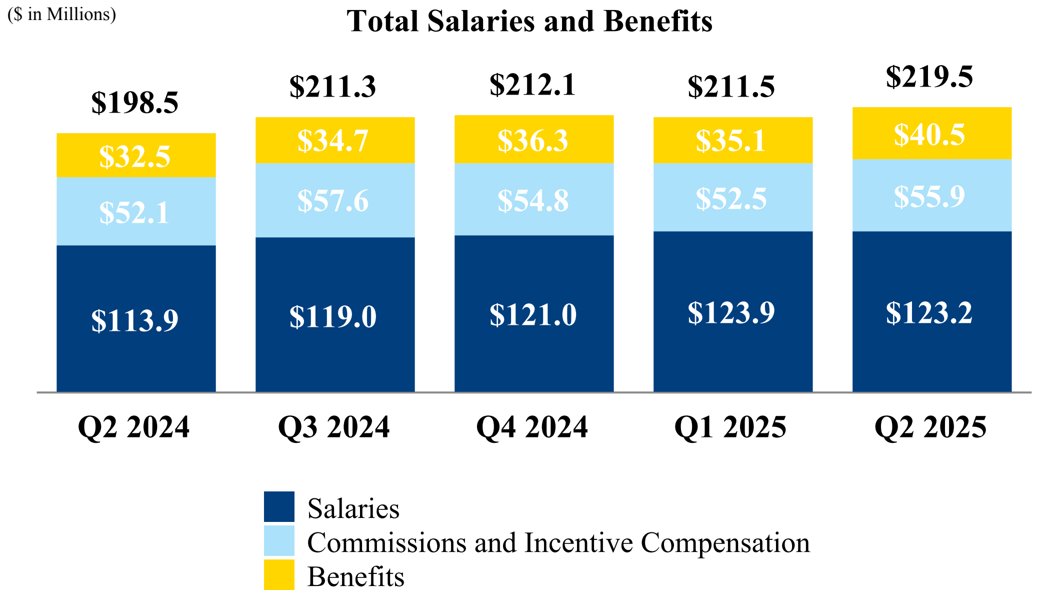
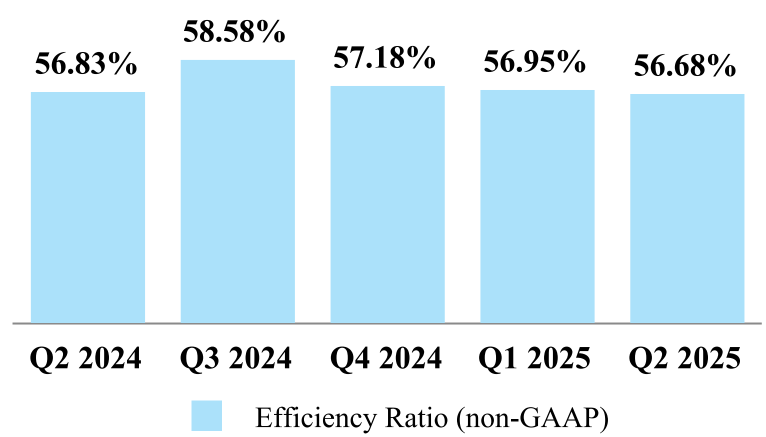
Non-Interest Expense

We continue to manage our expenses and believe they are in line with Company growth

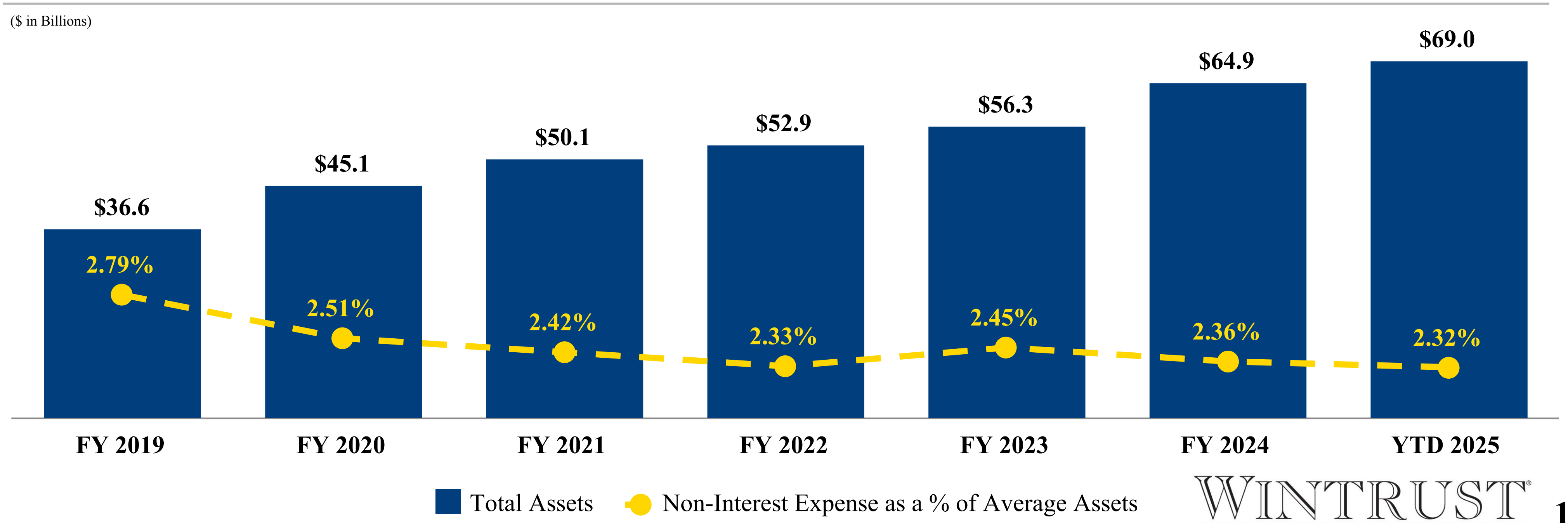
Increase Primarily Driven by Increased Health Insurance Claims and Higher Commissions From Mortgage Production and Wealth Management Revenue



Efficiency Ratio Decreased as Income Outpaced Expense Growth



Strong Asset Growth Coupled With Prudent Expense Management



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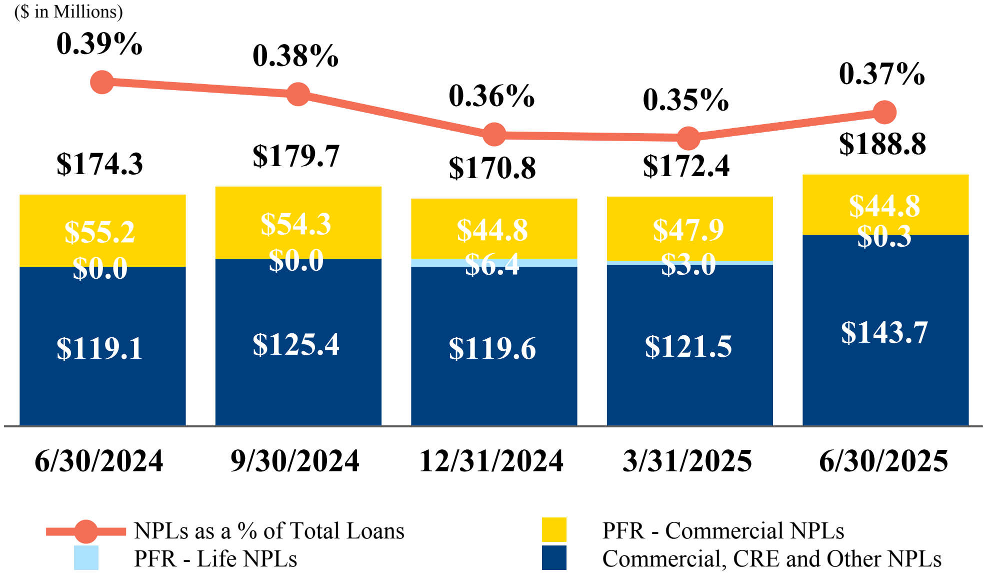
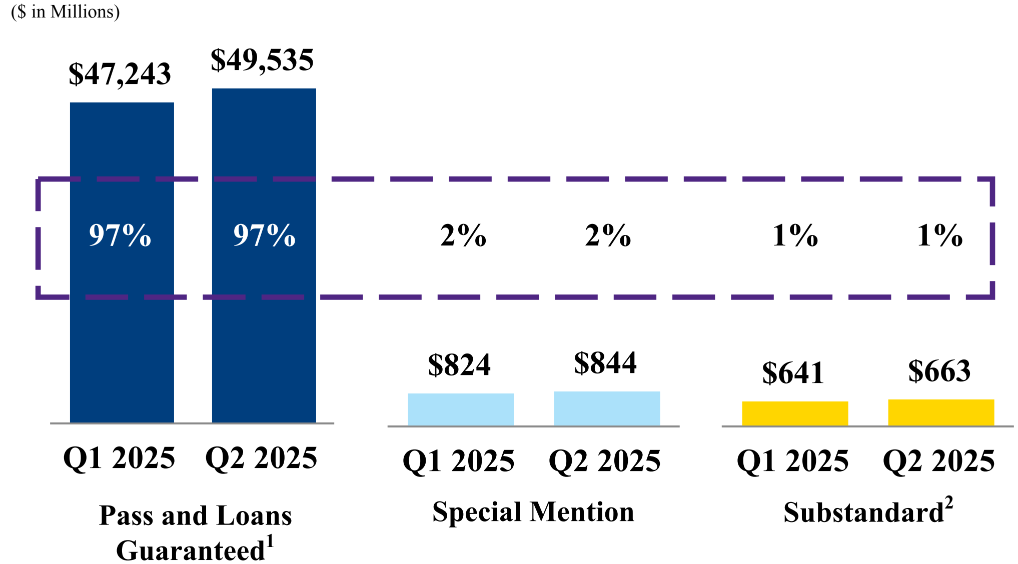
Credit Quality

Diversified business lines and strong credit management support stable credit quality

