Earnings Release Presentation

Q3 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 shutdown, 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.

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

Net Income	Pre-Tax, Pre-Provision[1]	Diluted EPS
$600.8 million +$91.1 million or 18%	$884.1 million +$106.1 million or 14%	$8.25 +$0.58 or 8%

Net Interest Income	Net Interest Margin		BV / TBV	
	(GAAP)	(non-GAAP)	(GAAP)	(non-GAAP)
$1.6 billion +$202.8 million or 14%	3.51% -1 bp	3.53% -1 bp	$98.87 +$8.81	$85.39 +$9.24

Total Assets	Total Loans	Total Deposits
$69.6 billion +$5.8 billion or 9%	$52.1 billion +$5.0 billion or 11%	$56.7 billion +$5.3 billion or 10%

September 2025 Year-to-Date Takeaways

- Record net income of $600.8 million or $8.25 per diluted common share, for the first nine months of 2025, compared to net income of $509.7 million, or $7.67 per diluted common share for the same period of 2024
- Record September 2025 year-to-date net interest income of $1.6 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 $85.39 as of September 30, 2025. Tangible book value per common share (non-GAAP) has increased every year since Wintrust became a public company in 1996
- Total loans increased by approximately $5.0 billion, or 11% compared to September 30, 2024, and was driven by strong organic growth across all of our product offerings

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

Q3 2025 Highlights (Comparative to Q2 2025)

Net Income	Pre-Tax, Pre-Provision[1]	Diluted EPS[2]
$216.3 million +$20.7 million	$317.8 million +$28.5 million	$2.78 $0.00

Return on Assets	ROE (GAAP)	ROTCE (non-GAAP)	Efficiency Ratio (GAAP)	Efficiency Ratio (non-GAAP)
1.26% +7 bps	11.58% -49 bps	13.74% -70 bps	54.69% -223 bps	54.47% -221 bps

Total Assets	Total Loans	Total Deposits
$69.6 billion +$646.3 million	$52.1 billion +$1.0 billion	$56.7 billion +$894.6 million

Diversified Balance Sheet

- Total loans increased by approximately $1.0 billion, or 8% annualized, and was driven primarily by growth across all loan categories
- Total deposits increased by approximately $894.6 million, or 6% annualized, and was driven by our diversified product offerings

Stable Margin Supports Earnings

- Record quarterly net income of $216.3 million
- Q3 2025 net interest margin (non-GAAP) of 3.50% was four basis points lower than the prior quarter and within our targeted range. We expect to maintain a relatively stable net interest margin through the remainder of 2025 given the current market consensus outlook

Strong Credit Quality

- Non-performing loans totaled $163 million and comprised 0.31% of total loans at September 30, 2025, as compared to $189 million and 0.37% of total loans at June 30, 2025
- Allowance for credit losses on total core loans was 1.34% at September 30, 2025
- Net charge-offs of 19 basis points in the third quarter of 2025

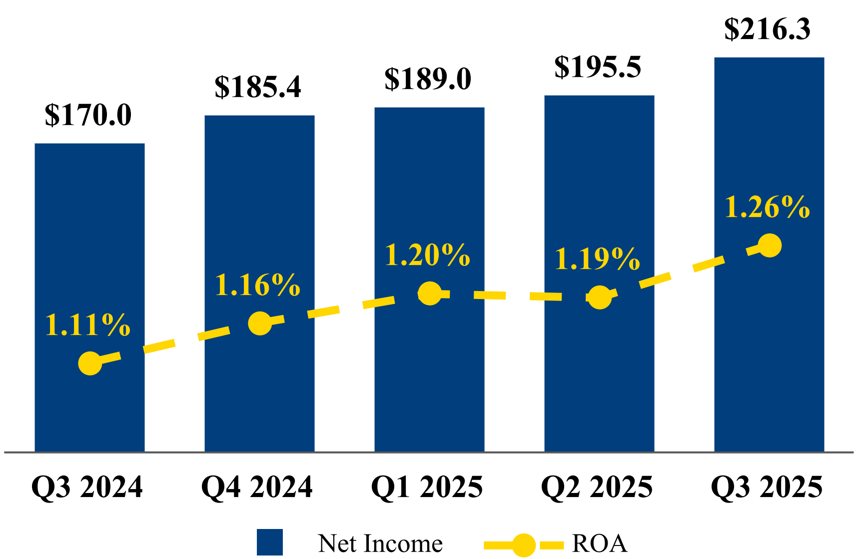
[1] Pre-tax income, excluding provision for credit losses (non-GAAP) – See non-GAAP reconciliation in the Appendix for all metrics denoted as non-GAAP
[2] Q3 2025 Diluted EPS was impacted by one-time recognition of prior issuance costs related to the redeemed Preferred Stock Series D and Preferred Stock Series E as well as the excess dividend amount related to one-time extended first dividend period on Preferred Stock Series F. See Page 24 for further details.

Earnings Summary

Differentiated, highly diversified and sustainable business model

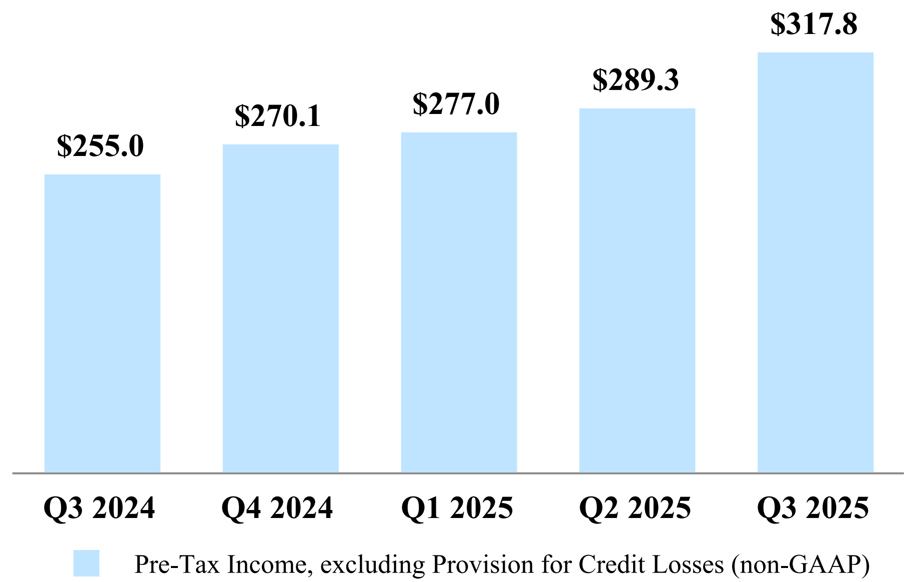
Record Quarterly Net Income

($ in Millions)

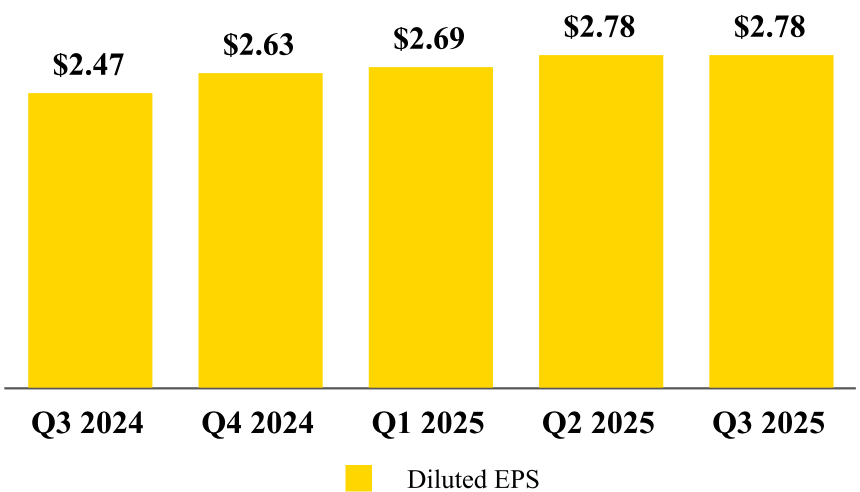


Record Quarterly Pre-Tax Income, Excluding Provision for Credit Losses

($ in Millions)



Diluted EPS Quarterly Trend



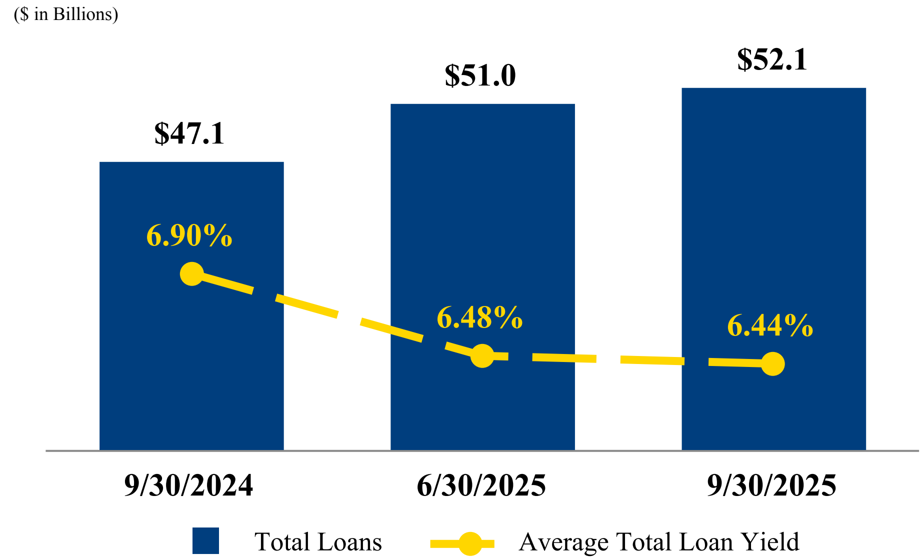
Q3 2025 Highlights

- Record quarterly net income of $216.3 million supported by strong loan and deposit growth and a relatively stable net interest margin
- Q3 2025 pre-tax income, excluding provision for credit losses (non-GAAP) totaled $317.8 million as compared to $289.3 million in the second quarter of 2025, a record for the Company

Loan Portfolio

Diversified loan portfolio

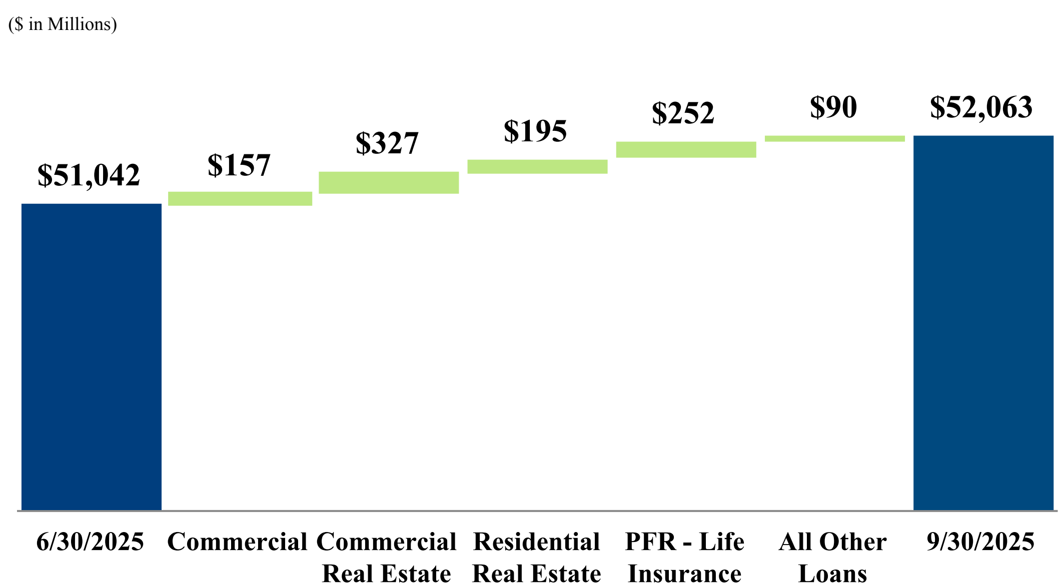
Robust Organic Loan Growth in the Third Quarter



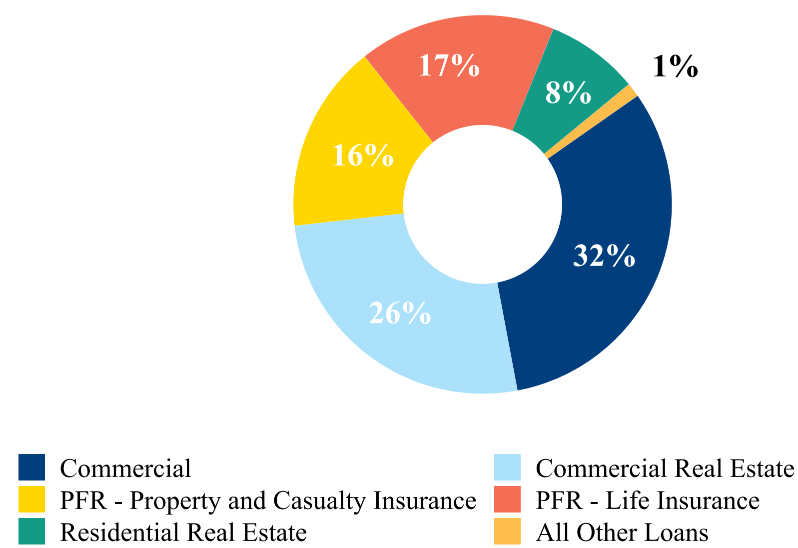
Highlights

- Loan growth during the third quarter totaled $1.0 billion, or 8% on an annualized basis
- Strong loan growth driven primarily by growth across all loan categories
- Year-over-year loan growth of $5.0 billion, or 11%, driven by robust organic growth

Loan Growth Across All Major Loan Categories



Diversified Loan Mix (as of 9/30/2025)

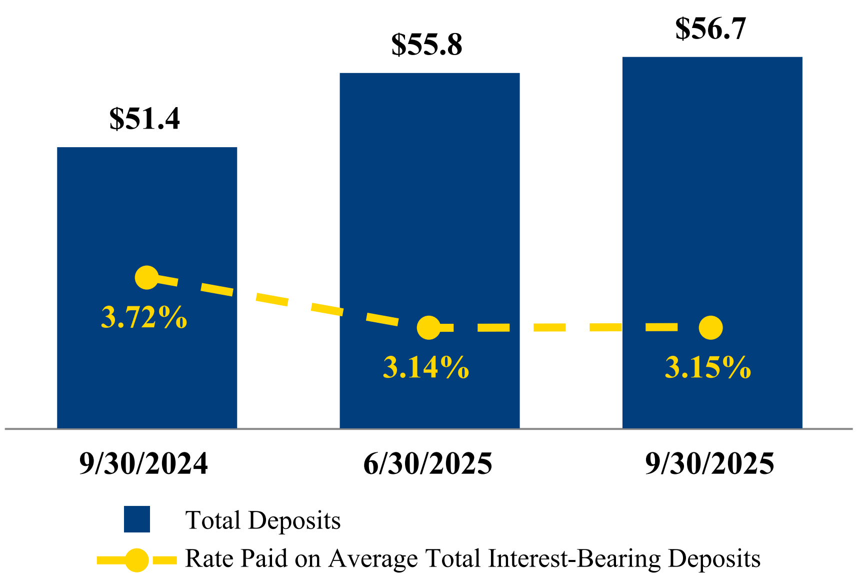


Deposit Portfolio

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

Strong Organic Deposit Growth in the Third Quarter

($ in Billions)

