Earnings Release Presentation

Q3 2026

WINTRUST®

Forward Looking Statements

WINTRUST®

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 2025 Annual Report on Form 10-K and in any of the Company’s subsequent Securities and Exchange Commission 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, 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, 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. Actual results could differ materially from those addressed in the forward-looking statements as a result of numerous factors and uncertainties, 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 or armed hostilities;
- 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, southern Wisconsin and west Michigan;
- 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;
- 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.

Therefore, there can be no assurances that future actual results will correspond to any forward-looking statement. 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 2026 Year-to-Date Highlights (Comparative to September 2025 Year-to-Date)

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Net Income	Pre-Tax, Pre-Provision[1]	Diluted EPS
$700.1 million	$1.0 billion	$9.89
+$99.3 million or 17%	+$139.7 million or 16%	+$1.64 or 20%

Net Interest Income	Net Interest Margin		BV / TBV	
	(GAAP)	(non-GAAP)	(GAAP)	(non-GAAP)
$1.8 billion	3.51%	3.53%	$101.74	$88.18
+$157.8 million or 10%	0 bps	0 bps	+$2.87	+$2.79

Total Assets	Total Loans	Total Deposits
$76.0 billion	$56.8 billion	$62.4 billion
+$6.3 billion or 9%	+$4.7 billion or 9%	+$5.7 billion or 10%

September 2026 Year-to-Date Takeaways

- Record net income of $700.1 million or $9.89 per diluted common share, for the first nine months of 2026, compared to net income of $600.8 million, or $8.25 per diluted common share for the same period of 2025
- Record September 2026 year-to-date net interest income of $1.8 billion was driven by robust earning asset growth
- Total loans increased by approximately $4.7 billion, or 9% compared to September 30, 2025, and was driven by robust growth across all major loan portfolios
- Total deposits increased by approximately $5.7 billion, or 10% compared to September 30, 2025, and was driven by our diversified deposit product offerings

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

Q3 2026 Highlights (Comparative to Q2 2026)

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Net Income	Pre-Tax, Pre-Provision[1]	Diluted EPS
$239.1 million	$352.2 million	$3.37
+$5.4 million	+$11.1 million	+$0.07

Return on Assets	ROE / ROTCE		Efficiency Ratio	
	(GAAP)	(non-GAAP)	(GAAP)	(non-GAAP)
1.27%	12.83%	14.89%	53.41%	53.22%
-3 bps	+1 bp	-2 bps	-55 bps	-54 bps

Total Assets	Total Loans	Total Deposits
$76.0 billion	$56.8 billion	$62.4 billion
+$1.3 billion	+$1.1 billion	+$1.3 billion

Diversified Balance Sheet

- Total loans increased by approximately $1.1 billion, or 8% annualized, and was driven by growth across all major loan categories
- Total deposits increased by approximately $1.3 billion, or 8% annualized, and was driven by our diversified customer base and product offerings

Stable Margin Supports Earnings

- Record quarterly net income of $239.1 million
- Q3 2026 net interest margin (non-GAAP) of 3.51% was one basis point lower than the prior quarter and remains within our expected range

Strong Credit Quality

- Non-performing loans totaled $176.9 million and comprised 0.31% of total loans at September 30, 2026
- Allowance for credit losses on total core loans was 1.22% at September 30, 2026
- Low levels of net charge-offs at 15 basis points of average total loans on an annualized basis in the third quarter of 2026