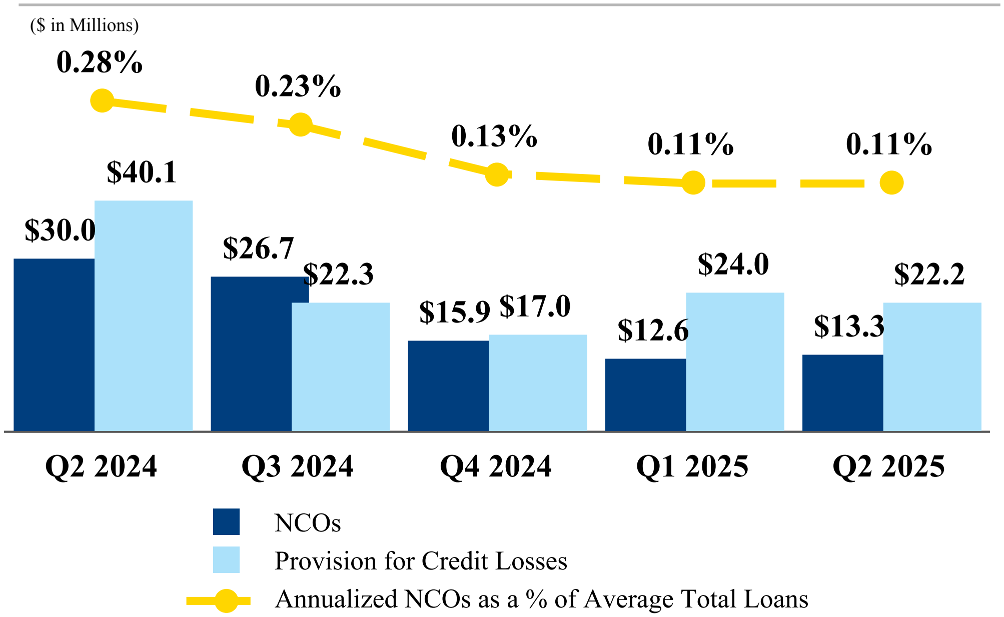
Low and Consistent Levels of Non-Performing Loans



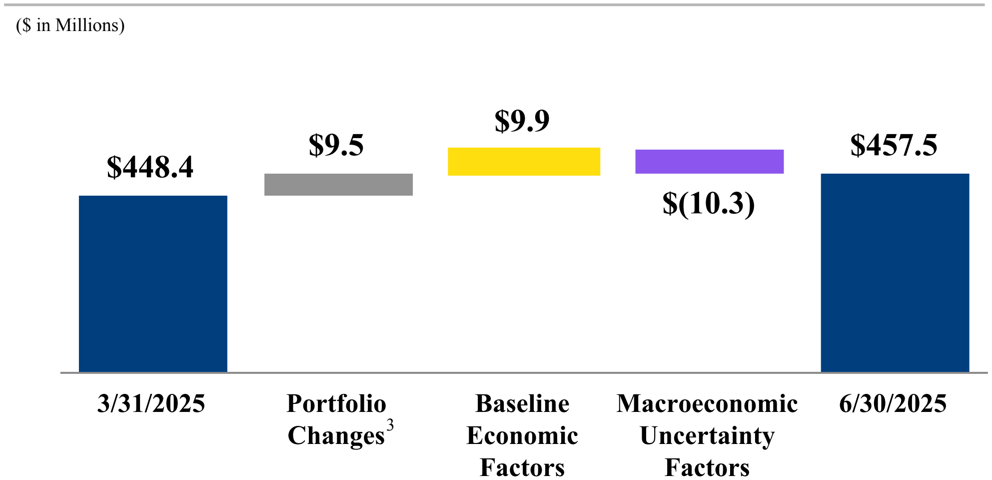
Special Mention and Substandard Percentages Remained Stable Quarter over Quarter



Provision Decrease Primarily Driven by Impacts Related to The Macroeconomic Outlook



Increased Allowance For Credit Losses



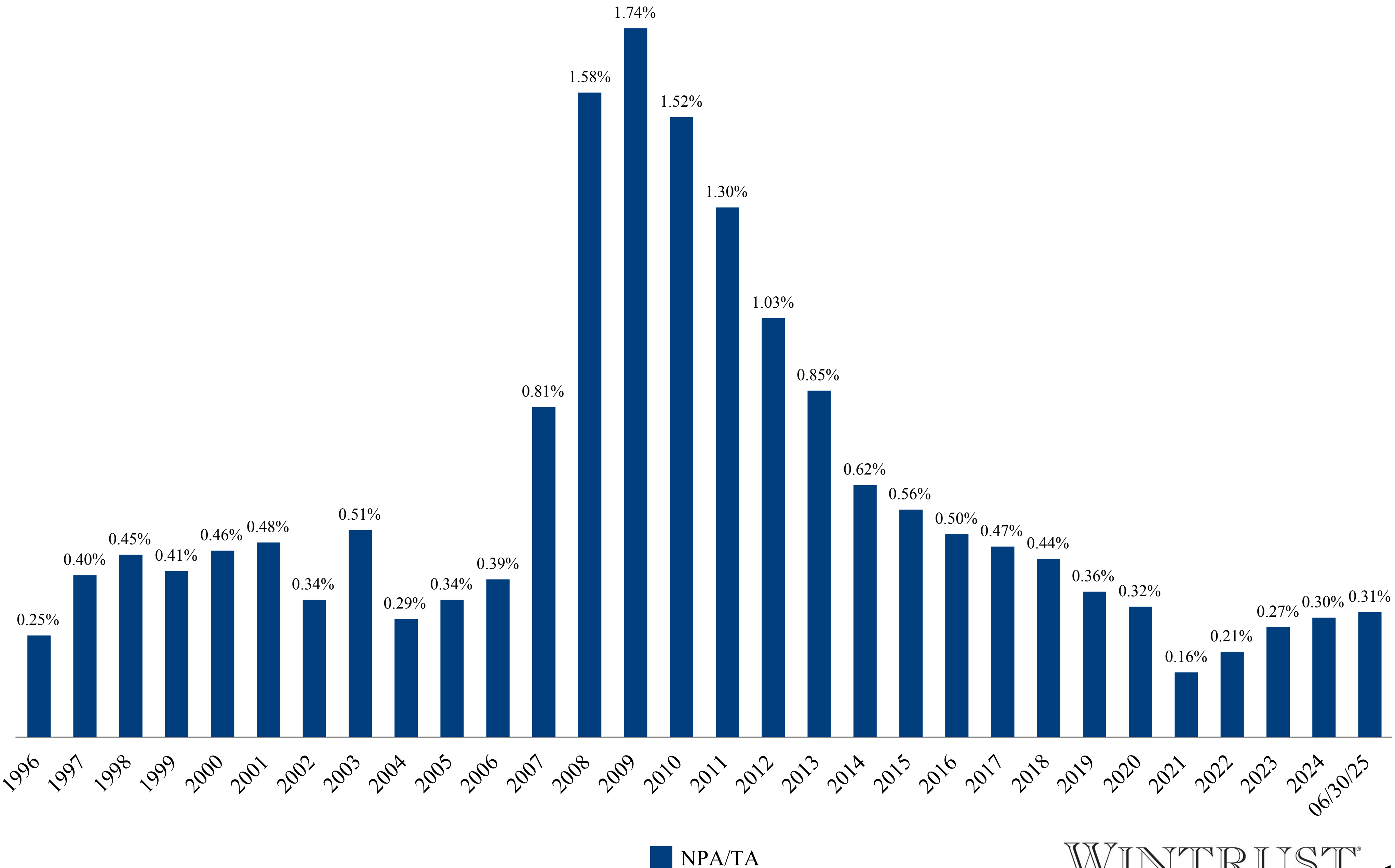
[1]**Pass and Loans Guaranteed:** Includes early buy-out loans guaranteed by U.S. government agencies

[2]**Substandard:** Substandard includes Substandard Accrual and Substandard Nonaccrual/Doubtful

[3]**Portfolio Changes:** Includes new volume and run-off, changes in credit quality, aging of existing portfolio, shifts in segmentation mix and changes in net charge-offs

Non-Performing Assets to Total Assets

NPAs continue to normalize though still remain historically low



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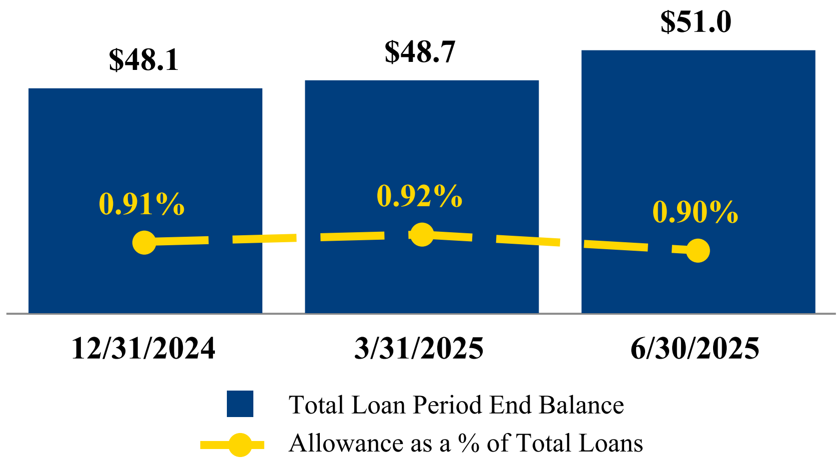
Credit Quality - Allowance for Credit Losses