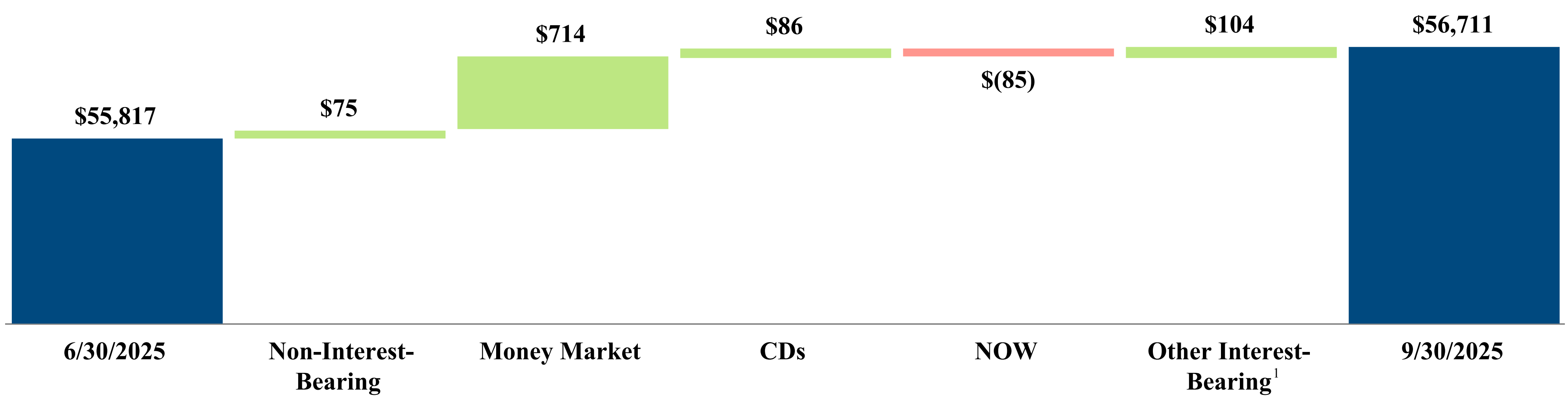


Highlights

- Third quarter deposit growth totaling $0.9 billion or 6% annualized
- Year-over-year deposit growth of $5.3 billion, or 10%, was supported by strong organic growth in our key markets
- Non-interest bearing deposit balances have remained stable in recent quarters

Quarterly Growth Primarily Driven by Strong Growth in Money Market Products

($ in Millions)

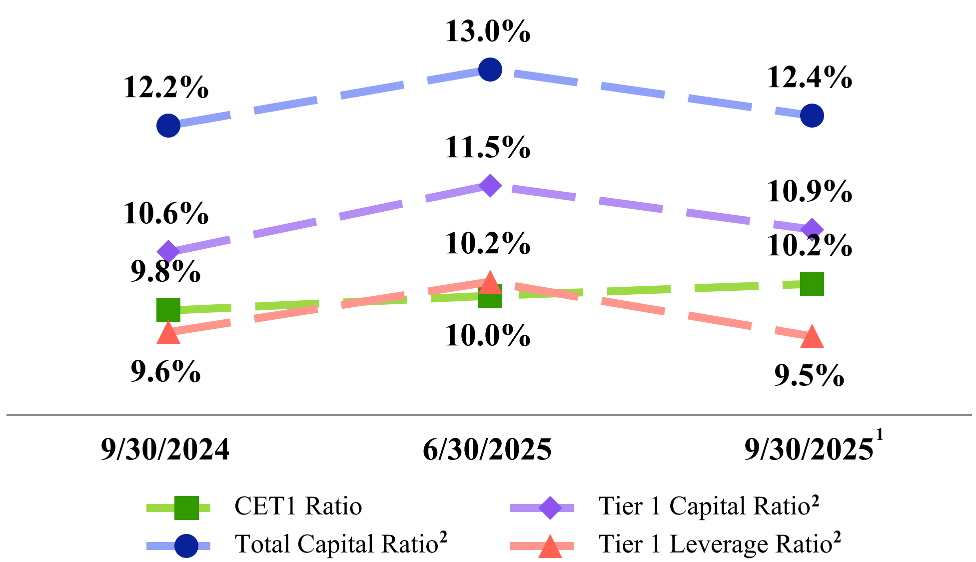


[1]Includes: Savings and deposit balances of the Company's subsidiary banks from brokerage customers of Wintrust Investments, Chicago Deferred Exchange Company, LLC ("CDEC"), trust and asset management customers of the Company

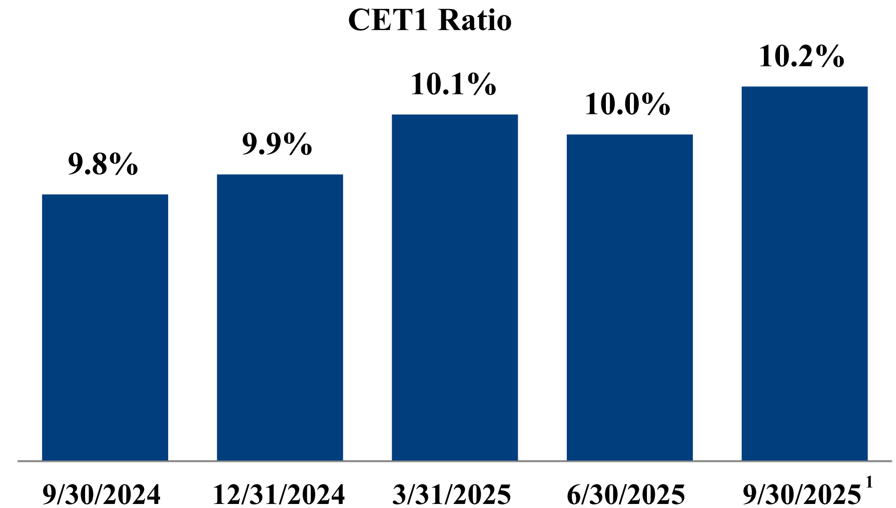
Capital/Liquidity

Current capital levels are well in excess of regulatory thresholds

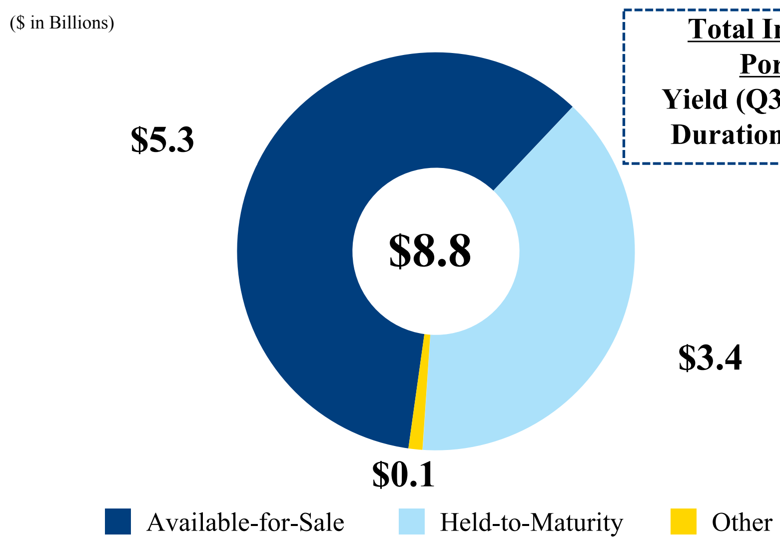
Strong Q3 Capital Levels



Year-over-Year Growth in CET1



Strategically Balanced Investment Portfolio (as of 9/30/2025)



Total Investment Portfolio
Yield (Q3 '25): 3.68%
Duration: 5.9 Years

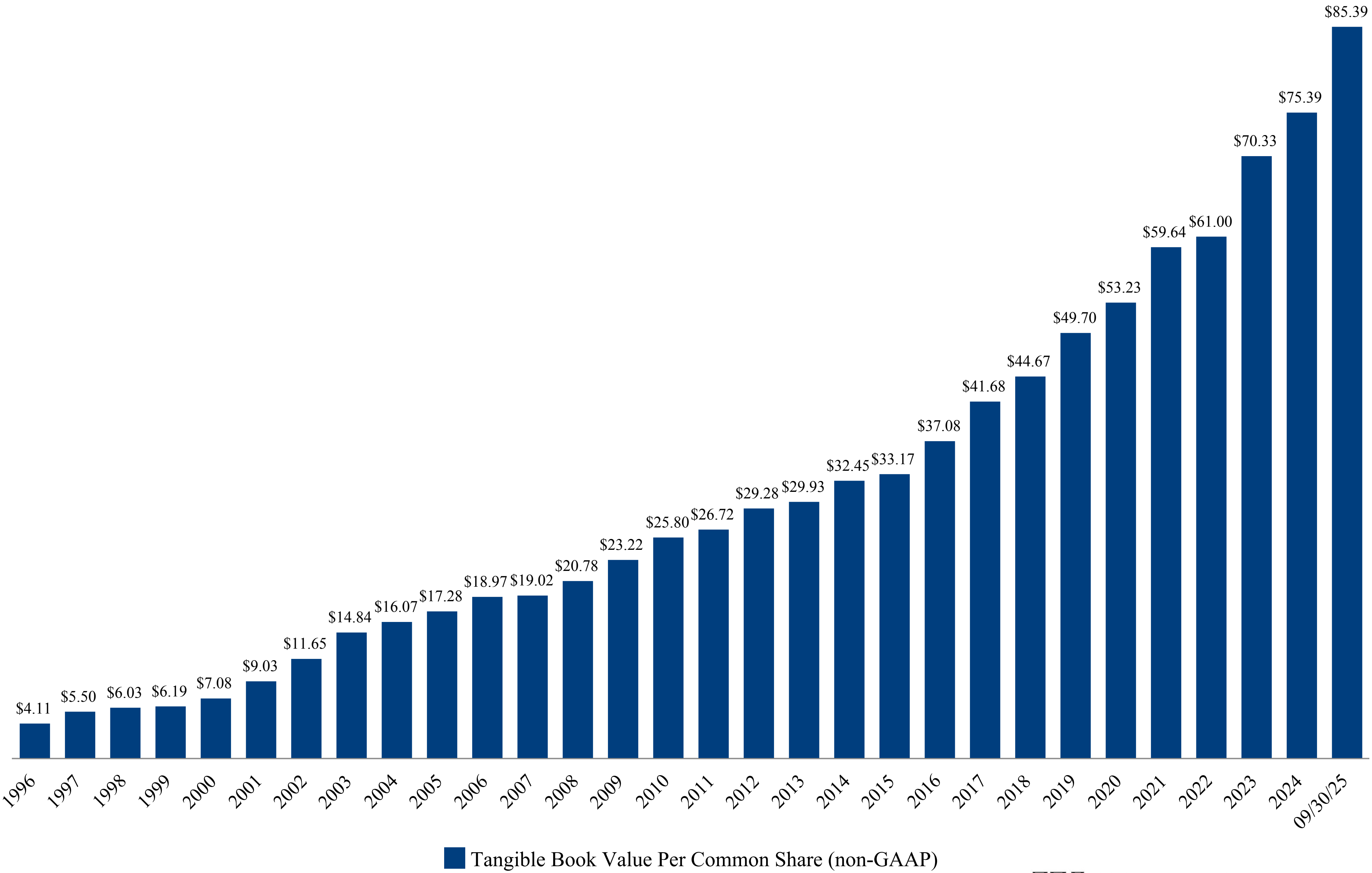
Q3 2025 Highlights

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

[1] Ratios for Q3 2025 are estimated
[2] Q2 capital levels impacted by Preferred Stock Series D and E redeemed in Q3

Tangible Book Value Per Common Share (non-GAAP)

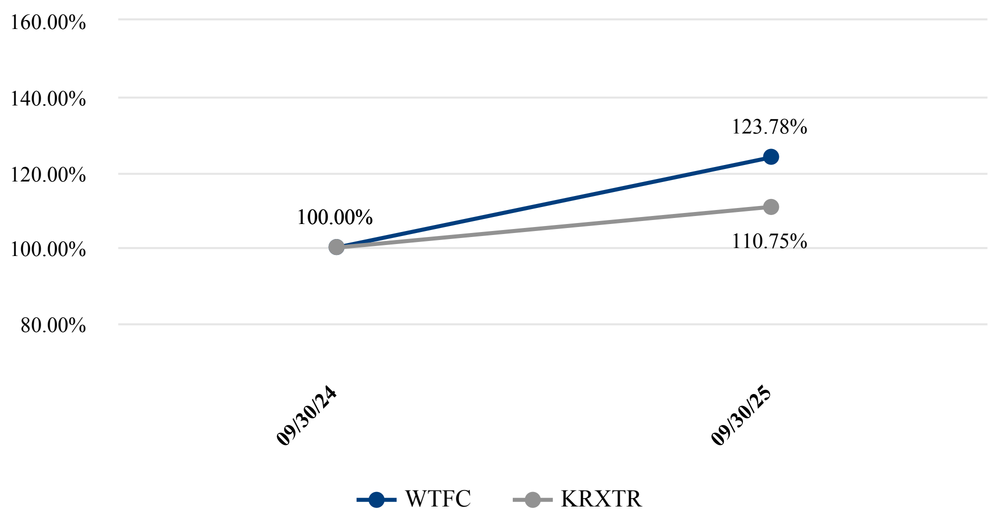
Wintrust has grown TBV Per Common Share every year since going public in 1996, and increased TBV Per Common Share to $85.39 as of September 30, 2025