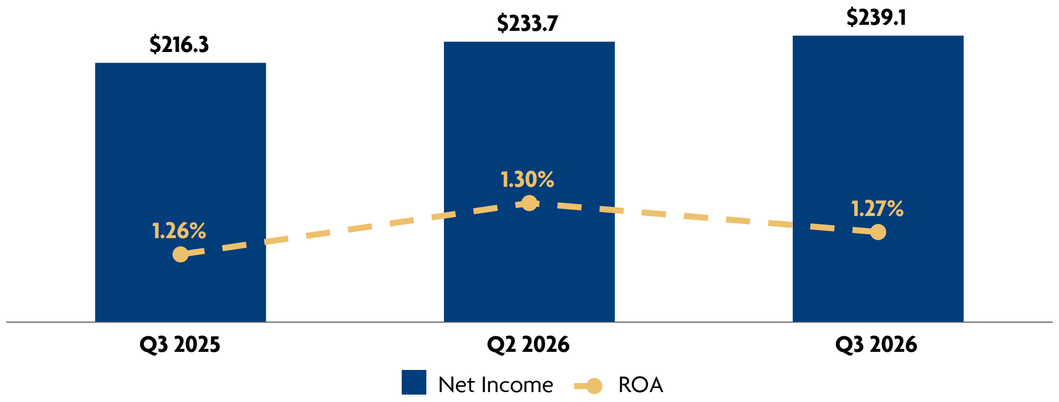
[1] Pre-tax income, excluding provision for credit losses (non-GAAP) – See non-GAAP reconciliation in the Appendix

Earnings Summary

Differentiated, highly diversified and sustainable business model

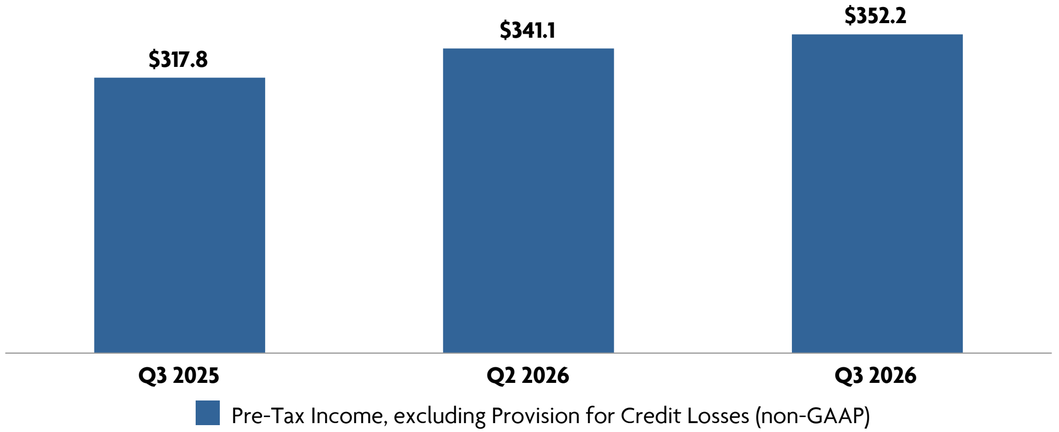
Record Quarterly Net Income

($ in Millions)

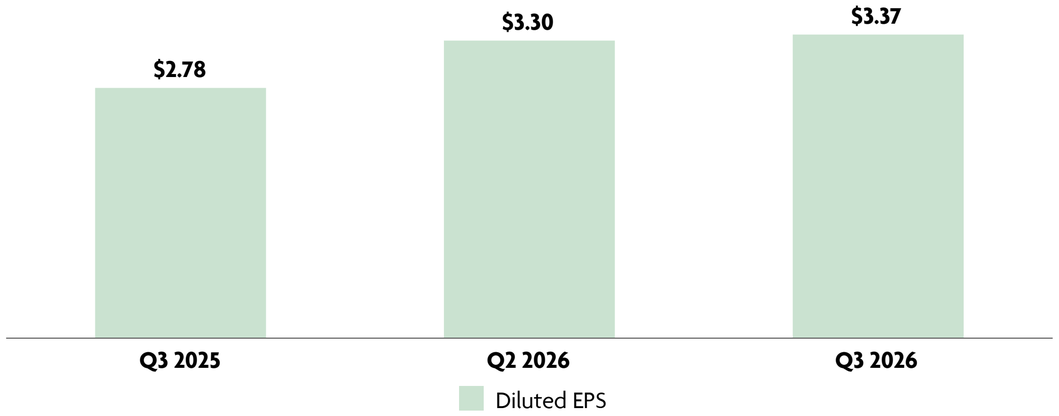


Record Quarterly Pre-Tax Income, Excluding Provision for Credit Losses

($ in Millions)