The Company remains well-reserved

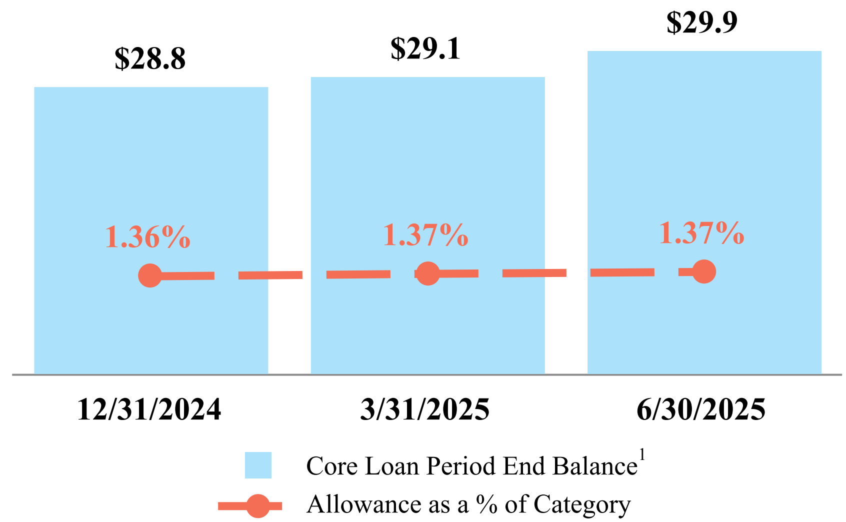
Appropriate Allowance Coverage on Total Loan Portfolio

($ in Billions)



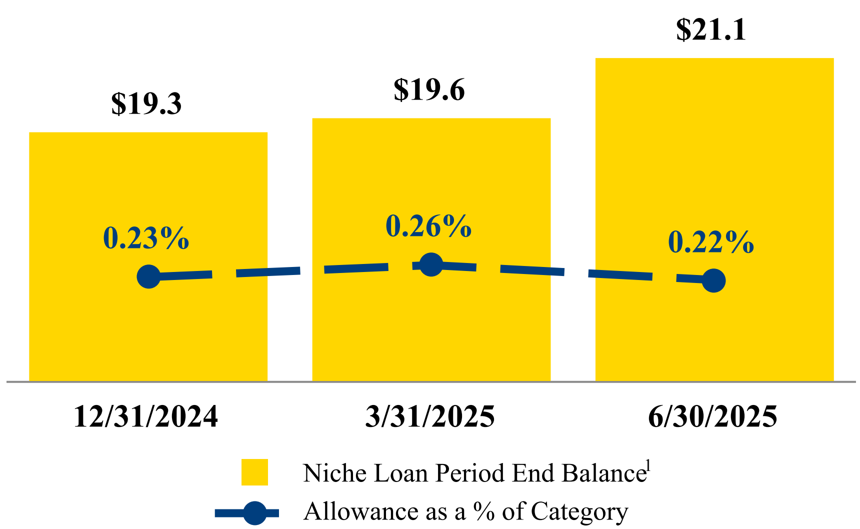
Consistently Well-Reserved Across Our Core[1] Loan Portfolio

($ in Billions)



Allowance Provides Appropriate Coverage Due To Minimal Historic Losses in Niche[1] Portfolio

($ in Billions)



Q2 2025 Highlights

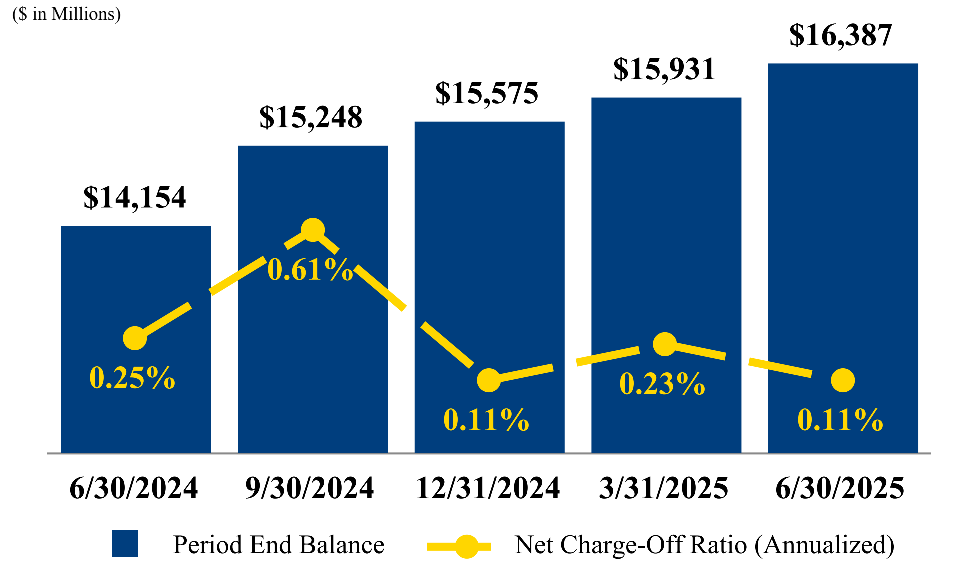
- Increase in allowance for credit losses driven by impacts related to portfolio changes
- Coverage across all portfolios remains strong to protect against downside risks arising from an uncertain macro economic environment

[1]Niche Loans consists of: Franchise, Mortgage warehouse lines of credit, Community Advantage - homeowners association, Insurance agency lending, Premium Finance receivables, and Consumer and other. All other loans are considered Core.

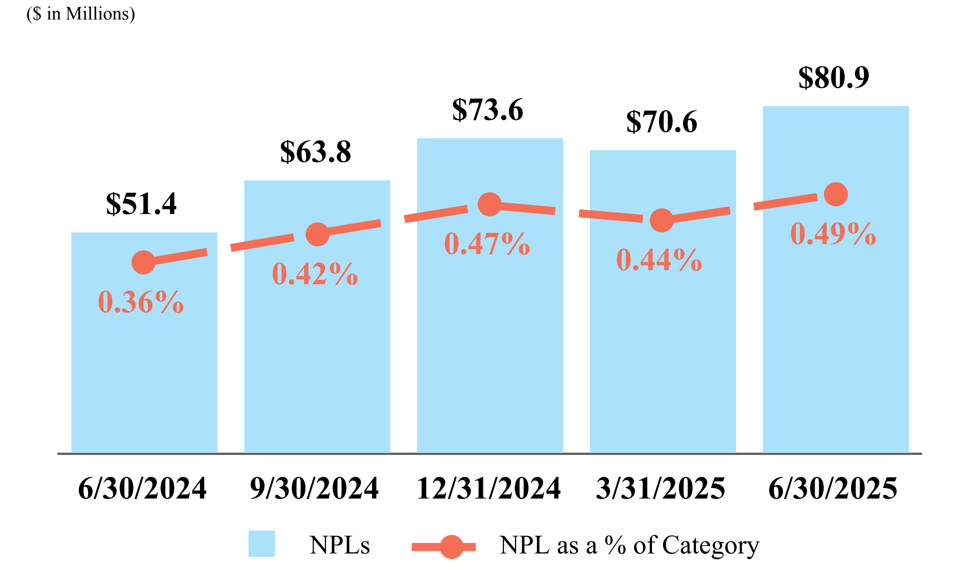
Credit Quality - Commercial Loans

Diversified portfolio with low net charge-offs

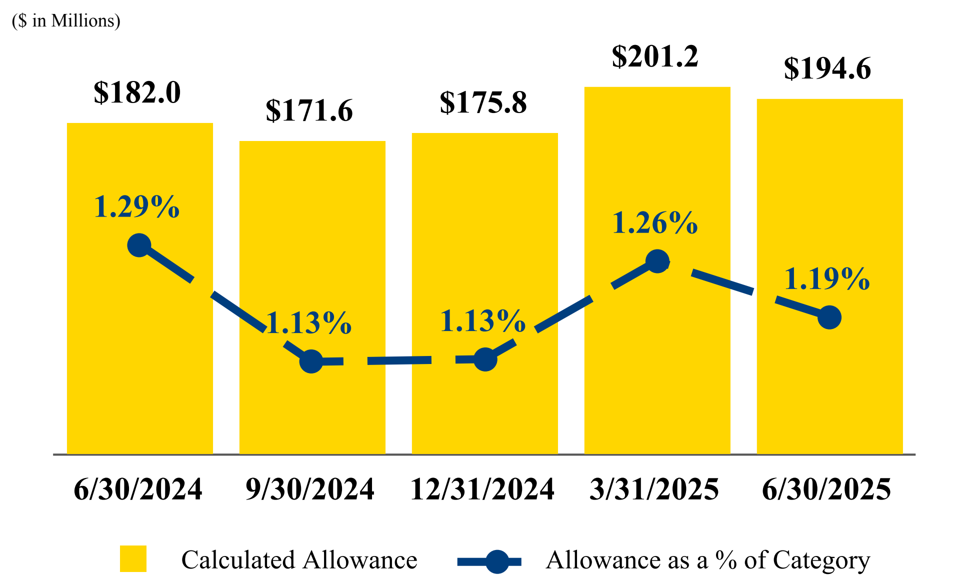
Strong Loan Growth With Low Charge-off Levels



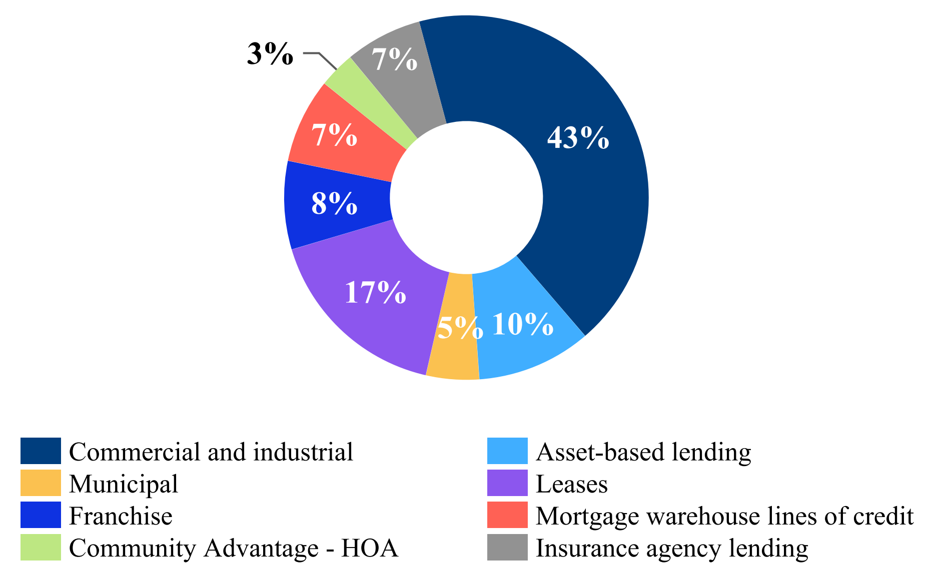
Manageable Levels of Non-Performing Commercial Loans