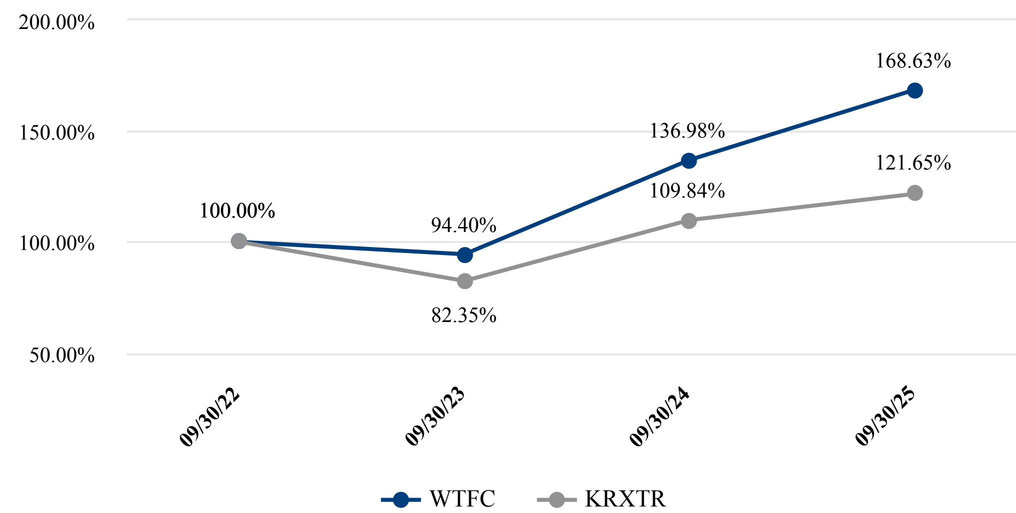
Total Shareholder Return

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

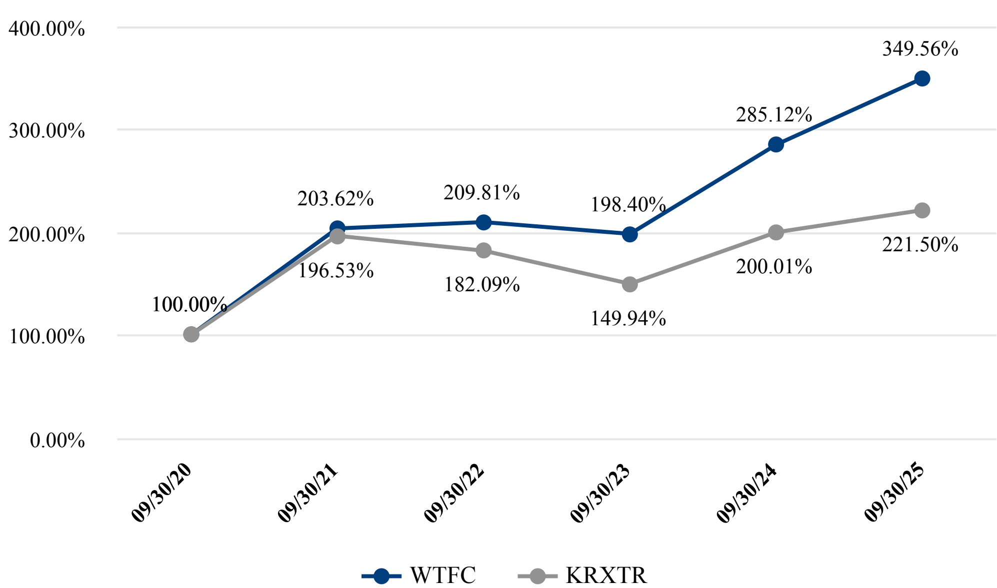
Total Shareholder Return of WTFC Compared to KRXTR (1-Year)



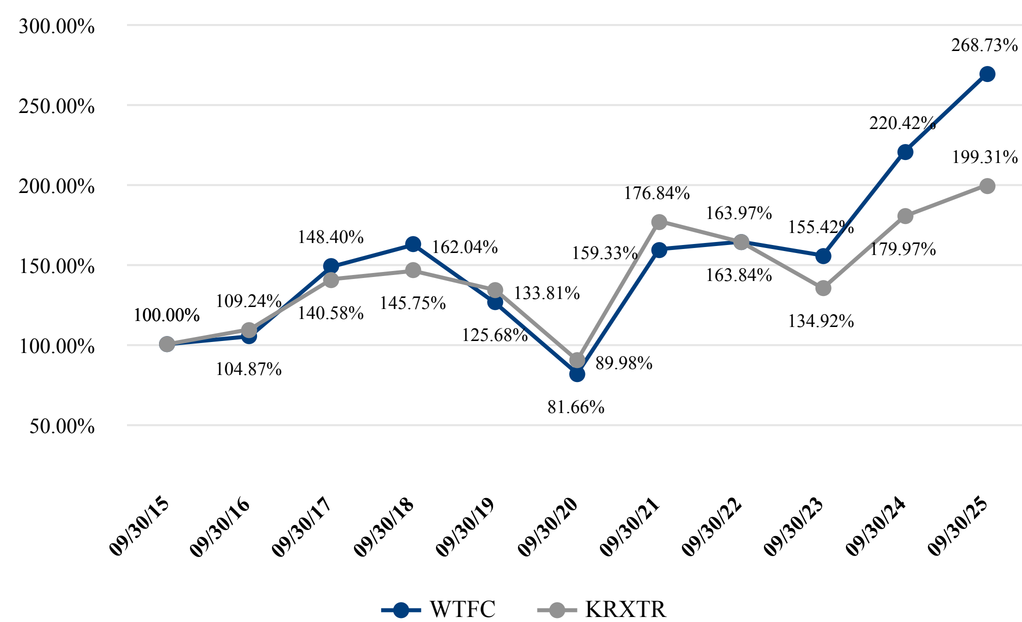
Total Shareholder Return of WTFC Compared to KRXTR (3-Year)



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



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

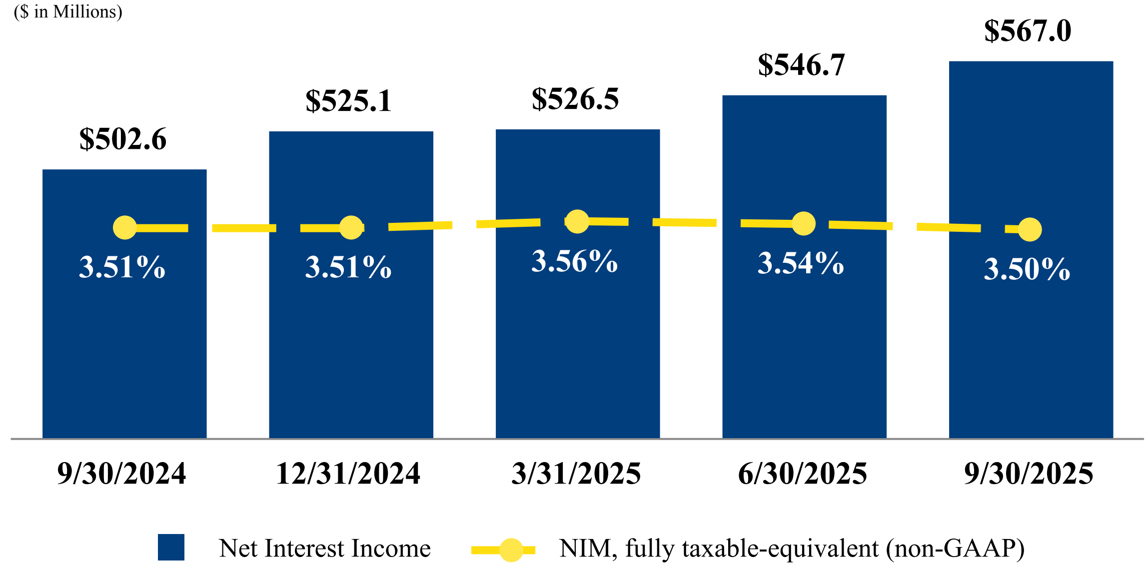


*Data Source: S&P Capital IQ

Net Interest Margin/Income

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

Q3 2025 Record NII Boosted By Strong Organic Growth and Stable NIM



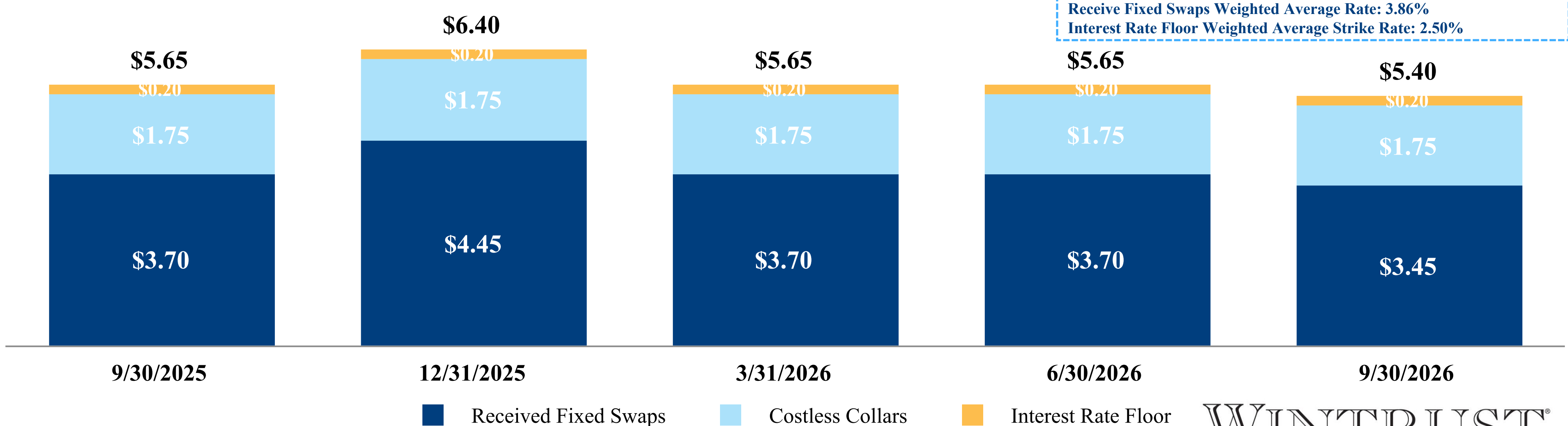
Highlights

- 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 through the remainder of 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 substantially offset by the impact of hedges and deposit rate changes

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

($ in Billions)

As of September 30, 2025
Collars Weighted Average Cap Rate: 3.70%
Collars Weighted Average Floor Rate: 2.21%
Receive Fixed Swaps Weighted Average Rate: 3.86%
Interest Rate Floor Weighted Average Strike Rate: 2.50%



[1] Balances shown represent the notional amount of cash flow hedging derivatives that are effective as of the dates presented. Reference the Appendix slide 25 for the complete derivative schedule.

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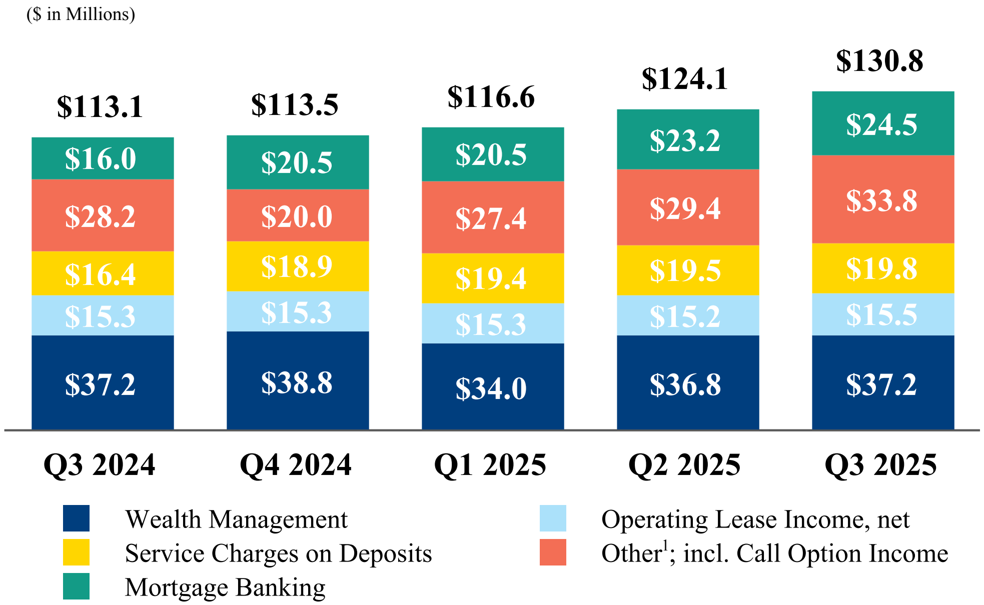
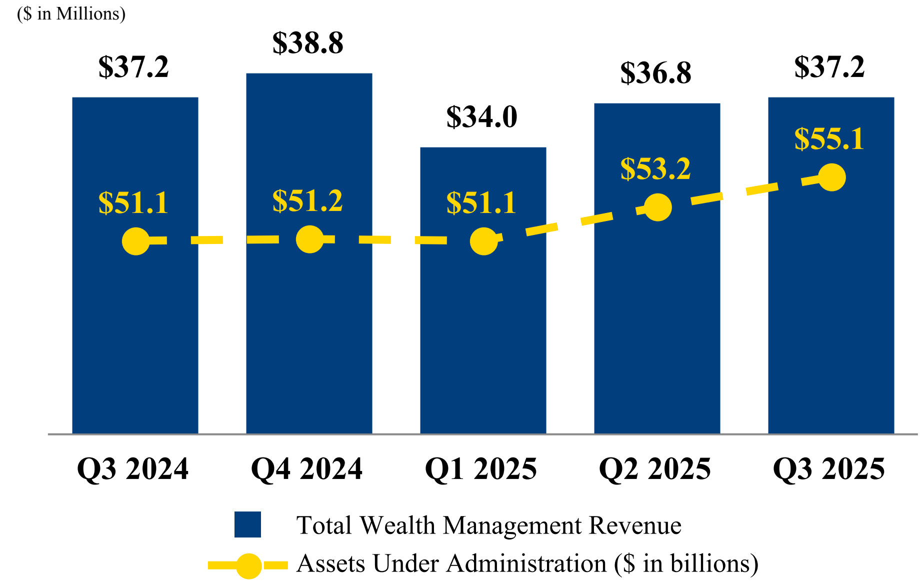
Non-Interest Income

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

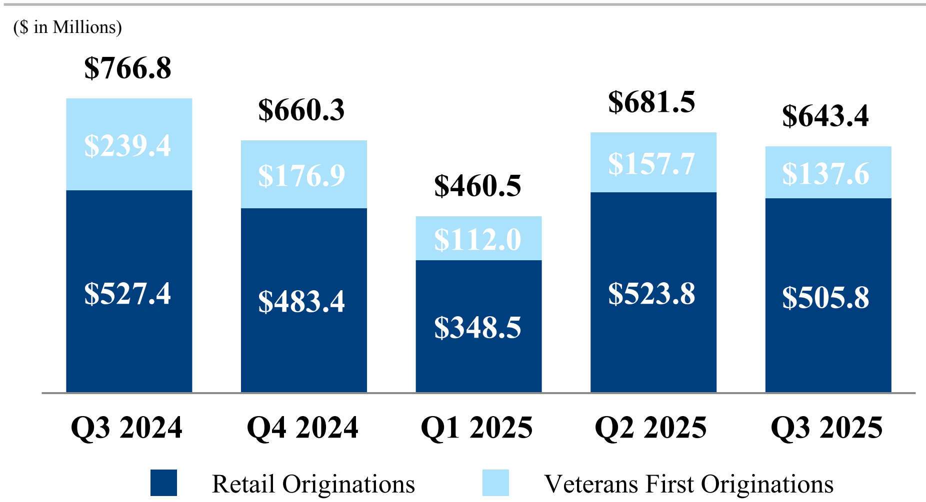
Non-Interest Income Increased Across Most Major Categories