Sustained Earnings Growth



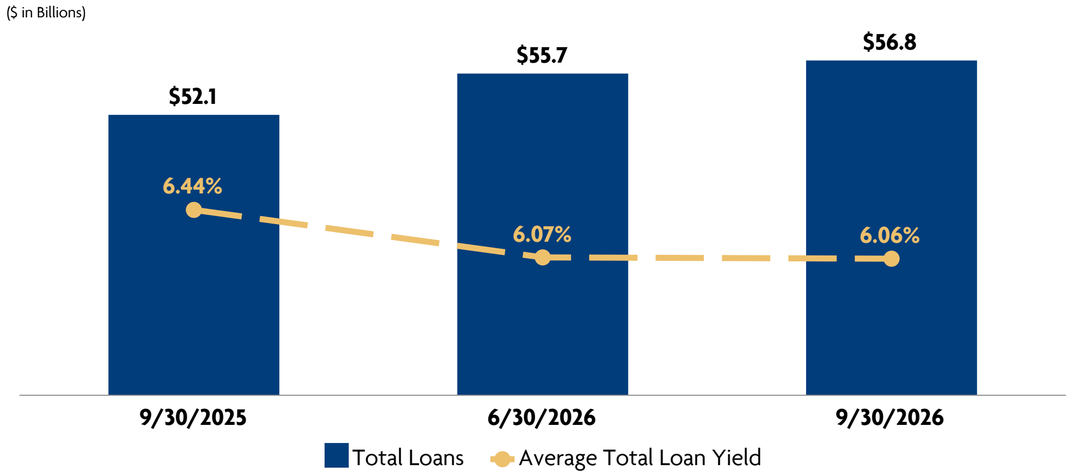
Q3 2026 Highlights

- Record quarterly net income of $239.1 million supported by strong loan and deposit growth and a stable net interest margin
- Q3 2026 pre-tax income, excluding provision for credit losses (non-GAAP) totaled $352.2 million as compared to $341.1 million in the second quarter of 2026, a record for the Company

Loan Portfolio

Diversified loan portfolio drives consistent growth

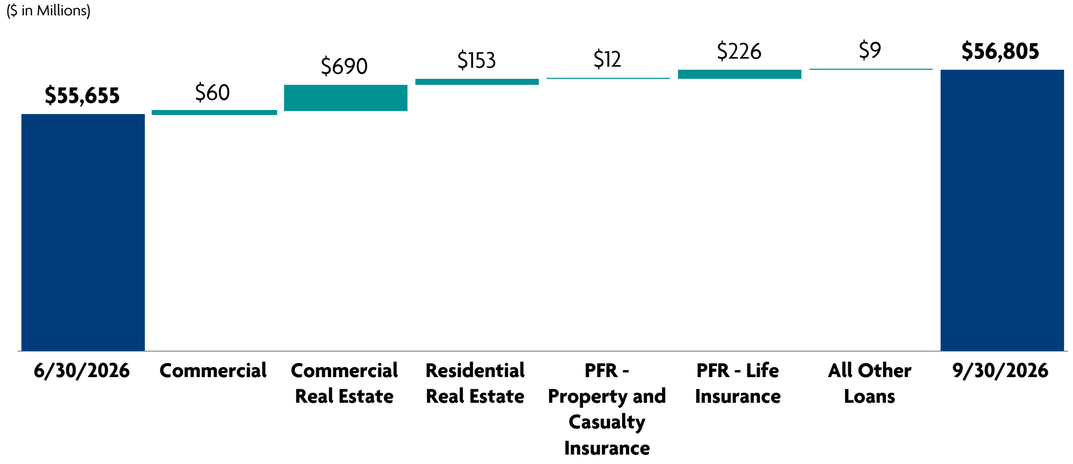
Robust Organic Loan Growth in the Third Quarter