Allowance Provides Appropriate Coverage



Commercial Loan Composition (as of 6/30/2025)

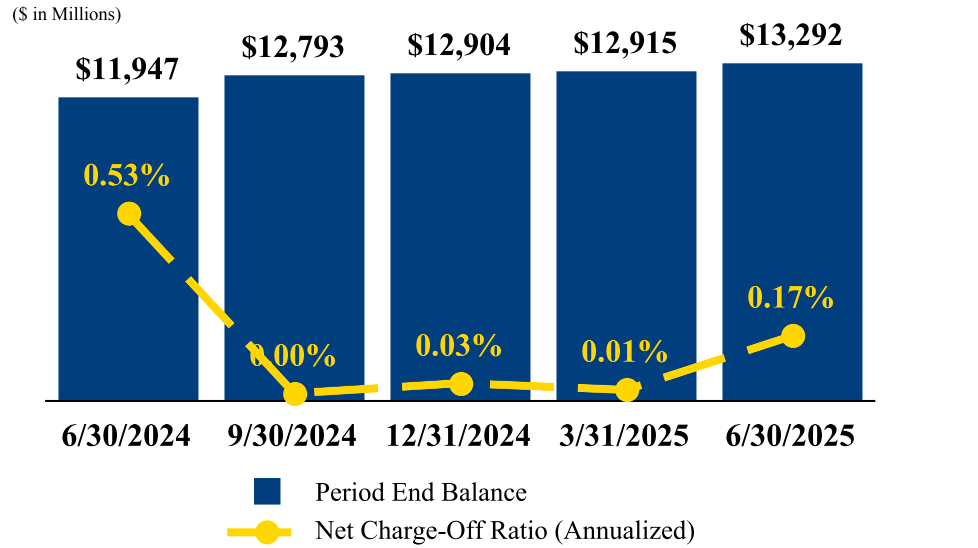


WINTRUST

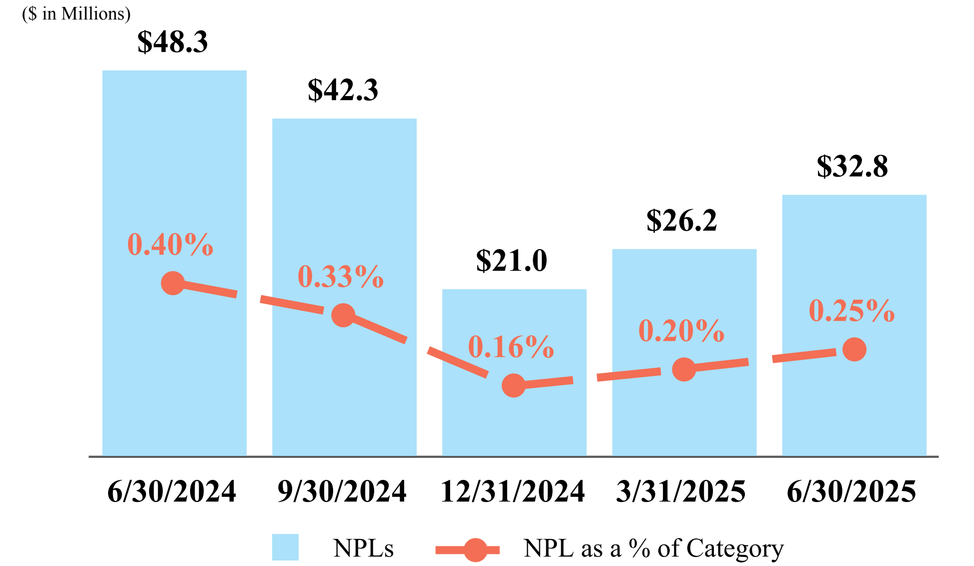
Credit Quality - Commercial Real Estate Loans

Well-diversified portfolio with a majority of its exposure in stabilized, income producing properties

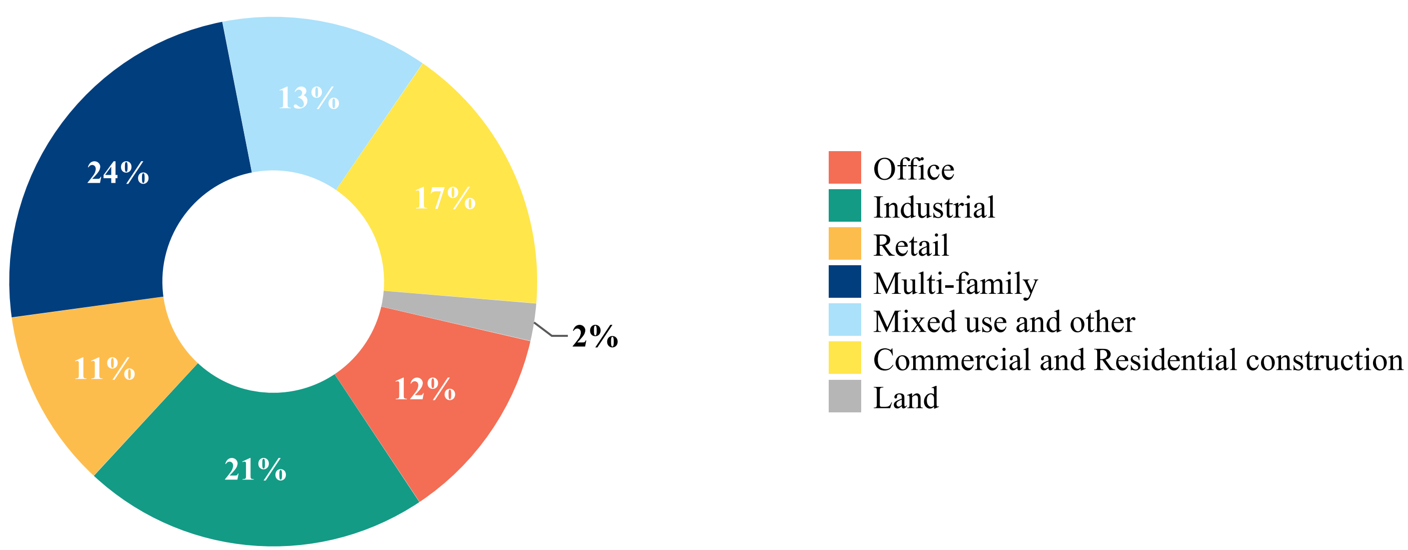
Strong Growth in Portfolio With Low Levels of Net Charge-offs



Continued Low Levels of NPLs in Q2 2025



Commercial Real Estate Loan Composition (as of 6/30/2025)



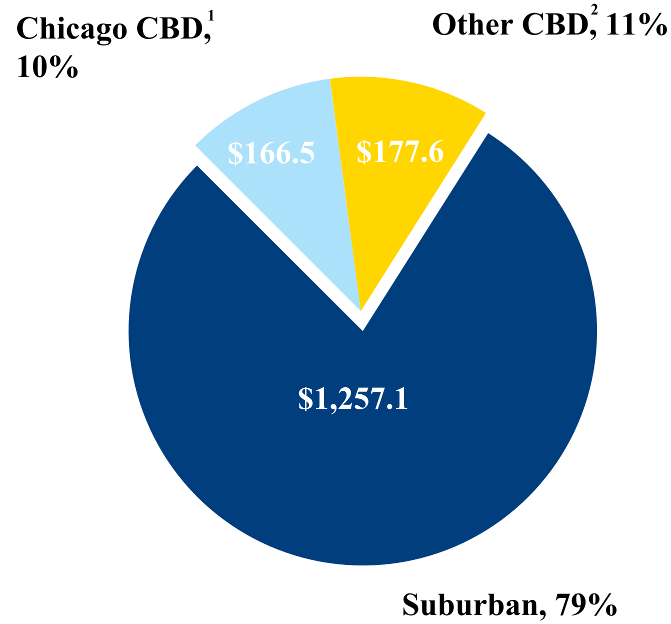
CRE Office Portfolio (as of 6/30/2025)

CRE office represents a minimal percentage of the total loan portfolio

Portfolio Characteristics	As of 3/31/2025	As of 6/30/2025
Balance ($ in Millions)	$1,642	$1,601
CRE office as a % to Total CRE	12.71%	12.05%
CRE office as a % to Total Loans	3.37%	3.14%
Average Size of Loan ($ in Millions)	$1.5	$1.5
Non-Performing Loan (NPL) Ratio	0.41%	1.19%
Loans Still Accruing that are 30-89 Days Past Due Ratio	0.60%	1.77%
Owner Occupied or Medical %	45%	48%

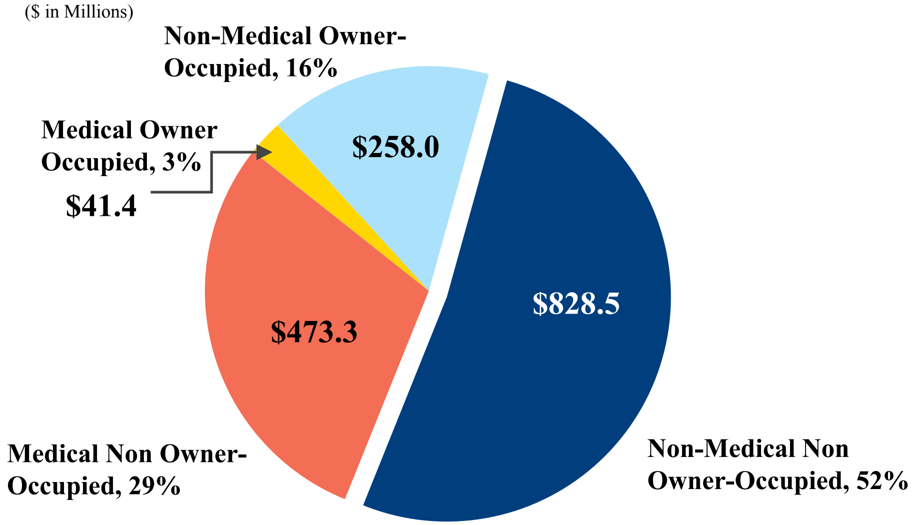
CRE Office Portfolio Geography

($ in Millions)