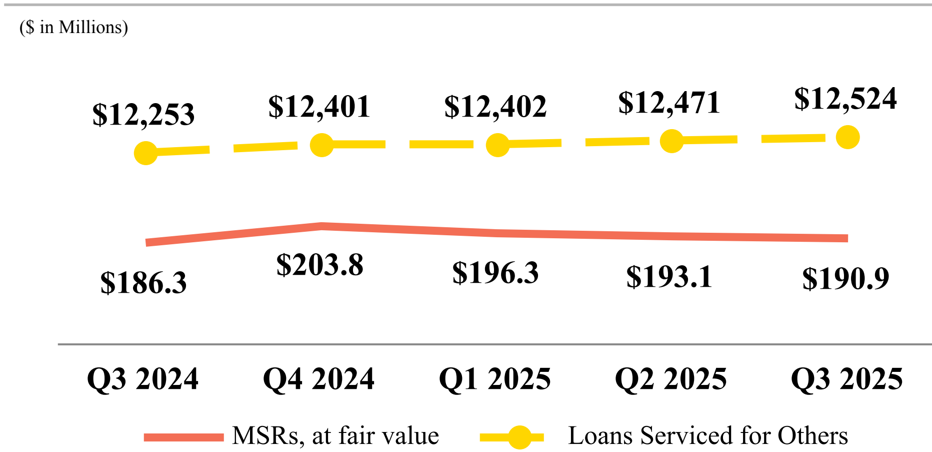
Wealth Management Delivered Growth In Both AUA and Revenue



Mortgage Originations For Sale Reflect Current Market Conditions



MSRs Effectively Hedged to Moderate Impact to Fair Value



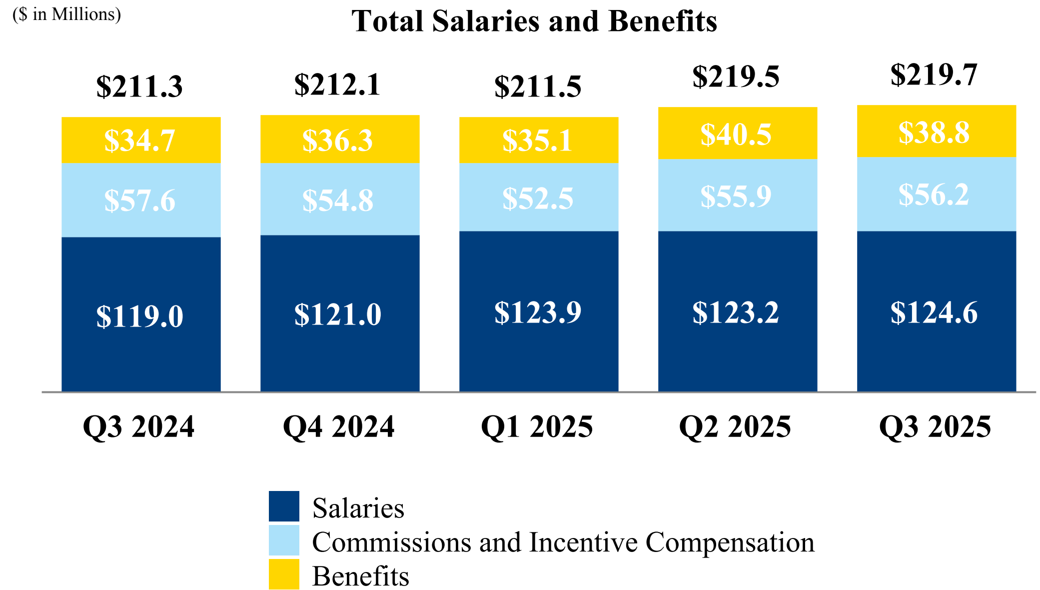
% of MSRs to Loans Serviced for Others	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025
	1.52%	1.64%	1.58%	1.55%	1.52%

[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

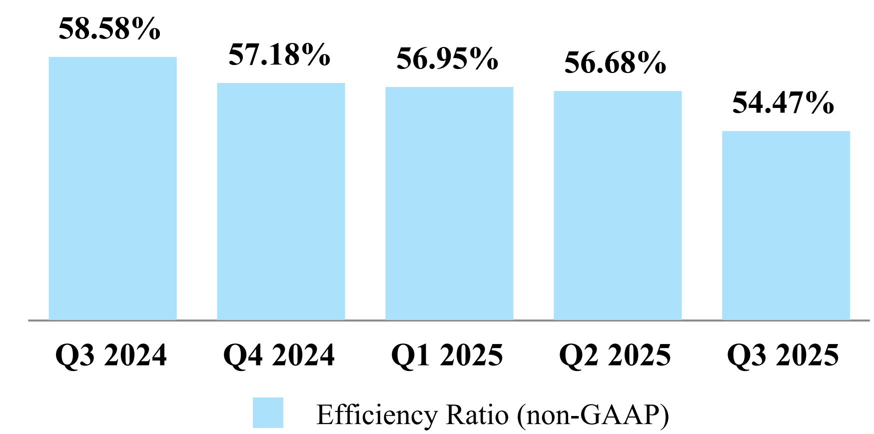
Non-Interest Expense

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

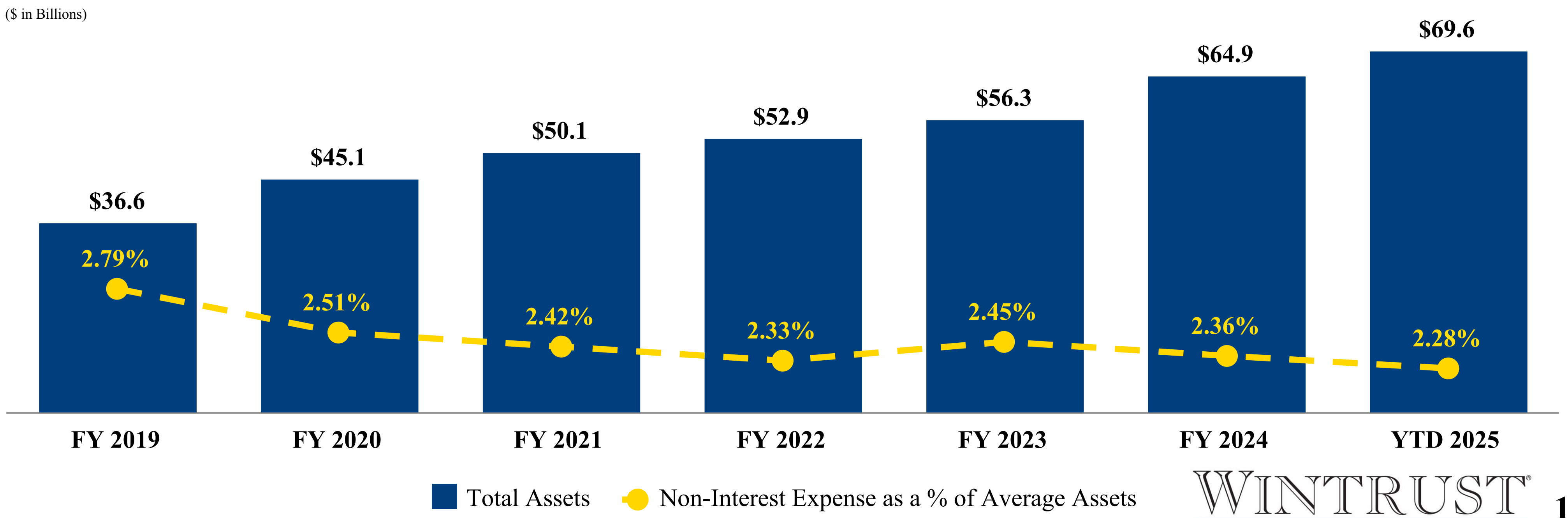
Salaries and Benefits Remained Relatively Flat



Efficiency Ratio Decreased as Income Outpaced Expense Growth



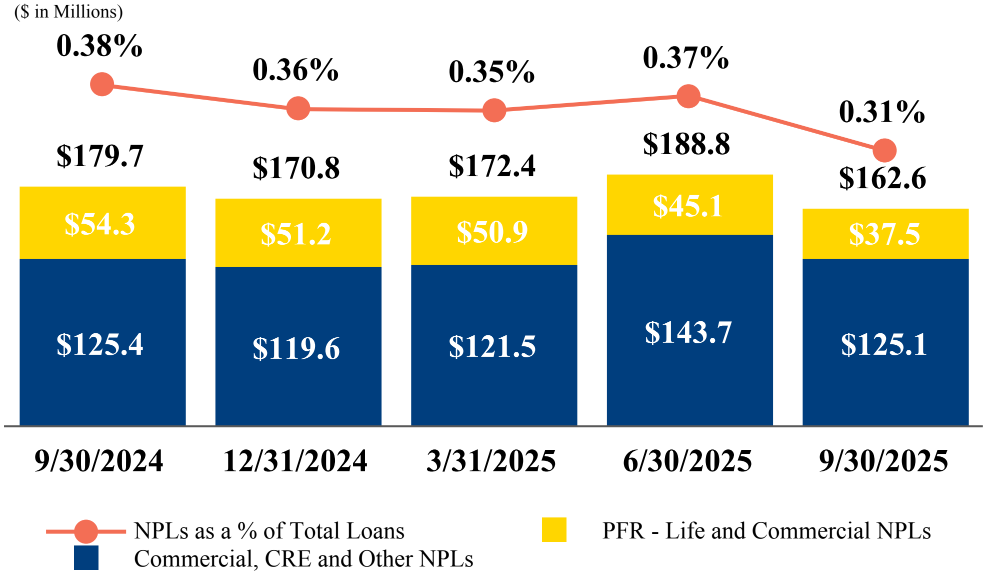
Strong Asset Growth Coupled With Prudent Expense Management



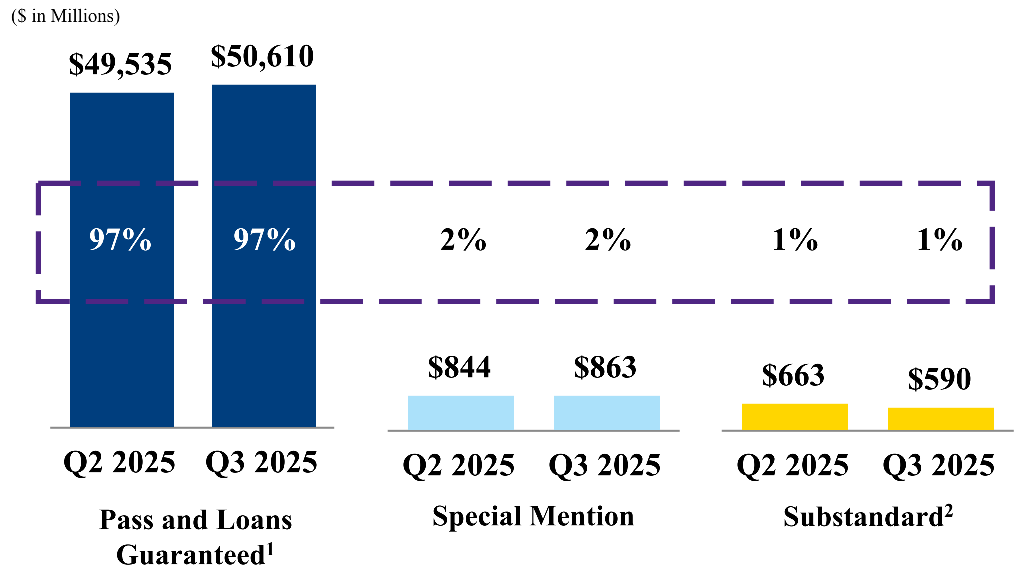
Credit Quality

Diversified business lines and strong credit management support stable credit quality

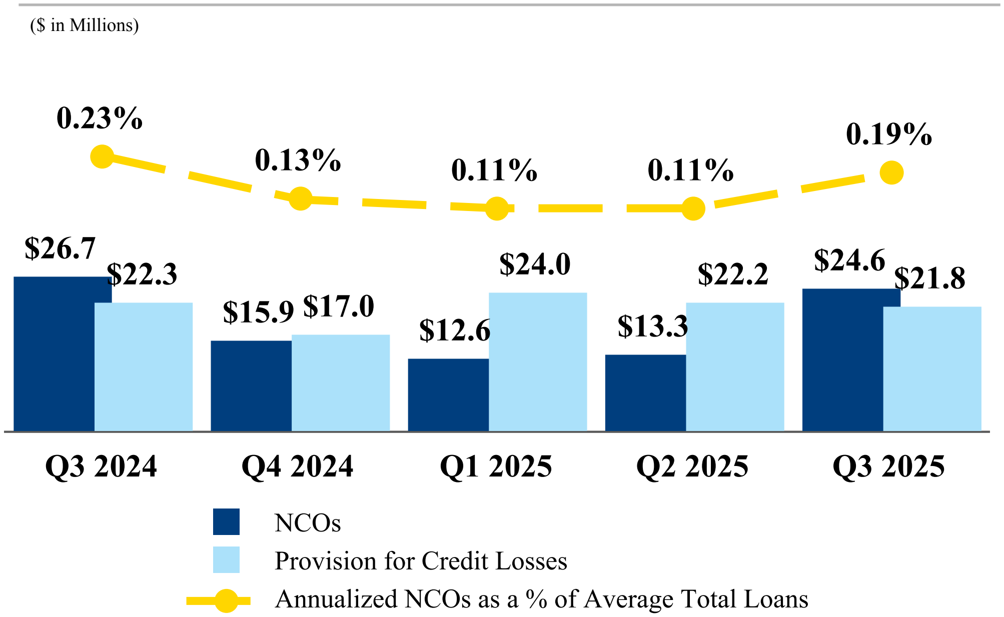
Low and Consistent Levels of Non-Performing Loans