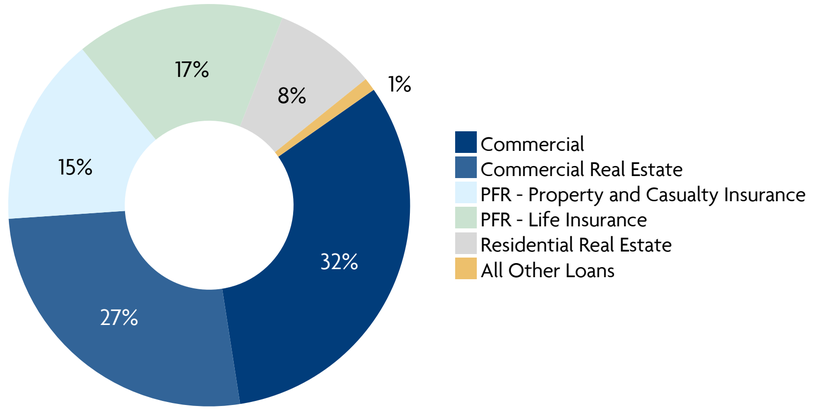
Highlights

- Loan growth during the third quarter totaled $1.1 billion, or 8% on an annualized basis
- Strong loan growth driven by increases across all loan categories
- Year-over-year loan growth of 9% driven by robust organic growth

Loan Growth Across All Loan Categories



Diversified Loan Mix (as of 9/30/2026)

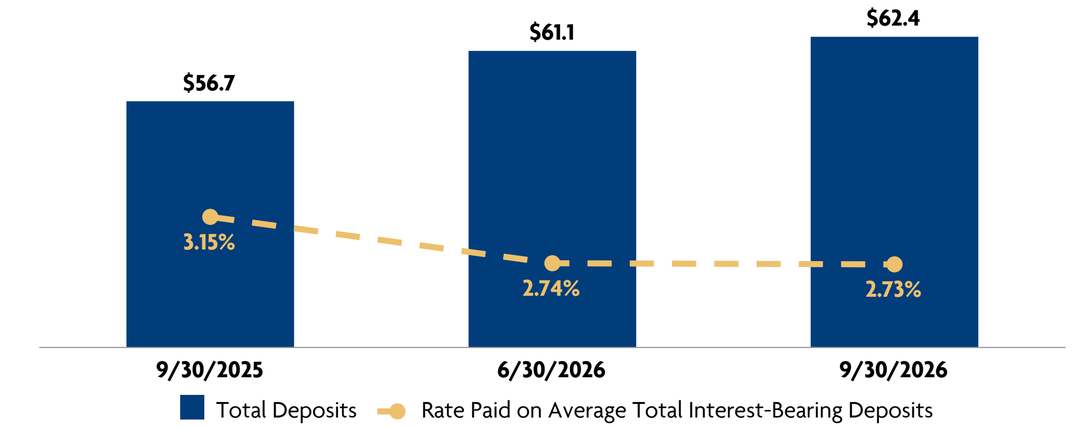


Deposit Portfolio

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

Strong Organic Deposit Growth in the Third Quarter

($ in Billions)