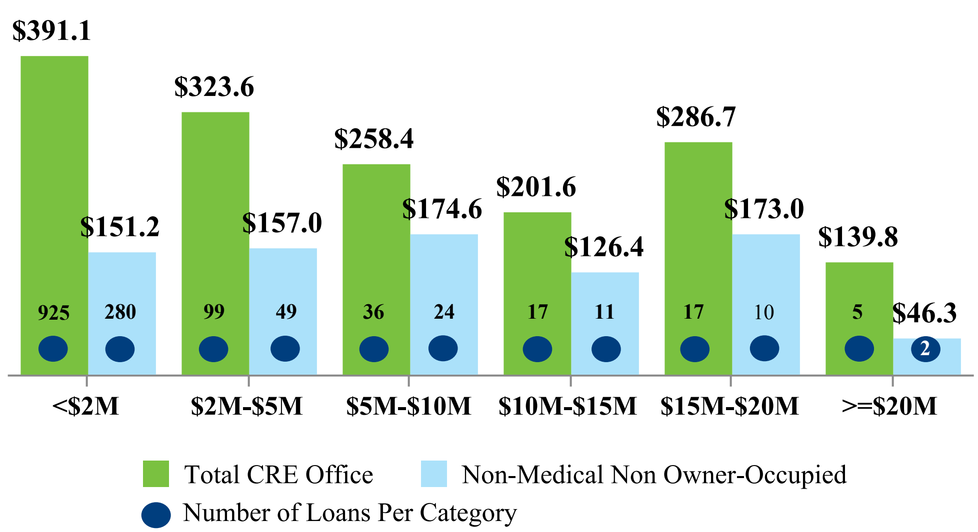
CRE Office Portfolio Composition

($ in Millions)



Granularity of CRE Office Portfolio by Loan Size

($ in Millions)



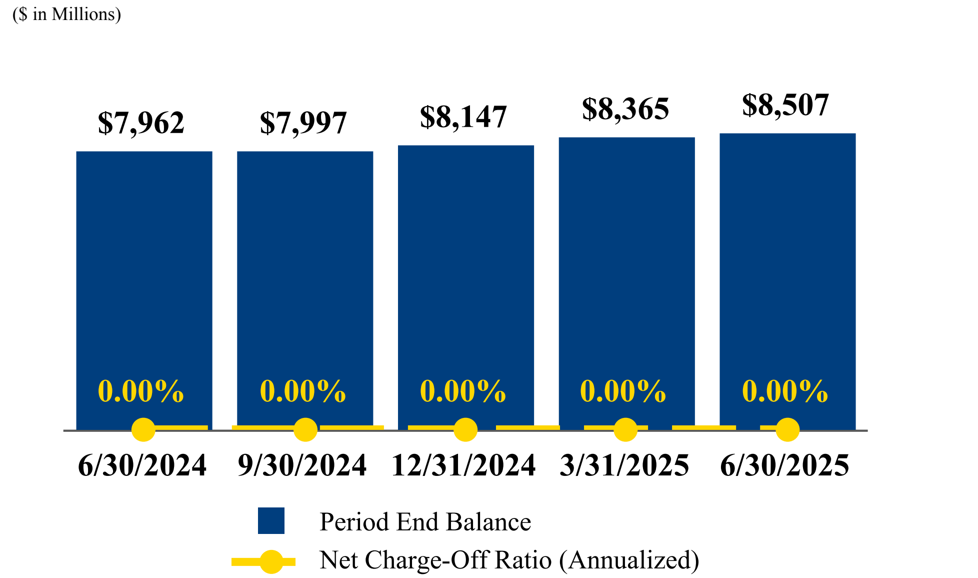
[1]***Chicago CBD*** *includes the following zip codes: 60601, 60602, 60603, 60604, 60605, 60606, 60607, 60610, 60611, 60654, 60661*

[2]***Other CBD*** *includes the following metropolitan areas: Milwaukee, Boulder, Orlando, Saint Paul, Columbus, Akron, Cincinnati, San Antonio*

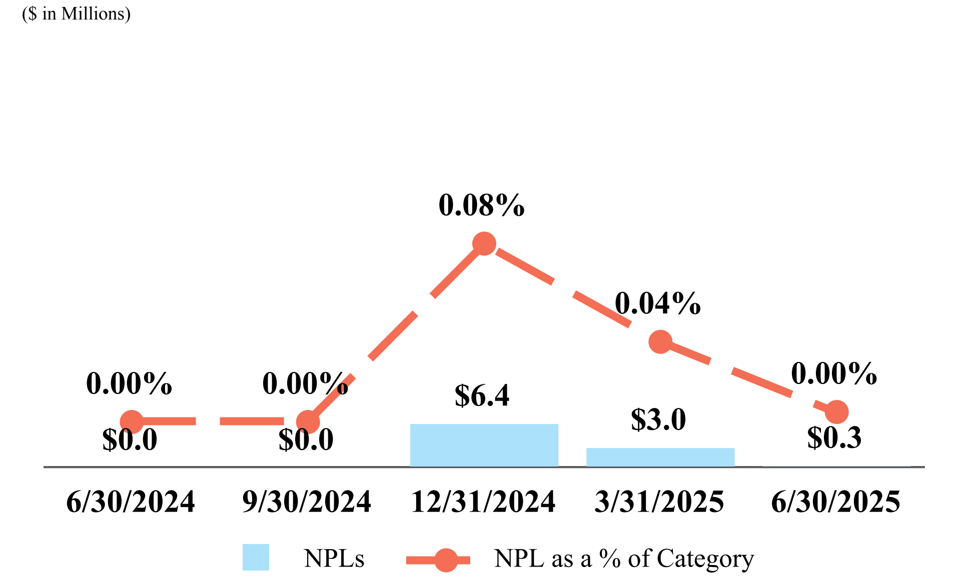
Credit Quality Premium Finance Receivables - Life Insurance

Life insurance portfolio remains steady and has continued to demonstrate exceptional credit quality

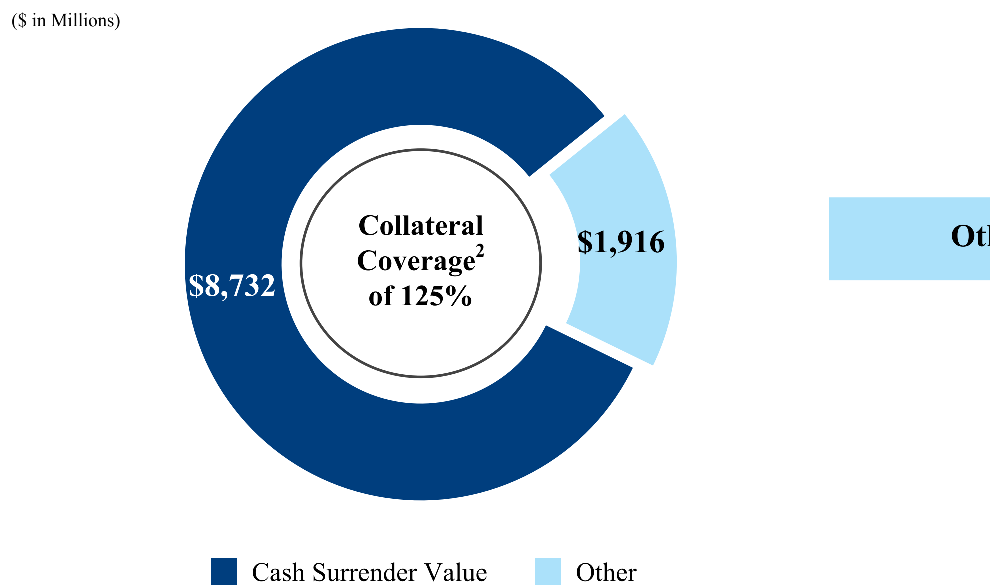
Strong Growth with Pristine Credit Quality



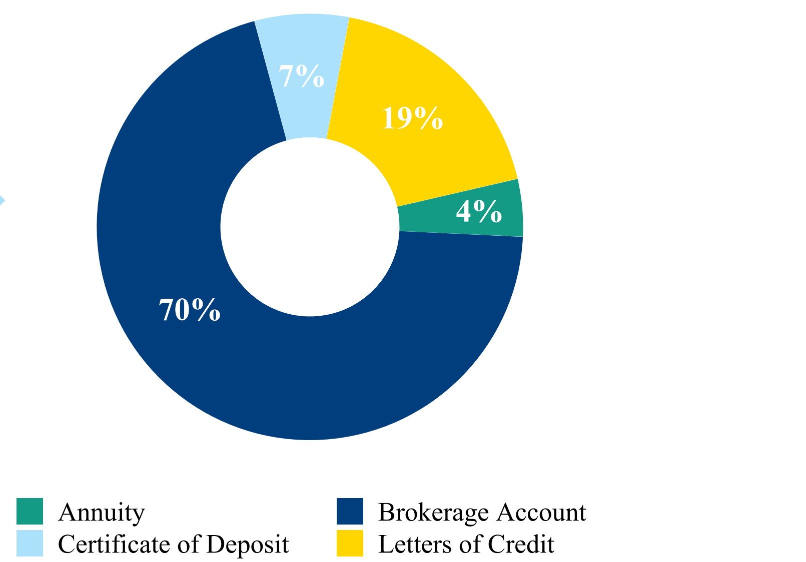
Non-Performing Loans Remain Low



Total Loan Collateral[1] by Type (as of 6/30/2025)



"Other" Loan Collateral[1] by Type (as of 6/30/2025)