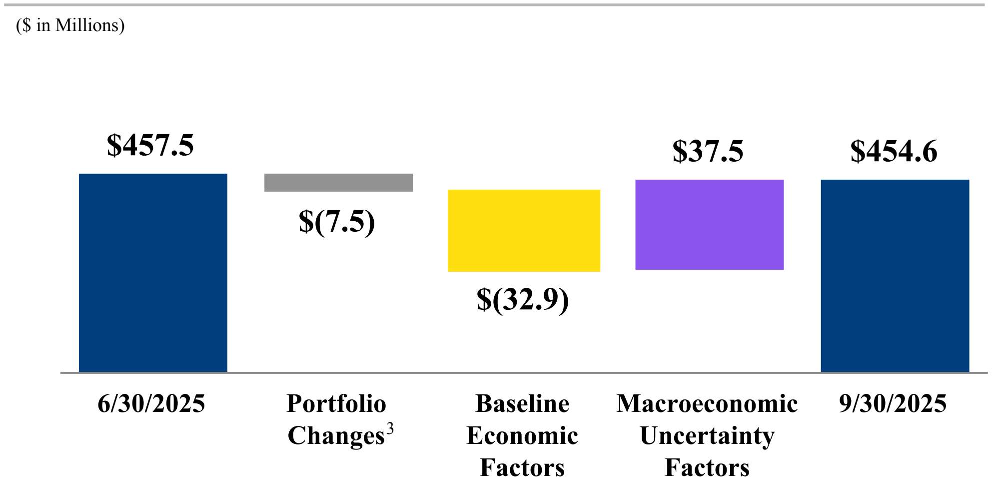
Special Mention and Substandard Percentages Remained Stable Quarter over Quarter



Provision Remained Relatively Stable



Stable Allowance For Credit Losses Quarter over Quarter



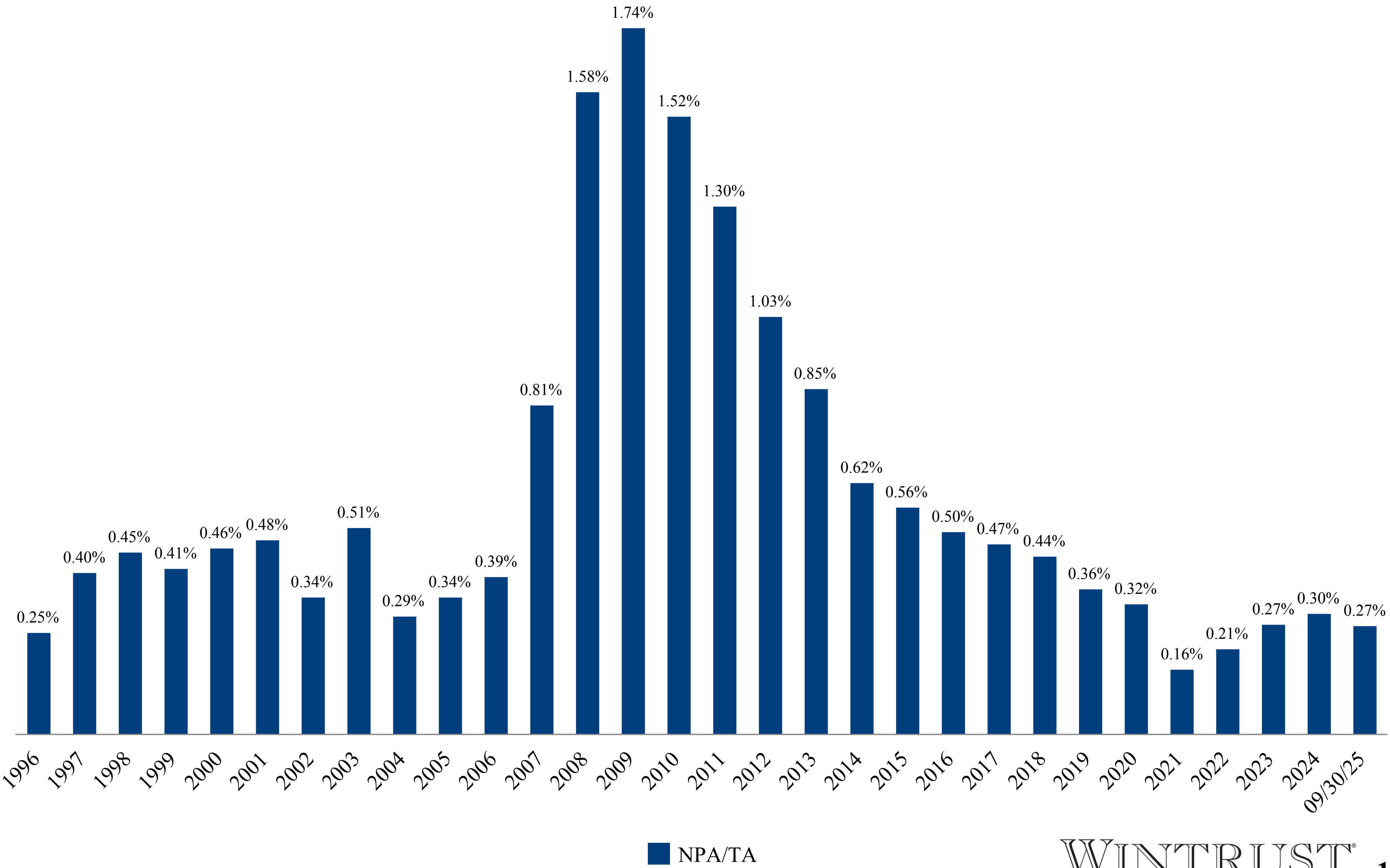
[3]**Portfolio Changes:** Includes new volume and run-off, changes in credit quality, aging of existing portfolio, shifts in segmentation mix and changes in net charge-offs

[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

Non-Performing Assets to Total Assets

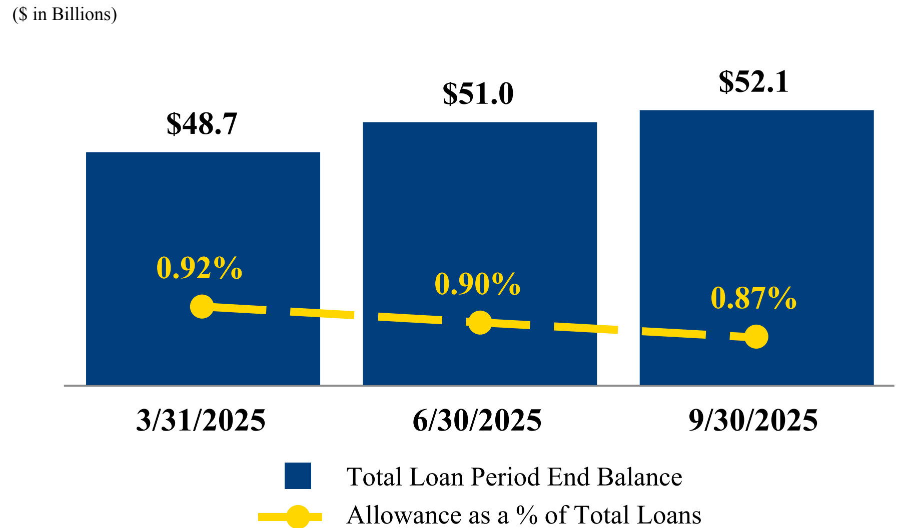
NPAs continue to remain historically low



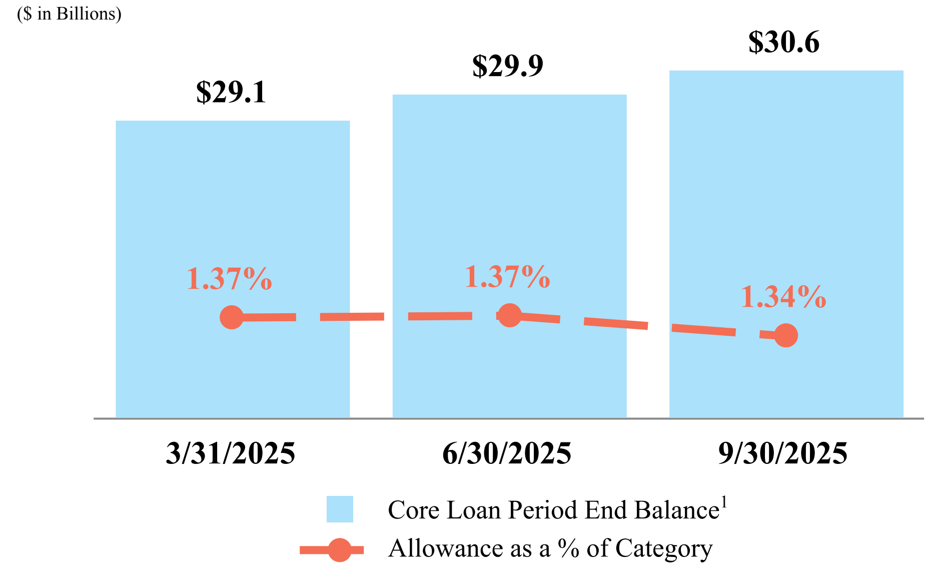
Credit Quality - Allowance for Credit Losses

The Company remains well-reserved

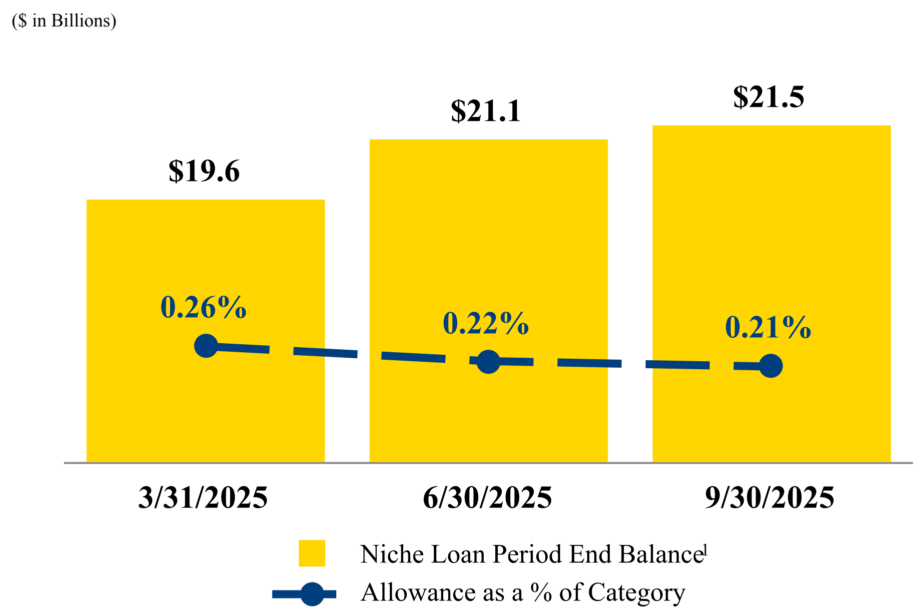
Appropriate Allowance Coverage on Total Loan Portfolio



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



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



Q3 2025 Highlights

- Relatively flat allowance for credit losses
- Coverage across all portfolios remains steady to protect against downside risks in an uncertain macroeconomic environment

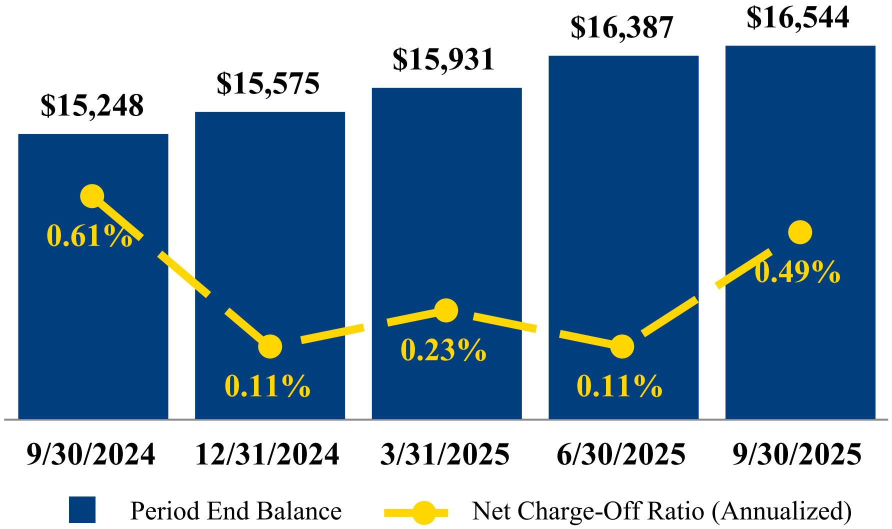
[1]Niche Loans consists of: Franchise, Mortgage warehouse lines of credit, Community Advantage - homeowners association, Insurance agency lending, Premium Finance receivables, and Consumer and other. All other loans are considered Core.

Credit Quality - Commercial Loans

Diversified portfolio with low net charge-offs

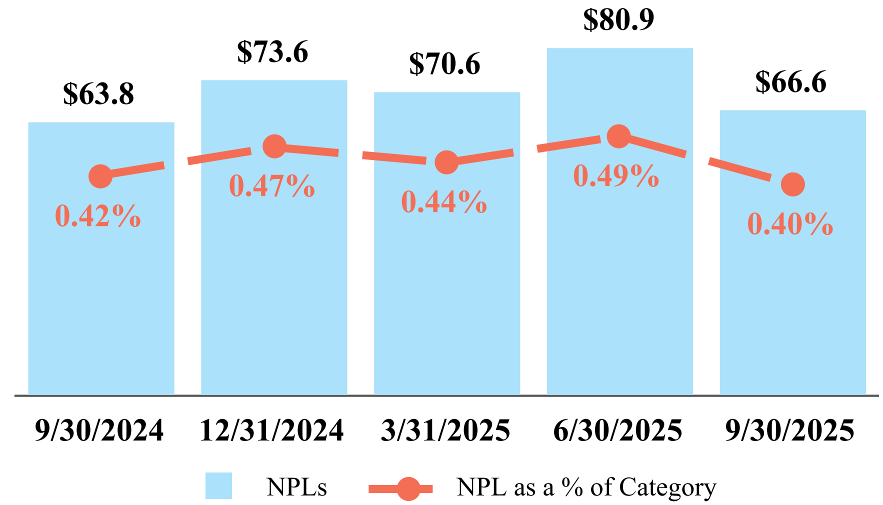
Strong Loan Growth Coupled with Proactive Credit Management

($ in Millions)