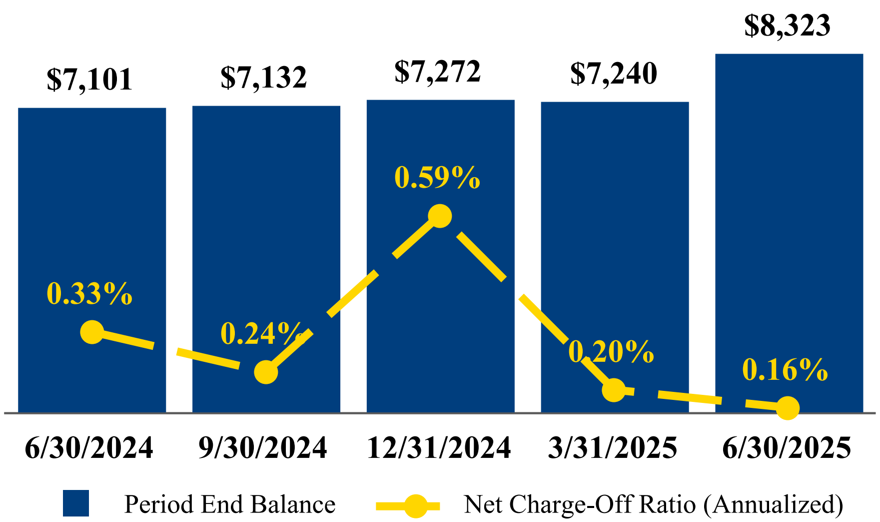


[1] Loan Collateral reported at actual values versus credit advance rate
[2] Collateral Coverage is calculated by dividing Total Loan Collateral (Undiscounted) by Total Loan Portfolio Balance

Premium Finance Receivables - Property and Casualty Insurance

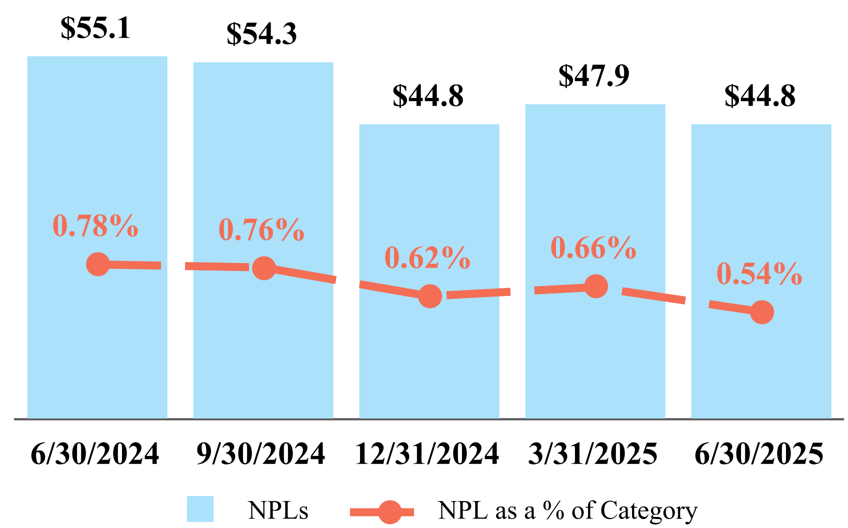
Robust Growth in Q2 2025

($ in Millions)



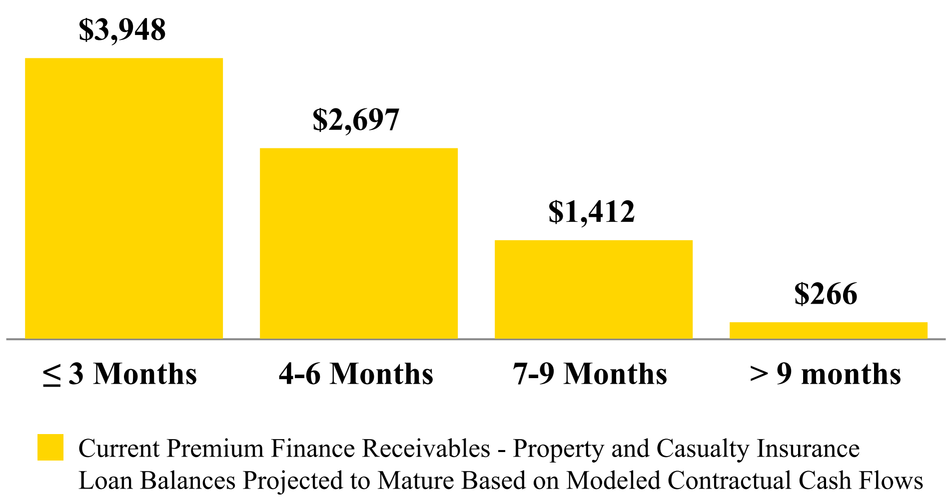
Consistently Low Levels of Non-Performing Loans

($ in Millions)



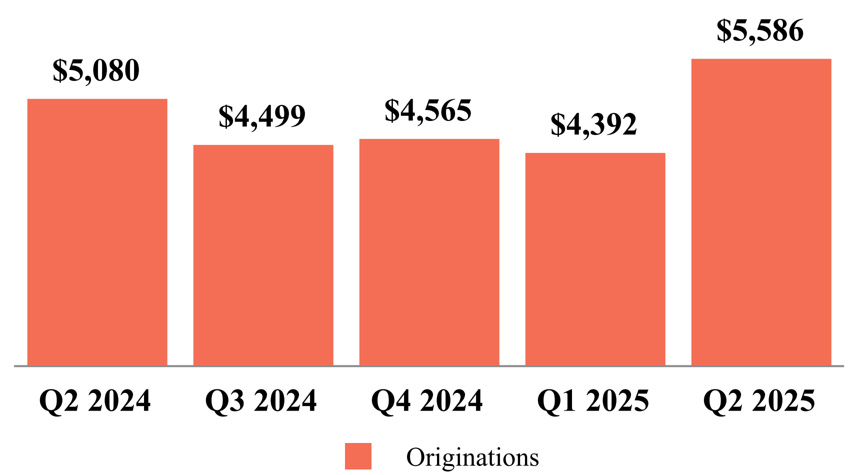
Projected Repayments

($ in Millions)



Strong Origination Volume in the Second Quarter

($ in Millions)



Appendix

Wintrust Preferred Stock Offering and Redemption

Preferred Series Impact on Diluted EPS

($ in '000)	Q2 2025	Q3 2025	Q4 2025
Preferred Series D + E Quarterly Dividend	$(6,991)	$—	$—
Preferred Series F First Dividend[1, 2]	—	(13,295)	—
Preferred Series F Regular Quarterly Dividend[2]	—	—	(8,367)
Preferred Series D Issuance Costs (non-recurring)	—	(4,158)	—
Preferred Series E Issuance Costs (non-recurring)	—	(9,887)	—
Total Impact	$(6,991)	$(27,340)	$(8,367)
Average diluted common shares ('000s)[3]	67,819	67,819	67,819
Diluted EPS Impact	$(0.10)	$(0.40)	$(0.12)

One-Time Q3 Impact on Diluted EPS

- Per accounting rules, prior issuance costs from Preferred Series D and Preferred Series E will be reclassified, upon redemption, from capital surplus and recognized through retained earnings. These amounts do not impact operating net income but will be considered as a reduction to net income available to common shareholders and will impact earnings per share calculations.

[1] Preferred Series F First Dividend covers the time period May 22, 2025 to October 15, 2025
[2] Preferred Series F First Dividend and Quarterly Dividend amounts, if declared by the Board of Directors
[3] Average diluted common shares held constant in Q3 and Q4 2025 for illustrative purposes

Hedging Strategy Update

Use of Hedges to Mitigate Negative Impacts of Falling Rates

Hedging activities had a six basis point unfavorable impact to our Q2 2025 NIM as compared to a six basis point unfavorable impact to our Q1 2025 NIM. These derivatives moderate our interest rate sensitivity and serve the purpose of stabilizing net interest income performance across various interest rate scenarios.

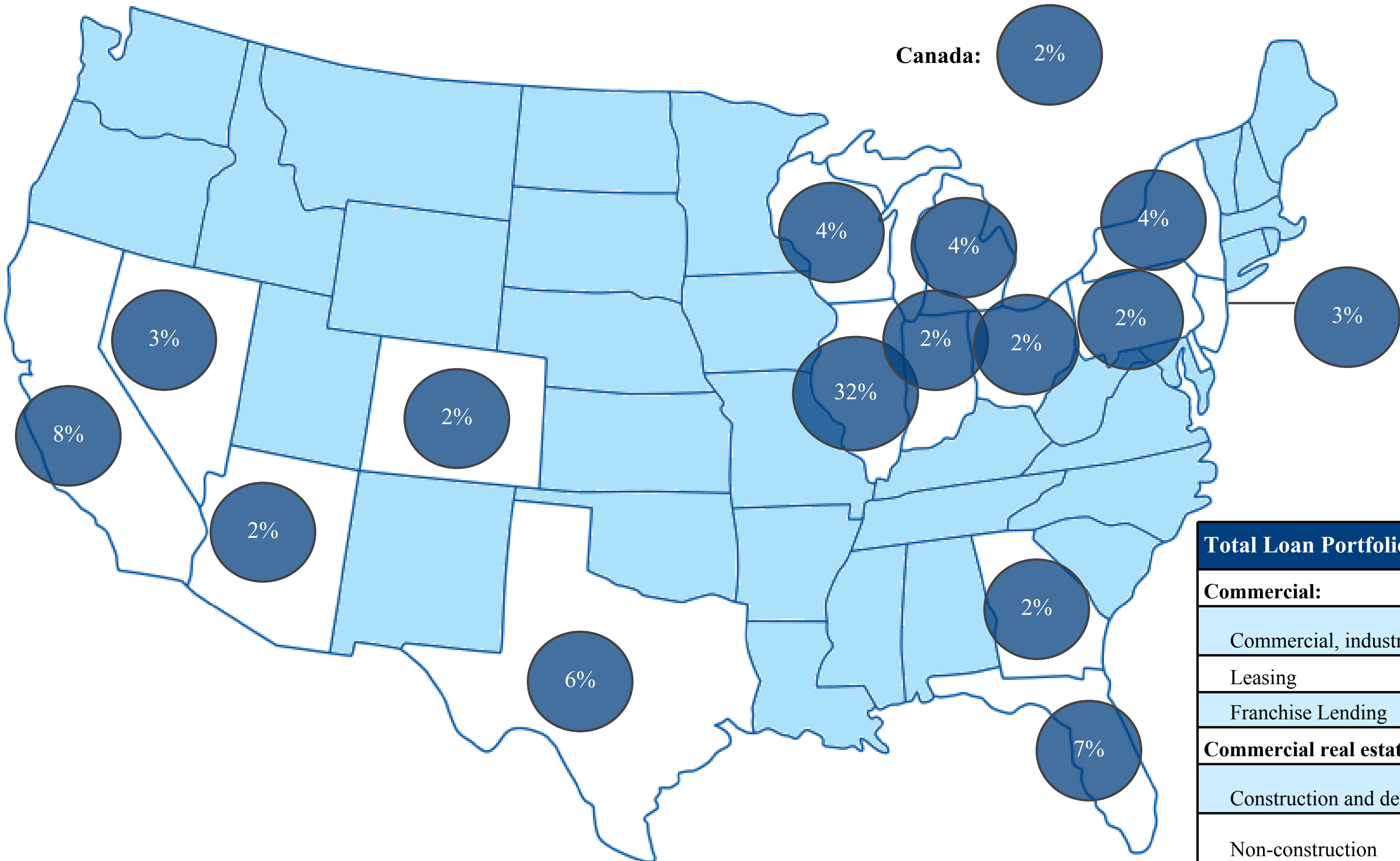
Below are the details of the derivatives entered by the Company as of June 30, 2025. These derivatives hedge the cash flows of variable rate loans that reprice monthly based on one-month term SOFR.

Hedge Type	Effective Date	Notional	Maturity Date	Cap Rate	Floor Rate	Swap Rate
Costless Collar	9/1/2022	$1.25B	9/1/2025	3.74%	2.25%	N/A
Costless Collar	9/1/2022	$1.25B	9/1/2027	3.45%	2.00%	N/A
Costless Collar	10/1/2022	$0.5B	10/1/2026	4.32%	2.75%	N/A
Receive Fixed Swap	1/31/2023	$0.5B	12/31/2025	N/A	N/A	3.75%
Receive Fixed Swap	1/31/2023	$0.5B	12/31/2026	N/A	N/A	3.51%
Receive Fixed Swap	2/1/2023	$0.25B	2/1/2026	N/A	N/A	3.68%
Receive Fixed Swap	2/1/2023	$0.25B	2/1/2027	N/A	N/A	3.45%
Receive Fixed Swap	3/1/2023	$0.25B	3/1/2026	N/A	N/A	3.92%
Receive Fixed Swap	3/1/2023	$0.25B	3/1/2028	N/A	N/A	3.53%
Receive Fixed Swap	3/1/2023	$0.25B	3/1/2026	N/A	N/A	4.18%
Receive Fixed Swap	3/1/2023	$0.25B	3/1/2028	N/A	N/A	3.75%
Receive Fixed Swap	4/1/2023	$0.25B	7/1/2026	N/A	N/A	4.45%
Receive Fixed Swap	4/1/2023	$0.25B	7/1/2027	N/A	N/A	4.15%
Receive Fixed Swap	10/1/2024	$0.35B	10/1/2029	N/A	N/A	3.99%
Receive Fixed Swap	11/1/2024	$0.35B	11/1/2029	N/A	N/A	4.25%
Receive Fixed Swap	11/1/2025	$0.25B	11/1/2029	N/A	N/A	3.30%
Receive Fixed Swap	11/1/2025	$0.25B	11/1/2030	N/A	N/A	3.55%
Receive Fixed Swap	11/1/2025	$0.25B	11/1/2030	N/A	N/A	3.82%
Receive Fixed Swap	2/1/2026	$0.25B	2/1/2031	N/A	N/A	3.95%
Receive Fixed Swap	2/1/2026	$0.25B	2/1/2031	N/A	N/A	4.25%

Loan Portfolio

Highly diversified portfolio across U.S

Loan Portfolio - Geographic Diversification[1] (as of 6/30/2025)



States/Jurisdictions that individually comprise 1% or less of the Total Loan Portfolio shaded light blue

Total Loan Portfolio	Primary Geographic Region
Commercial:	
Commercial, industrial and other	Midwest
Leasing	Nationwide
Franchise Lending	Nationwide
Commercial real estate	
Construction and development	Midwest
Non-construction	Midwest
Home equity	Midwest
Residential Real Estate	Midwest
Premium finance receivables	
Commercial insurance loans	Nationwide and Canada
Life insurance loans	Nationwide
Consumer and other	Midwest

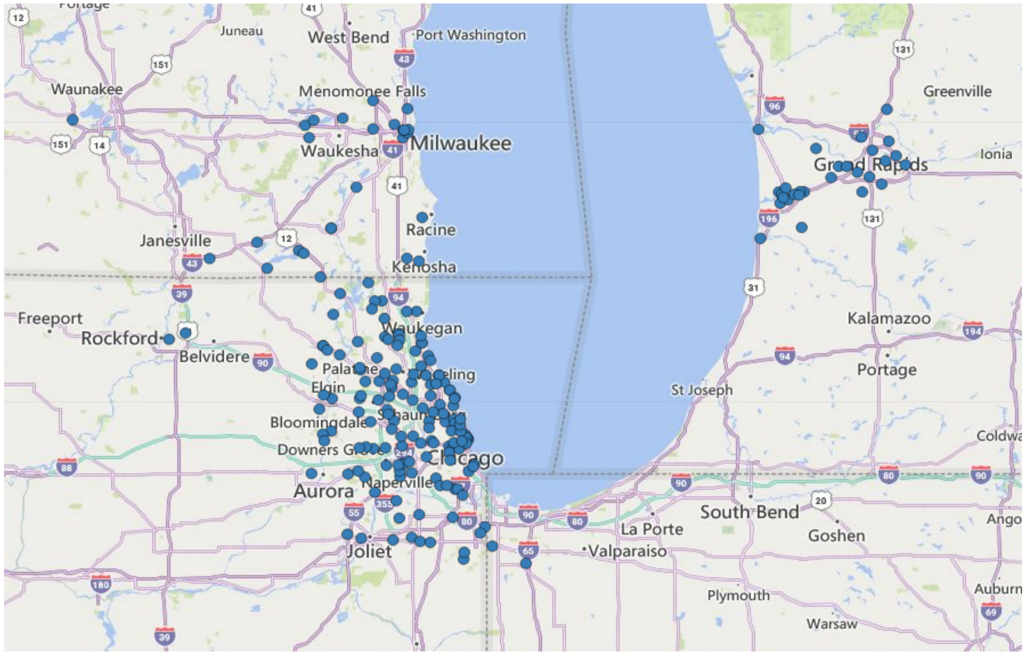
[1]**Geographic Diversification:** primary business location utilized to estimate geographic diversification, which can mean the following locations types were used: collateral location, customer business location, customer home address and customer billing address

Deposit Market Share and WTFC Midwest Branch Locations

Chicago MSA (Sorted by 2024 Market Share Data)	2024 Deposit Market Share	2023 Deposit Market Share	2022 Deposit Market Share	2021 Deposit Market Share
JPMorgan Chase Bank	20.0%	22.3%	23.3%	23.1%
BMO Bank	18.3%	16.7%	14.3%	15.1%
Bank of America	8.0%	8.8%	10.1%	8.5%
Wintrust Financial Corporation	**7.7%**	**7.3%**	**6.8%**	**6.5%**
CIBC Bank USA	7.0%	6.6%	5.9%	5.7%
The Northern Trust Company	5.8%	4.7%	6.4%	6.8%
Fifth Third Bank	4.9%	4.9%	5.0%	5.1%
PNC Bank	3.1%	3.0%	3.0%	3.1%
Old National Bank[1]	2.8%	2.8%	2.5%	2.7%
Citibank	2.5%	3.3%	3.6%	3.5%

Grand Rapids MSA (Sorted by 2024 Market Share Data)	2024 Deposit Market Share	2023 Deposit Market Share	2022 Deposit Market Share	2021 Deposit Market Share
Huntington	18.9%	18.9%	20.0%	19.5%
Fifth Third Bank	18.7%	18.7%	19.7%	21.7%
Northpointe Bank	10.9%	10.2%	7.7%	7.0%
JPMorgan Chase	9.6%	9.9%	10.3%	10.2%
Macatawa Bank	**7.2%**	**7.3%**	**7.5%**	**8.2%**
Mercantile Bank	7.2%	6.9%	6.5%	6.4%
Independent Bank	4.3%	4.6%	5.4%	5.1%
West Michigan Community Bank	2.8%	2.6%	2.3%	2.2%
Bank of America	2.7%	3.2%	4.1%	3.6%
ChoiceOne Bank	2.5%	2.5%	2.5%	2.2%

Milwaukee, Kenosha, Racine MSAs (Sorted by 2024 Market Share Data)	2024 Deposit Market Share	2023 Deposit Market Share	2022 Deposit Market Share	2021 Deposit Market Share
U.S. Bank	29.3%	33.4%	37.9%	36.6%
BMO Harris Bank	14.9%	13.7%	12.9%	14.4%
JPMorgan Chase	11.0%	11.4%	11.8%	11.2%
Associated Bank	9.6%	8.8%	7.3%	7.0%
Wintrust Financial Corporation	**3.8%**	**3.2%**	**2.7%**	**2.4%**
Wells Fargo Bank	2.4%	2.4%	2.3%	4.3%
Bank Five Nine	2.1%	1.7%	1.3%	1.3%
PNC Bank	2.1%	2.0%	2.0%	2.5%
Old National Bank[1]	1.7%	1.5%	1.3%	0.2%
North Shore Bank	2.0%	1.9%	1.8%	1.7%



[1] Includes First Midwest Market share, Old National acquired First Midwest in a merger that was completed on February 16, 2022

*Data Source: Federal Deposit Insurance Corporation as of June 30th of each year

*Map Source: S&P Capital IQ

Selected Wintrust Awards

Q2 2025 - Wintrust Awards Year-to-Date

Wintrust continues to be recognized for its Different Approach to banking.