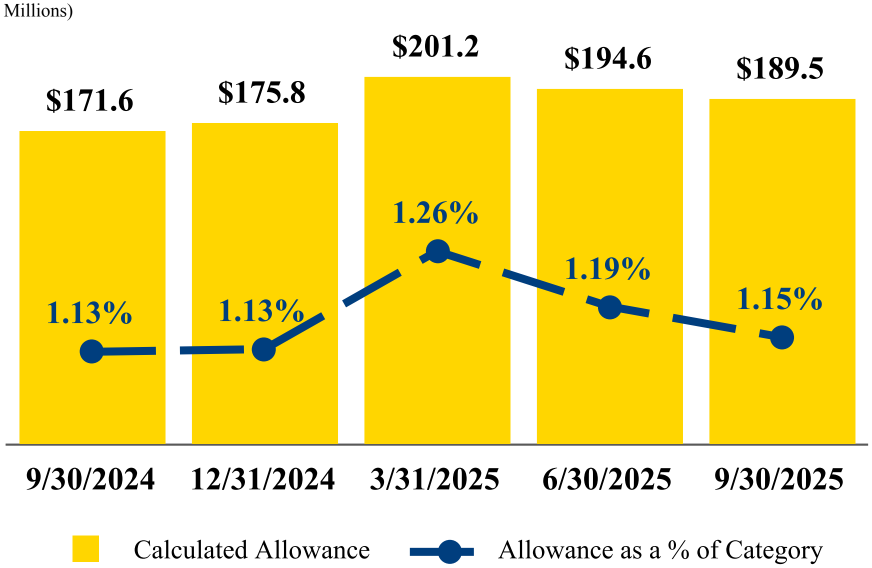
Low Levels of Non-Performing Commercial Loans

($ in Millions)

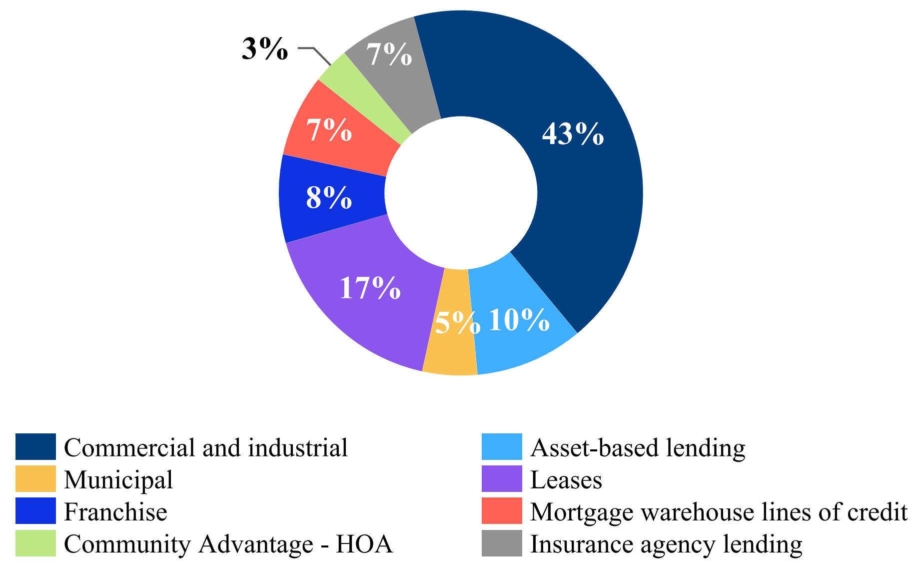


Allowance Provides Appropriate Coverage

($ in Millions)



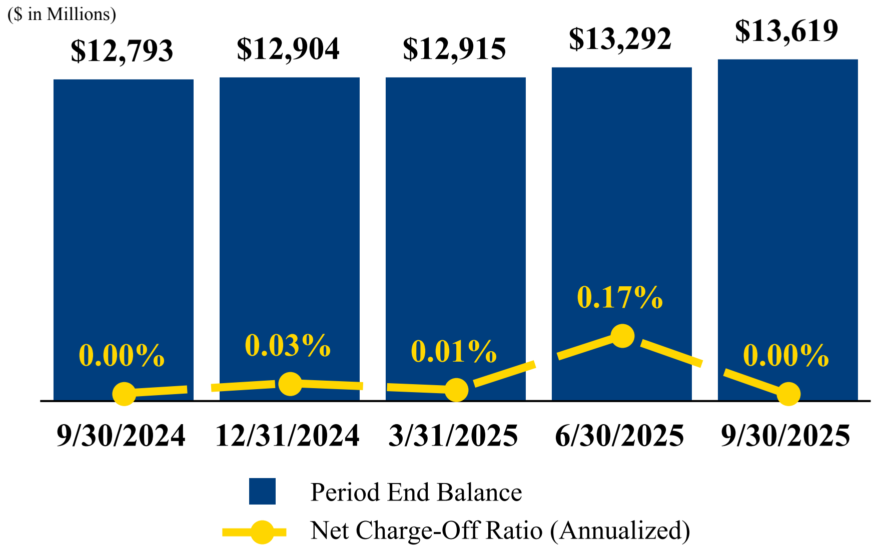
Commercial Loan Composition (as of 9/30/2025)



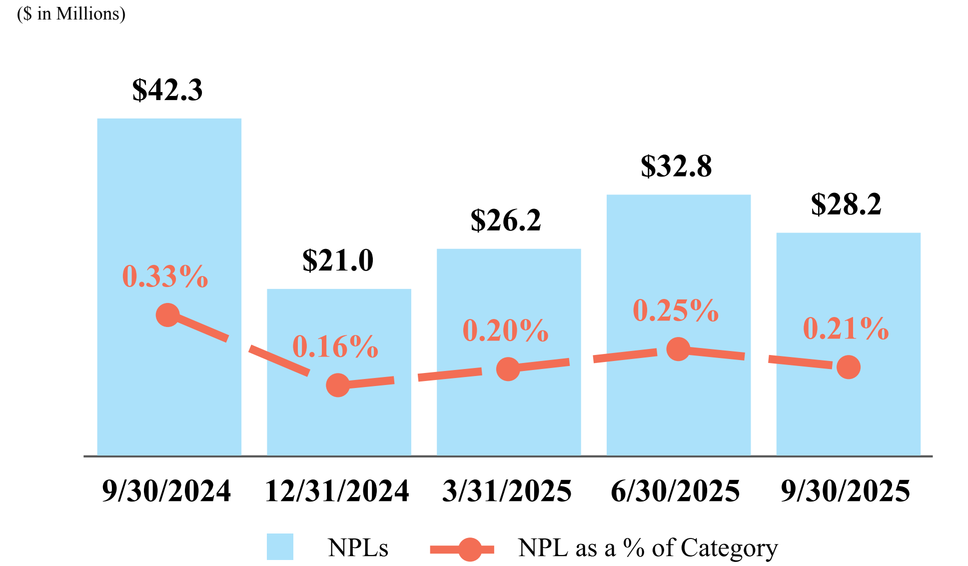
Credit Quality - Commercial Real Estate Loans

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

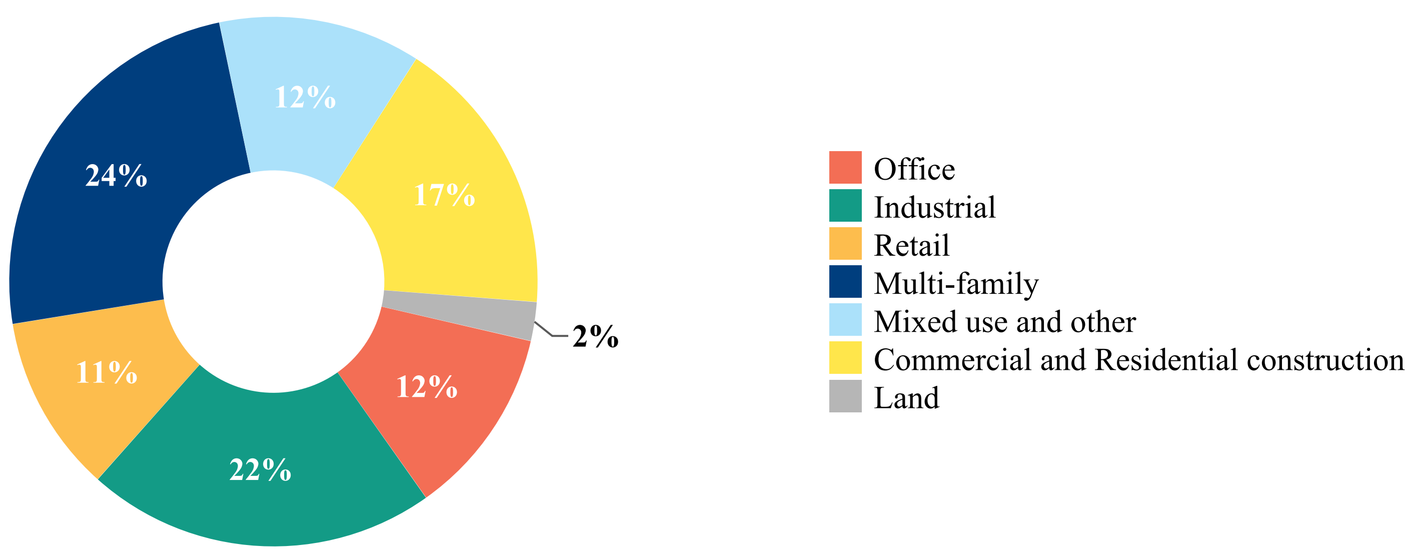
Strong Growth in Portfolio With Low Levels of Net Charge-offs



Continued Low Levels of NPLs in Q3 2025



Commercial Real Estate Loan Composition (as of 9/30/2025)

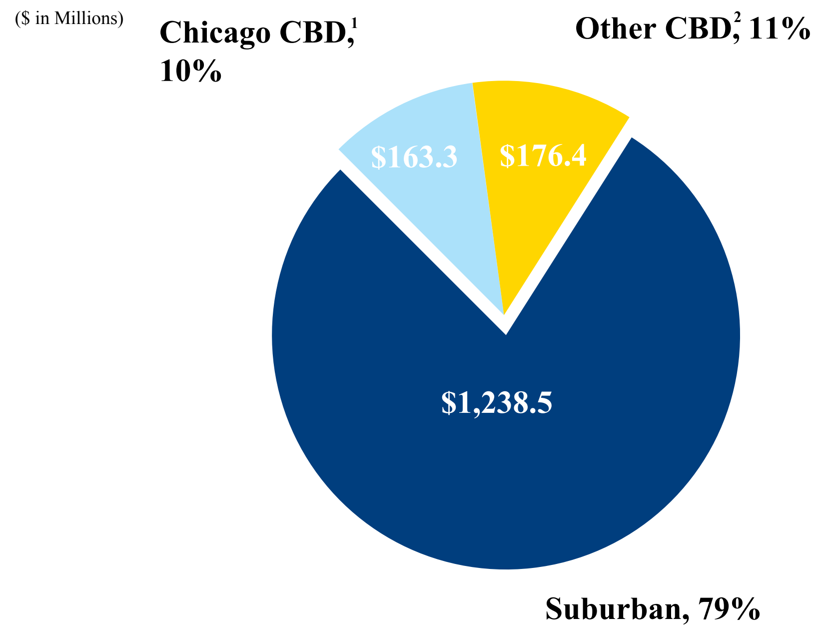


CRE Office Portfolio (as of 9/30/2025)

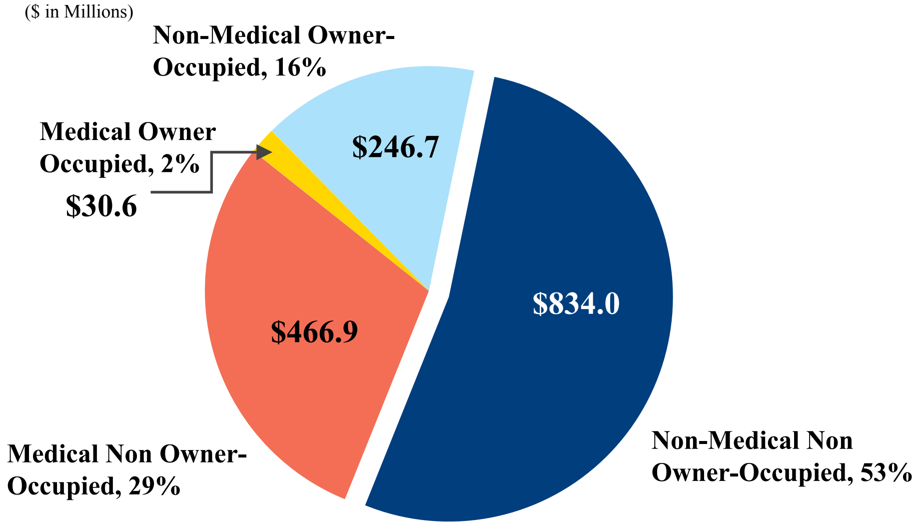
CRE office represents a minimal percentage of the total loan portfolio

Portfolio Characteristics	As of 6/30/2025	As of 9/30/2025
Balance ($ in Millions)	$1,601	$1,578
CRE office as a % to Total CRE	12.05%	11.59%
CRE office as a % to Total Loans	3.14%	3.03%
Average Size of Loan ($ in Millions)	$1.5	$1.5
Non-Performing Loan (NPL) Ratio	1.19%	1.19%
Loans Still Accruing that are 30-89 Days Past Due Ratio	1.77%	1.00%
Owner Occupied or Medical %	48%	47%

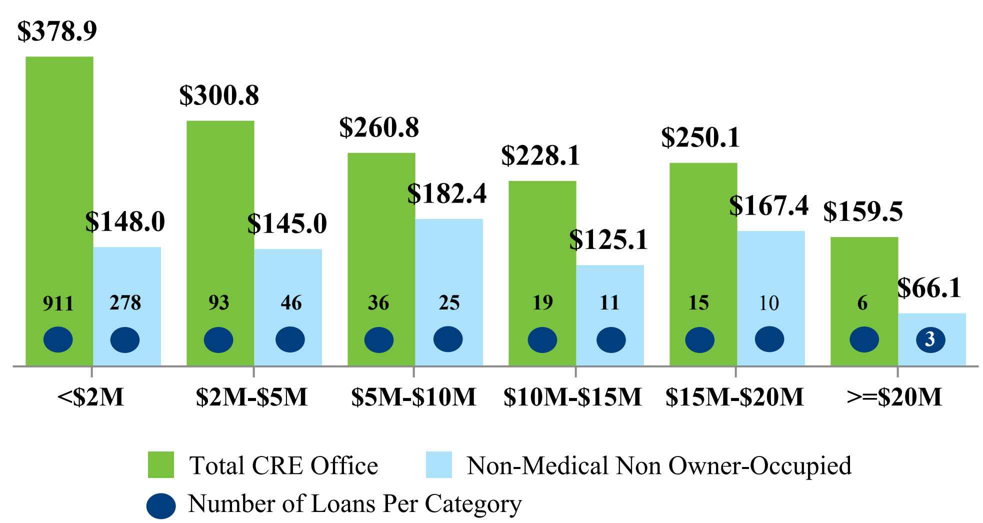
CRE Office Portfolio Geography



CRE Office Portfolio Composition



Granularity of CRE Office Portfolio by Loan Size



[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

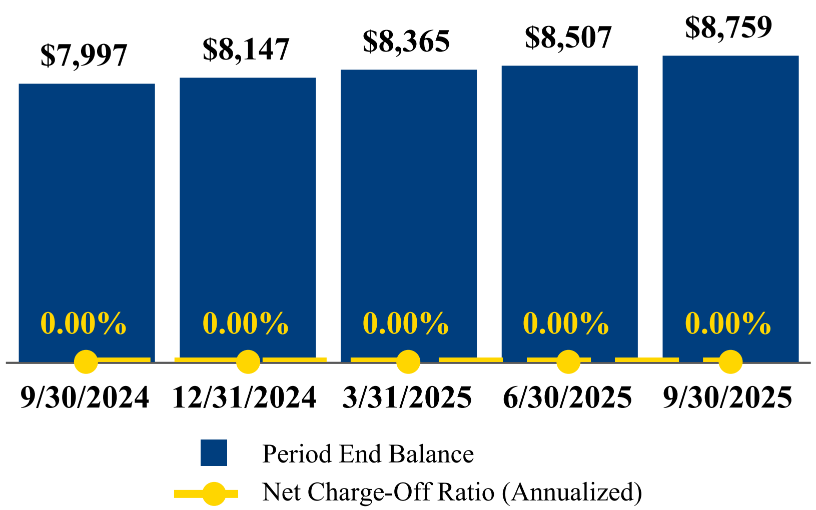
WINTRUST

Credit Quality Premium Finance Receivables - Life Insurance

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

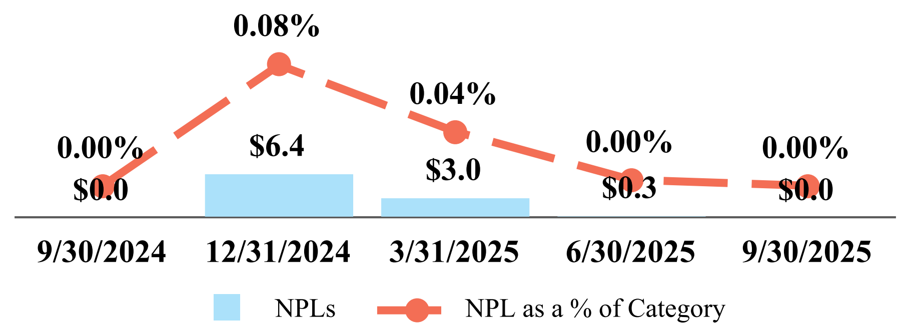
Strong Growth with Pristine Credit Quality