J.D. Power ranked Wintrust Community Banks #1 in Illinois for Retail banking Customer Satisfaction

- Scored highest by customers as Most trusted Retail Bank in Illinois for four straight years
- Customers also rated Wintrust Community Banks #1 for convenience, value, and account offerings

Coalition Greenwich Awards 2025 Best Bank

14 Coalition Greenwich Best Bank Awards for Middle Market

- 10th consecutive year of recognition
- Wintrust also received the Best Bank - Overall Satisfaction Award in National and Regional markets
- These awards demonstrate Wintrust's strong client relationships and commitment to excellence

For J.D. Power 2025 award information, visit jdpower.com/awards

Glossary

Abbreviation	Definition
BOLI	Bank Owned Life Insurance
BP	Basis Point
BV	Book Value per Common Share
CBD	Central Business District
CET1 Ratio	Common Equity Tier 1 Capital Ratio
CRE	Commercial Real Estate
Diluted EPS	Net Income per Common Share - Diluted
FDIC	Federal Deposit Insurance Corporation
GAAP	Generally Accepted Accounting Principles
HOA	Homeowners Association
Interest Bearing Cash	Total Interest-Bearing Deposits with Banks, Securities Purchased under Resale Agreements and Cash Equivalents
MSA	Metropolitan Statistical Area
MSR	Mortgage Servicing Right
NCO	Net Charge Off
NII	Net Interest Income
NIM	Net Interest Margin
Non-GAAP	For non-GAAP metrics, see the reconciliation in the Appendix
NPA	Non-Performing Asset
NPL	Non-Performing Loan
PFR	Premium Finance Receivables
PTPP	Pre-Tax, Pre-Provision Income
RBA	Retirement Benefits Advisors
ROA	Return on Assets
ROE	Return on Average Common Equity
ROTCE	Return on Average Tangible Common Equity
RWA	Risk-Weighted Asset
SOFR	Secured Overnight Financing Rate
TA	Total Assets
TBV	Tangible Book Value
TBVPCS	Tangible Book Value Per Common Share

Non-GAAP Reconciliation

Reconciliation of non-GAAP Net Interest Margin and Efficiency Ratio ($ in Thousands):	Three Months Ended June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024	Six Months Ended June 30, 2025	June 30, 2024
(A) Interest Income (GAAP)	$920,908	$886,965	$913,501	$908,604	$849,979	$ 1,807,873	$ 1,655,492
Taxable-equivalent adjustment:							
- Loans	2,200	2,206	2,352	2,474	2,305	4,406	4,551
- Liquidity Management Assets	680	690	716	668	567	1,370	1,117
- Other Earning Assets	—	3	2	2	3	3	8
(B) Interest Income (non-GAAP)	$923,788	$889,864	$916,571	$911,748	$852,854	$1,813,652	$1,661,168
(C) Interest Expense (GAAP)	$374,214	$360,491	$388,353	$406,021	$379,369	$734,705	$720,688
(D) Net Interest Income (GAAP) (A minus C)	$546,694	$526,474	$525,148	$502,583	$470,610	$1,073,168	$934,804
(E) Net Interest Income (non-GAAP) (B minus C)	$549,574	$529,373	$528,218	$505,727	$473,485	$1,078,947	$940,480
Net interest margin (GAAP)	**3.52 %**	**3.54 %**	**3.49 %**	**3.49 %**	**3.50 %**	**3.53 %**	**3.53 %**
Net interest margin, fully taxable-equivalent (non-GAAP)	**3.54 %**	**3.56 %**	**3.51 %**	**3.51 %**	**3.52 %**	**3.55 %**	**3.56 %**
(F) Non-interest income	$124,089	$116,634	$113,451	$113,147	$121,147	$240,723	$261,727
(G) Gains (losses) on investment securities, net	650	3,196	(2,835)	3,189	(4,282)	3,846	(2,956)
(H) Non-interest expense	381,461	366,090	368,539	360,687	340,353	747,551	673,498
Efficiency ratio (H/(D+F-G))	**56.92 %**	**57.21 %**	**57.46 %**	**58.88 %**	**57.10 %**	**57.06 %**	**56.15 %**
Efficiency ratio (non-GAAP) (H/(E+F-G))	**56.68 %**	**56.95 %**	**57.18 %**	**58.58 %**	**56.83 %**	**56.81 %**	**55.88 %**
Reconciliation of non-GAAP Pre-Tax, Pre-Provision Income ($ in Thousands):							
Income before taxes	$267,088	$253,055	$253,081	$232,709	$211,343	$520,143	$461,299
Add: Provision for credit losses	22,234	23,963	16,979	22,334	40,061	$46,197	$61,734
Pre-tax income, excluding provision for credit losses (non-GAAP)	**$289,322**	**$277,018**	**$270,060**	**$255,043**	**$251,404**	**$566,340**	**$523,033**

The accounting and reporting policies of Wintrust conform to generally accepted accounting principles ("GAAP") in the United States and prevailing practices in the banking industry. However, certain non-GAAP performance measures and ratios are used by management to evaluate and measure the Company's performance. Management believes that these measures and ratios provide users of the Company's financial information a more meaningful view of the performance of the Company's interest-earning assets and interest-bearing liabilities and of the Company's operating efficiency. Other financial holding companies may define or calculate these measures and ratios differently.

Non-GAAP Reconciliation

Reconciliation of non-GAAP Return on Average Tangible Common Equity ($ in Thousands):	Three Months Ended June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024	Six Months Ended June 30, 2025	June 30, 2024
(N) Net income applicable to common shares	**$188,536**	**$182,048**	**$178,371**	**$163,010**	**$145,397**	**$370,584**	**$325,700**
Add: Intangible asset amortization	5,580	5,618	5,773	4,042	1,122	11,198	2,280
Less: Tax effect of intangible asset amortization	(1,495)	(1,421)	(1,547)	(1,087)	(311)	(2,923)	(602)
After-tax intangible asset amortization	**$ 4,085**	**$ 4,197**	**$ 4,226**	**$ 2,955**	**$ 811**	**$ 8,275**	**$ 1,678**
(O) Tangible net income applicable to common shares (non-GAAP)	$192,621	$186,245	$182,597	$165,965	$146,208	378,859	327,378
Total average shareholders' equity	$6,862,040	$6,460,941	$6,418,403	$5,990,429	$5,450,173	$6,662,598	$5,445,315
Less: Average preferred stock	(599,313)	(412,500)	(412,500)	(412,500)	(412,500)	(506,423)	$(412,500)
(P) Total average common shareholders' equity	**$6,262,727**	**$6,048,441**	**$6,005,903**	**$5,577,929**	**$5,037,673**	**$6,156,175**	**$ 5,032,815**
Less: Average intangible assets	(910,924)	(916,069)	(921,438)	(833,574)	(677,207)	(913,483)	$ (677,969)
(Q) Total average tangible common shareholders' equity (non-GAAP)	**$5,351,803**	**$5,132,372**	**$5,084,465**	**$4,744,355**	**$4,360,466**	**$ 5,242,692**	**$ 4,354,846**
Return on average common equity, annualized (N/P)	**12.07 %**	**12.21 %**	**11.82 %**	**11.63 %**	**11.61 %**	**12.14 %**	**13.01 %**
Return on average tangible common equity, annualized (non-GAAP) (O/Q)	**14.44**	**14.72**	**14.29**	**13.92**	**13.49**	**14.57**	**15.12**

The accounting and reporting policies of Wintrust conform to generally accepted accounting principles ("GAAP") in the United States and prevailing practices in the banking industry. However, certain non-GAAP performance measures and ratios are used by management to evaluate and measure the Company's performance. Management believes that these measures and ratios provide users of the Company's financial information a more meaningful view of the performance of the Company's interest-earning assets and interest-bearing liabilities and of the Company's operating efficiency. Other financial holding companies may define or calculate these measures and ratios differently.

Non-GAAP Reconciliation

Reconciliation of non-GAAP Tangible Common Equity ($'s and Shares in Thousands):	Three Months Ended June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024
Total shareholders' equity (GAAP)	**$7,225,696**	**$6,600,537**	**$6,344,297**	**$6,399,714**	**$5,536,628**
Less: Non-convertible preferred stock (GAAP)	(837,500)	(412,500)	(412,500)	(412,500)	(412,500)
Less: Acquisition-related intangible assets (GAAP)	(908,639)	(913,004)	(918,632)	(924,646)	(676,562)
(I) Total tangible common shareholders' equity (non-GAAP)	**$5,479,557**	**$5,275,033**	**$5,013,165**	**$5,062,568**	**$4,447,566**
(J) Total assets (GAAP)	68,983,318	65,870,066	64,879,668	63,788,424	59,781,516
Less: Intangible assets (GAAP)	(908,639)	(913,004)	(918,632)	(924,646)	(676,562)
(K) Total tangible assets (non-GAAP)	**$68,074,679**	**$64,957,062**	**$63,961,036**	**$62,863,778**	**$59,104,954**
Common equity to assets ratio (GAAP) (L/J)	9.3 %	9.4 %	9.1 %	9.4 %	8.6 %
Tangible common equity ratio (non-GAAP) (I/K)	**8.0 %**	**8.1 %**	**7.8 %**	**8.1 %**	**7.5 %**
Reconciliation of non-GAAP Tangible Book Value per Common Share ($'s and Shares in Thousands):					
Total shareholders' equity	**$7,225,696**	**$6,600,537**	**$6,344,297**	**$6,399,714**	**$5,536,628**
Less: Preferred stock	(837,500)	(412,500)	(412,500)	(412,500)	(412,500)
(L) Total common equity	$6,388,196	$6,188,037	$5,931,797	$5,987,214	$5,124,128
(M) Actual common shares outstanding	66,938	66,919	66,495	66,482	61,760
Book value per common share (L/M)	**$95.43**	**$92.47**	**$89.21**	**$90.06**	**$82.97**
Tangible book value per common share (non-GAAP) (I/M)	**$81.86**	**$78.83**	**$75.39**	**$76.15**	**$72.01**

The accounting and reporting policies of Wintrust conform to generally accepted accounting principles ("GAAP") in the United States and prevailing practices in the banking industry. However, certain non-GAAP performance measures and ratios are used by management to evaluate and measure the Company's performance. Management believes that these measures and ratios provide users of the Company's financial information a more meaningful view of the performance of the Company's interest-earning assets and interest-bearing liabilities and of the Company's operating efficiency. Other financial holding companies may define or calculate these measures and ratios differently.