($ in Millions)



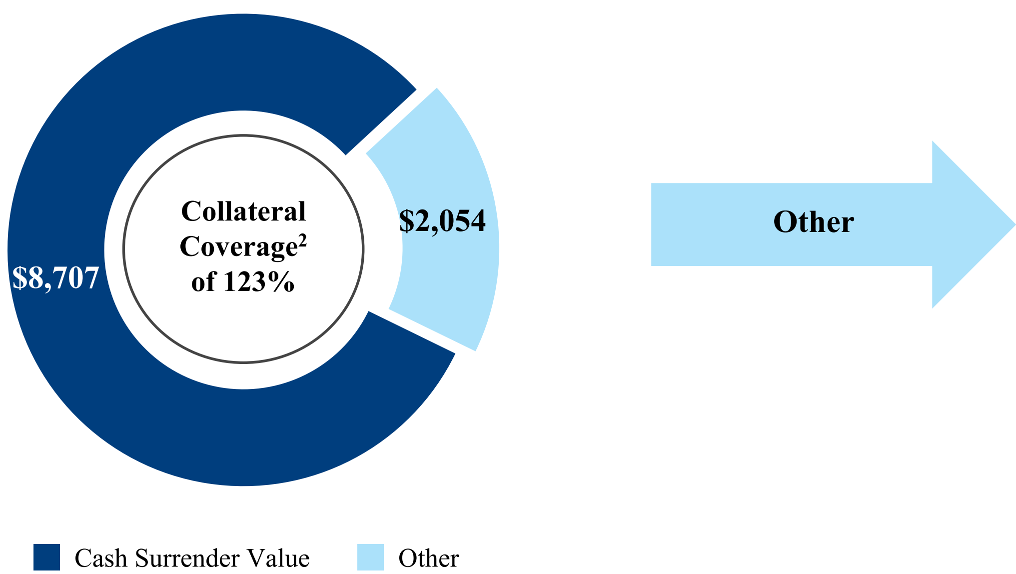
Non-Performing Loans Remain Low

($ in Millions)

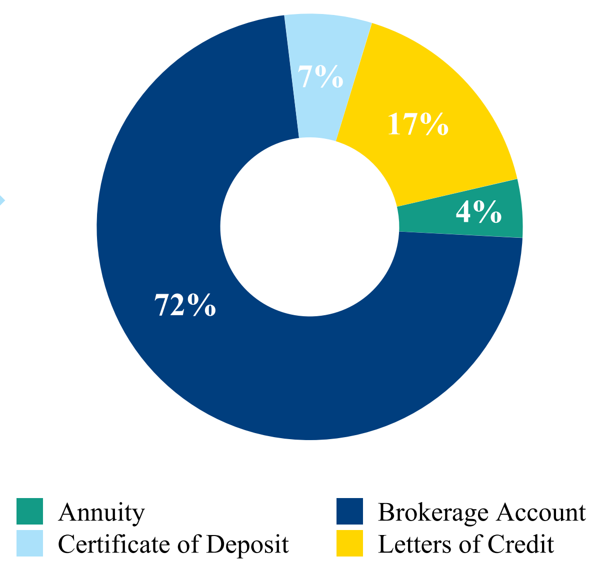


Total Loan Collateral[1] by Type (as of 9/30/2025)

($ in Millions)



"Other" Loan Collateral[1] by Type (as of 9/30/2025)



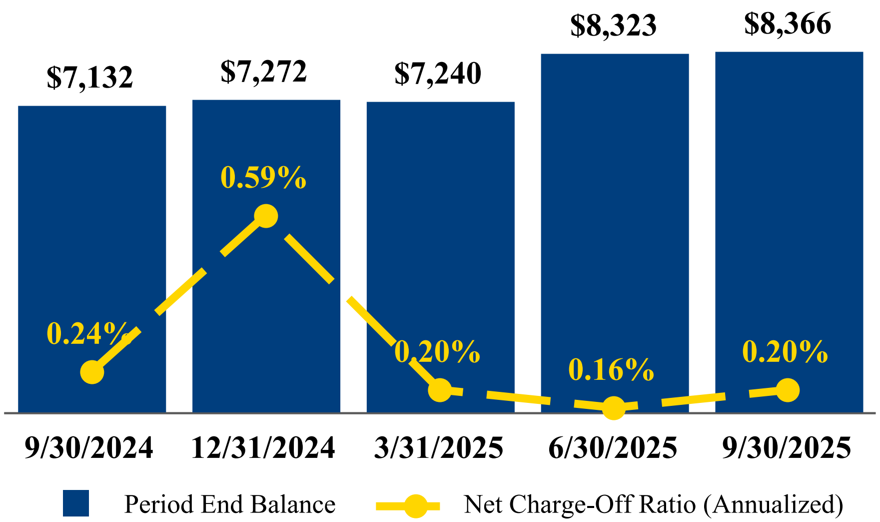
[1] Loan Collateral reported at actual values versus credit advance rate

[2] Collateral Coverage is calculated by dividing Total Loan Collateral (Undiscounted) by Total Loan Portfolio Balance

Premium Finance Receivables - Property and Casualty Insurance

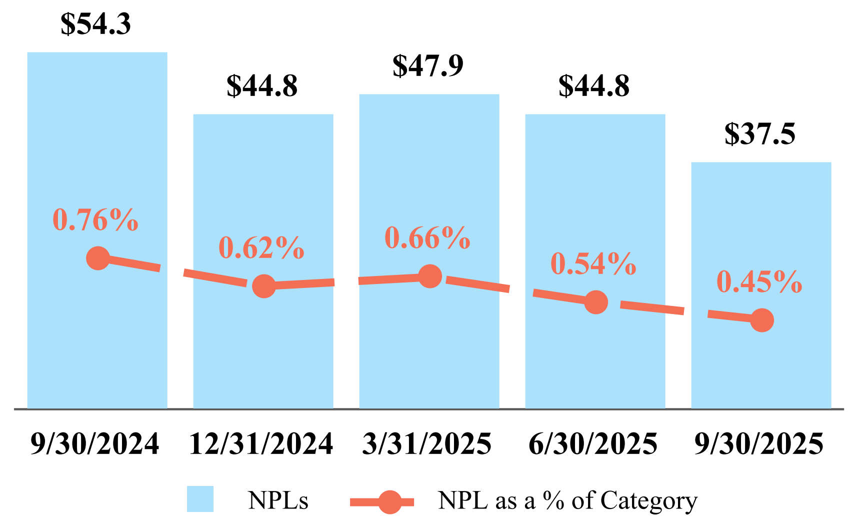
Continued Loan Growth After Seasonally High Q2

($ in Millions)



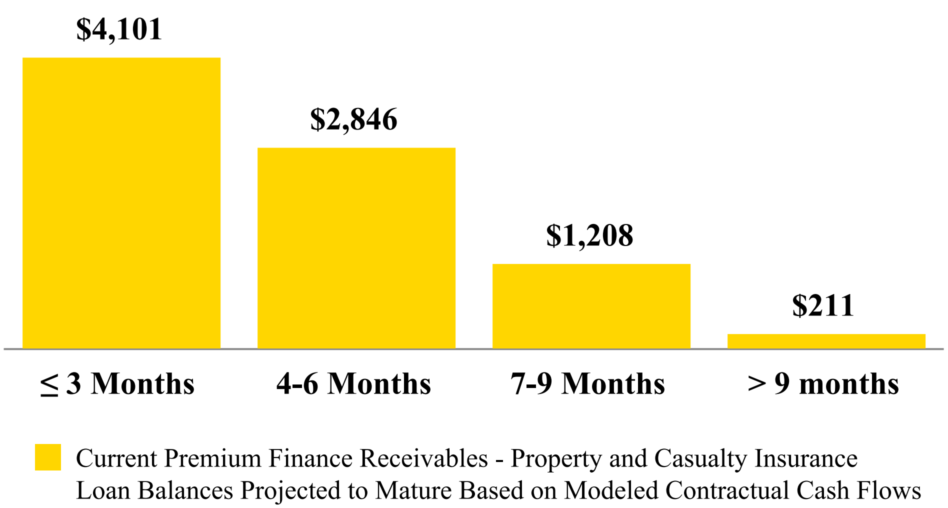
Consistently Low Levels of Non-Performing Loans

($ in Millions)



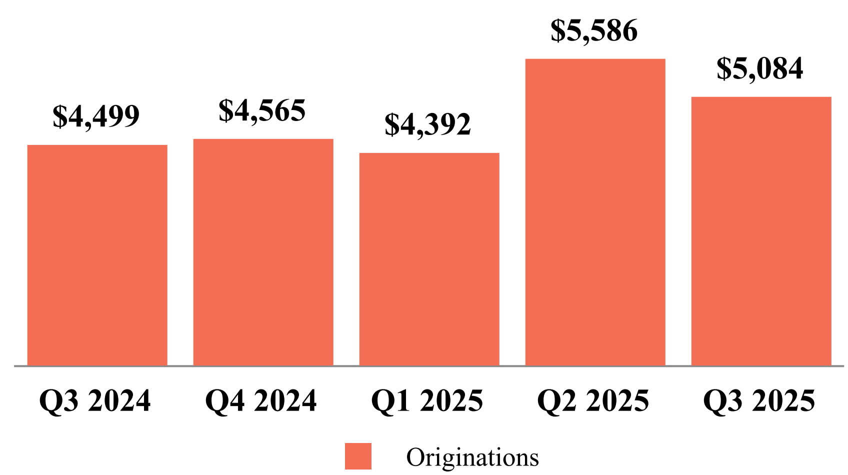
Projected Repayments

($ in Millions)



Strong Origination Volume Despite Seasonality of Portfolio

($ in Millions)



Appendix

Wintrust Preferred Stock Offering and Redemption

Preferred Series Impact on Diluted EPS

($ in '000)	Q2 2025	Q3 2025	Q4 2025
Preferred Stock Series D + E Quarterly Dividend	$(6,991)	$—	$—
Preferred Stock Series F First Dividend[1]	—	(13,295)	—
Preferred Stock Series F Regular Quarterly Dividend[2]	—	—	(8,367)
Preferred Stock Series D Issuance Costs (non-recurring)	—	(4,158)	—
Preferred Stock Series E Issuance Costs (non-recurring)	—	(9,888)	—
Total Impact	$(6,991)	$(27,341)	$(8,367)
Average diluted common shares ('000s)[3]	67,819	67,980	67,980
Diluted EPS Impact	$(0.10)	$(0.40)	$(0.12)

One-Time Q3 Impact on Diluted EPS

- Per accounting rules, prior issuance costs from Preferred Stock Series D and Preferred Stock Series E were reclassified, upon redemption, from capital surplus and recognized through retained earnings. These amounts do not impact operating net income but were considered as a reduction to net income available to common shareholders and impacted earnings per share calculations.
- The one-time impact of prior issuance costs was $0.21 per diluted common share, and the impact of excess dividend on Series F was $0.07 per diluted common share.

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

Hedging Strategy Update

Use of Hedges to Mitigate Negative Impacts of Falling Rates

Hedging activities had a five basis point unfavorable impact to our Q3 2025 NIM as compared to a six basis point unfavorable impact to our Q2 2025 NIM. These derivatives moderate our interest rate sensitivity and serve the purpose of stabilizing net interest income performance across various interest rate scenarios.

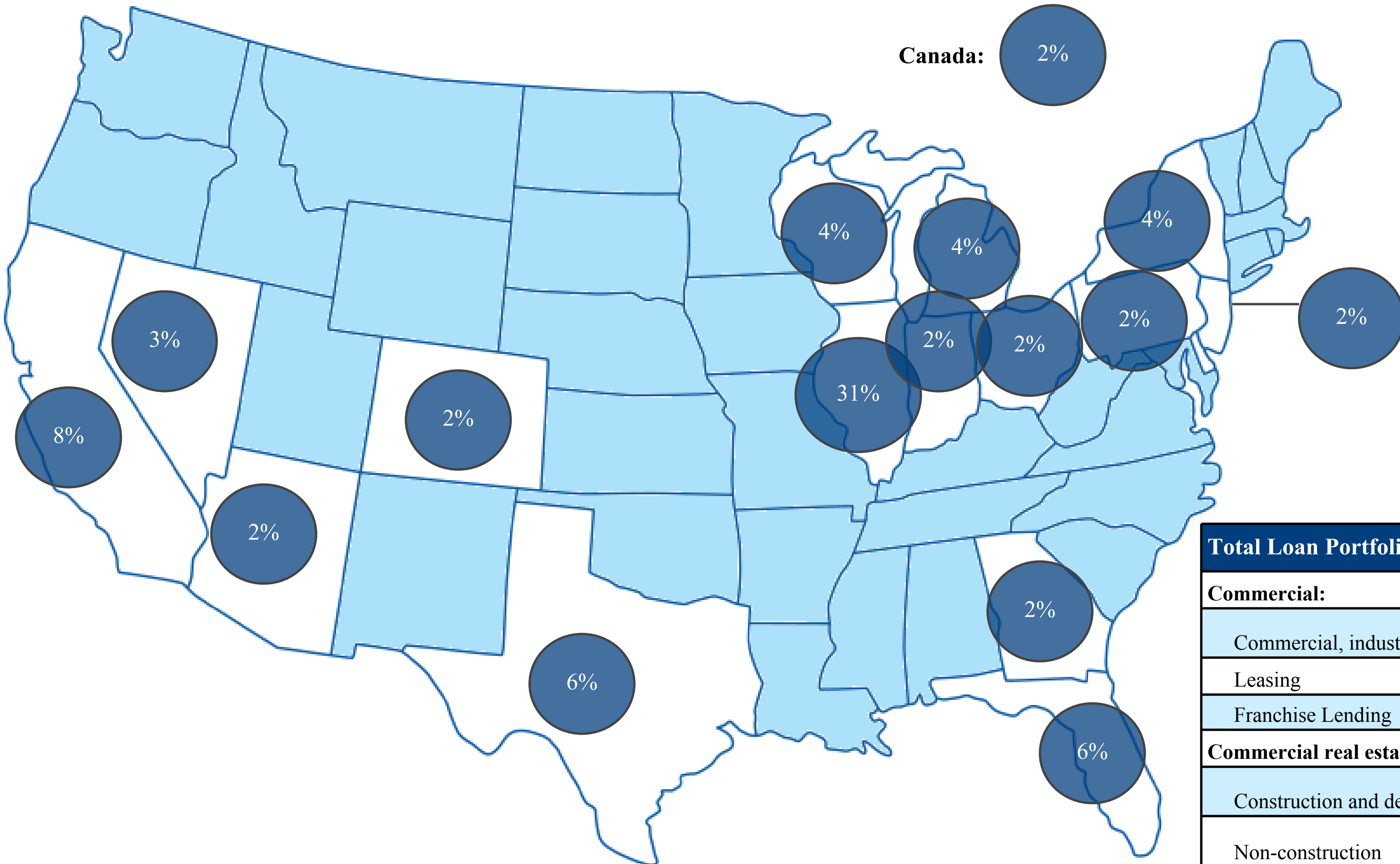
Below are the details of the derivatives entered by the Company as of September 30, 2025. These derivatives hedge the cash flows of variable rate loans that reprice monthly based on one-month term SOFR.

Hedge Type	Effective Date	Notional	Maturity Date	Cap Rate	Floor Rate	Swap Rate
Costless Collar	9/1/2022	$1.25B	9/1/2027	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%
Interest Rate Floor	9/15/2025	$0.20B	9/15/2028	N/A	2.50%	N/A
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%
Receive Fixed Swap	10/1/2026	$0.20B	10/1/2031	N/A	N/A	3.38%

Loan Portfolio

Highly diversified portfolio across U.S

Loan Portfolio - Geographic Diversification[1] (as of 9/30/2025)



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

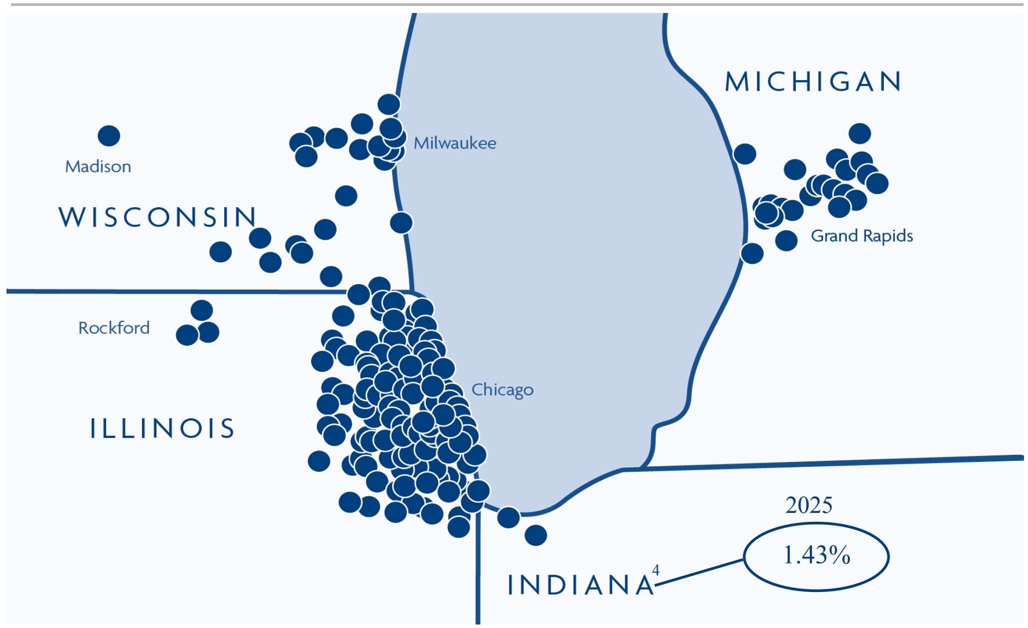
Deposit Market Share in the Markets We Serve

Illinois Market[1] (Sorted by 2025 Market Share Data)	2025	2024	2023
JPMorgan Chase	20.1%	20.1%	22.5%
BMO Bank	18.3%	18.9%	17.1%
Wintrust Financial Corporation	**8.6%**	**8.0%**	**7.6%**
Bank of America	7.9%	8.3%	9.2%
CIBC Bank USA	7.7%	7.3%	6.8%
The Northern Trust Company	6.4%	6.0%	4.9%
Fifth Third Bank	4.3%	4.8%	4.8%
PNC Bank	3.3%	3.2%	3.1%
Old National Bank	2.8%	2.5%	2.5%
U.S. Bank	2.5%	2.5%	2.7%

Michigan Market[2] (Sorted by 2025 Market Share Data)	2025	2024	2023
Huntington	18.3%	19.5%	19.6%
Fifth Third Bank	17.2%	19.6%	19.5%
Northpointe Bank	14.2%	11.1%	10.4%
Wintrust Financial Corporation	**9.3%**	**7.8%**	**8.0%**
JPMorgan Chase	9.0%	9.9%	10.2%
Mercantile Bank	6.7%	6.3%	6.1%
PNC Bank	3.0%	3.1%	3.8%
West Michigan Community Bank	2.9%	2.9%	2.7%
Independent Bank	2.9%	3.0%	3.2%
ChoiceOne Bank	2.7%	2.6%	2.6%

Wisconsin Market[3] (Sorted by 2025 Market Share Data)	2025	2024	2023
U.S. Bank	25.2%	24.0%	27.5%
BMO Harris Bank	13.1%	14.7%	13.8%
Associated Bank	10.0%	9.9%	9.3%
JPMorgan Chase	9.6%	9.7%	10.1%
Johnson Bank	4.1%	4.0%	3.9%
Wintrust Financial Corporation	**3.5%**	**3.4%**	**2.9%**
First Business Bank	2.7%	2.4%	2.0%
Old National Bank	2.4%	2.3%	2.0%
Lake Ridge Bank	2.2%	2.2%	1.9%
Wells Fargo	2.0%	2.3%	2.3%

Wintrust Midwest Branch Locations



[1]Illinois market is defined by Cook, DuPage, Kane, Lake, McHenry, Will, and Winnebago counties
[2]Michigan market is defined by Allegan, Kent, and Ottawa counties
[3]Wisconsin market is defined by Dane, Kenosha, Milwaukee, Ozaukee, Racine, Rock, Walworth, and Waukesha counties
[4]Indiana market is defined by Lake county
Data Source: Federal Deposit Insurance Corporation as of June 30th of each year

Selected Wintrust Awards

Q3 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

American Banker 2025 Top Banks by Reputation

American Banker for 2025 Top Banks by Reputation

- Ranked 6th as Wintrust enters the 2025 ranking for the first time with a score of 82.9, reflecting its growing regional presence

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 September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	Nine Months Ended September 30, 2025	September 30, 2024
(A) Interest Income (GAAP)	$963,834	$920,908	$886,965	$913,501	$908,604	$ 2,771,707	$ 2,564,096
Taxable-equivalent adjustment:							
- Loans	2,154	2,200	2,206	2,352	2,474	6,560	7,025
- Liquidity Management Assets	675	680	690	716	668	2,045	1,785
- Other Earning Assets	—	—	3	2	2	3	10
(B) Interest Income (non-GAAP)	$966,663	$923,788	$889,864	$916,571	$911,748	$2,780,315	$2,572,916
(C) Interest Expense (GAAP)	$396,824	$374,214	$360,491	$388,353	$406,021	$1,131,529	$1,126,709
(D) Net Interest Income (GAAP) (A minus C)	$567,010	$546,694	$526,474	$525,148	$502,583	$1,640,178	$1,437,387
(E) Net Interest Income (non-GAAP) (B minus C)	$569,839	$549,574	$529,373	$528,218	$505,727	$1,648,786	$1,446,207
Net interest margin (GAAP)	**3.48 %**	**3.52 %**	**3.54 %**	**3.49 %**	**3.49 %**	**3.51 %**	**3.52 %**
Net interest margin, fully taxable-equivalent (non-GAAP)	**3.50 %**	**3.54 %**	**3.56 %**	**3.51 %**	**3.51 %**	**3.53 %**	**3.54 %**
(F) Non-interest income	$130,827	$124,089	$116,634	$113,451	$113,147	$371,550	$374,874
(G) Gains (losses) on investment securities, net	2,972	650	3,196	(2,835)	3,189	6,818	233
(H) Non-interest expense	380,028	381,461	366,090	368,539	360,687	1,127,579	1,034,185
Efficiency ratio (H/(D+F-G))	**54.69 %**	**56.92 %**	**57.21 %**	**57.46 %**	**58.88 %**	**56.24 %**	**57.07 %**
Efficiency ratio (non-GAAP) (H/(E+F-G))	**54.47 %**	**56.68 %**	**56.95 %**	**57.18 %**	**58.58 %**	**56.00 %**	**56.80 %**

Reconciliation of non-GAAP Pre-Tax, Pre-Provision Income ($ in Thousands):							
Income before taxes	$296,041	$267,088	$253,055	$253,081	$232,709	$816,184	$694,008
Add: Provision for credit losses	21,768	22,234	23,963	16,979	22,334	$67,965	$84,068
Pre-tax income, excluding provision for credit losses (non-GAAP)	**$317,809**	**$289,322**	**$277,018**	**$270,060**	**$255,043**	**$884,149**	**$778,076**

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 September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	Nine Months Ended September 30, 2025	September 30, 2024
(N) Net income applicable to common shares	**$188,913**	**$188,536**	**$182,048**	**$178,371**	**$163,010**	**$559,497**	**$488,710**
Add: Intangible asset amortization	5,196	5,580	5,618	5,773	4,042	16,394	6,322
Less: Tax effect of intangible asset amortization	(1,403)	(1,495)	(1,421)	(1,547)	(1,087)	(4,328)	(1,682)
After-tax intangible asset amortization	**$ 3,793**	**$ 4,085**	**$ 4,197**	**$ 4,226**	**$ 2,955**	**$ 12,066**	**$ 4,640**
(O) Tangible net income applicable to common shares (non-GAAP)	$192,706	$192,621	$186,245	$182,597	$165,965	571,563	493,350
Total average shareholders' equity	$6,955,543	$6,862,040	$6,460,941	$6,418,403	$5,990,429	$6,761,319	$5,628,346
Less: Average preferred stock	(483,288)	(599,313)	(412,500)	(412,500)	(412,500)	(498,626)	$(412,500)
(P) Total average common shareholders' equity	**$6,472,255**	**$6,262,727**	**$6,048,441**	**$6,005,903**	**$5,577,929**	**$6,262,693**	**$ 5,215,846**
Less: Average intangible assets	(906,032)	(910,924)	(916,069)	(921,438)	(833,574)	(910,972)	$ (730,216)
(Q) Total average tangible common shareholders' equity (non-GAAP)	**$5,566,223**	**$5,351,803**	**$5,132,372**	**$5,084,465**	**$4,744,355**	**$ 5,351,721**	**$ 4,485,630**
Return on average common equity, annualized (N/P)	**11.58 %**	**12.07 %**	**12.21 %**	**11.82 %**	**11.63 %**	**11.94 %**	**12.52 %**
Return on average tangible common equity, annualized (non-GAAP) (O/Q)	**13.74**	**14.44**	**14.72**	**14.29**	**13.92**	**14.28**	**14.69**

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

	Three Months Ended				
Reconciliation of non-GAAP Tangible Common Equity ($'s and Shares in Thousands):	**September 30, 2025**	**June 30, 2025**	**March 31, 2025**	**December 31, 2024**	**September 30, 2024**
Total shareholders' equity (GAAP)	**$7,045,757**	**$7,225,696**	**$6,600,537**	**$6,344,297**	**$6,399,714**
Less: Non-convertible preferred stock (GAAP)	(425,000)	(837,500)	(412,500)	(412,500)	(412,500)
Less: Acquisition-related intangible assets (GAAP)	(902,936)	(908,639)	(913,004)	(918,632)	(924,646)
(I) Total tangible common shareholders' equity (non-GAAP)	**$5,717,821**	**$5,479,557**	**$5,275,033**	**$5,013,165**	**$5,062,568**
(J) Total assets (GAAP)	69,629,638	68,983,318	65,870,066	64,879,668	63,788,424
Less: Intangible assets (GAAP)	(902,936)	(908,639)	(913,004)	(918,632)	(924,646)
(K) Total tangible assets (non-GAAP)	**$68,726,702**	**$68,074,679**	**$64,957,062**	**$63,961,036**	**$62,863,778**
Common equity to assets ratio (GAAP) (L/J)	9.5 %	9.3 %	9.4 %	9.1 %	9.4 %
Tangible common equity ratio (non-GAAP) (I/K)	**8.3 %**	**8.0 %**	**8.1 %**	**7.8 %**	**8.1 %**
Reconciliation of non-GAAP Tangible Book Value per Common Share ($'s and Shares in Thousands):					
Total shareholders' equity	**$7,045,757**	**$7,225,696**	**$6,600,537**	**$6,344,297**	**$6,399,714**
Less: Preferred stock	(425,000)	(837,500)	(412,500)	(412,500)	(412,500)
(L) Total common equity	$6,620,757	$6,388,196	$6,188,037	$5,931,797	$5,987,214
(M) Actual common shares outstanding	66,961	66,938	66,919	66,495	66,482
Book value per common share (L/M)	**$98.87**	**$95.43**	**$92.47**	**$89.21**	**$90.06**
Tangible book value per common share (non-GAAP) (I/M)	**$85.39**	**$81.86**	**$78.83**	**$75.39**	**$76.15**

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.