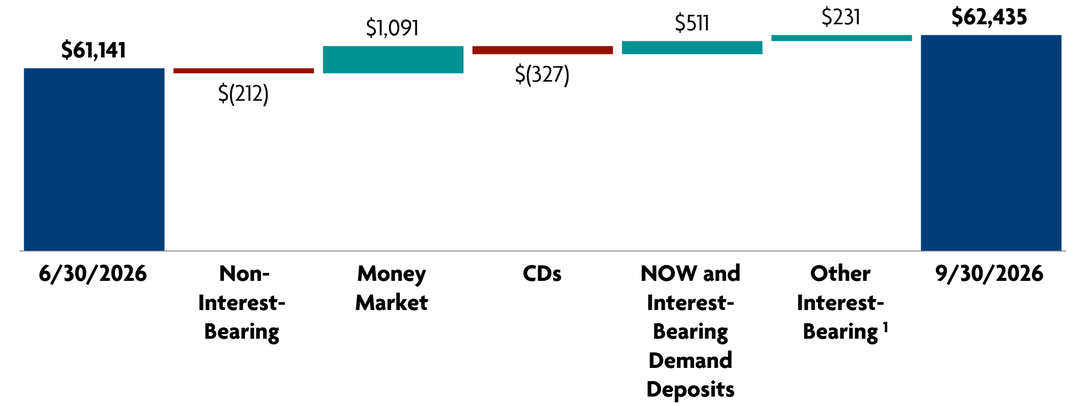


Highlights

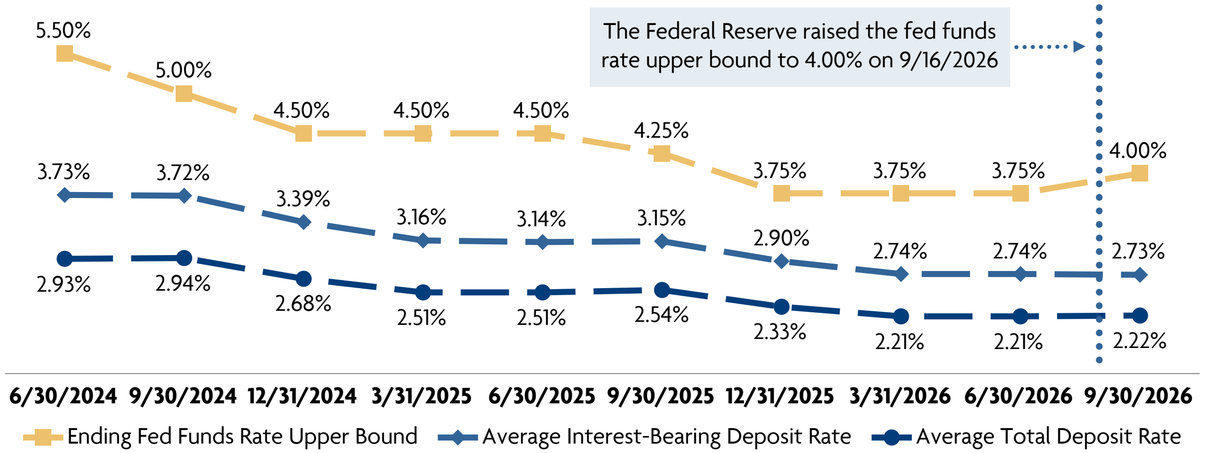
- Third quarter deposit growth totaling $1.3 billion or 8% annualized
- Year-over-year deposit growth of $5.7 billion, or 10%, was supported by strong organic growth
- Growth across a wide range of deposit products highlights our strong deposit franchise

Quarterly Growth Primarily from Money Market Products, NOW and Interest-Bearing Demand Deposits

($ in Millions)



Deposit Costs Remain Stable in Third Quarter

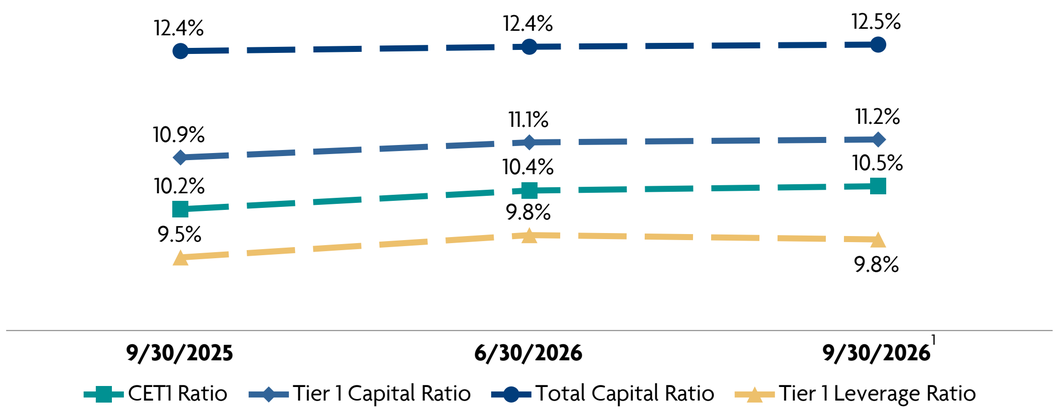


[1] Includes Savings and Wealth Management Deposits which represent deposit balances of the Company's subsidiary banks from brokerage customers of Wintrust Investments, Chicago Deferred Exchange Company, LLC ("CDEC"), and trust and asset management customers of the Company.

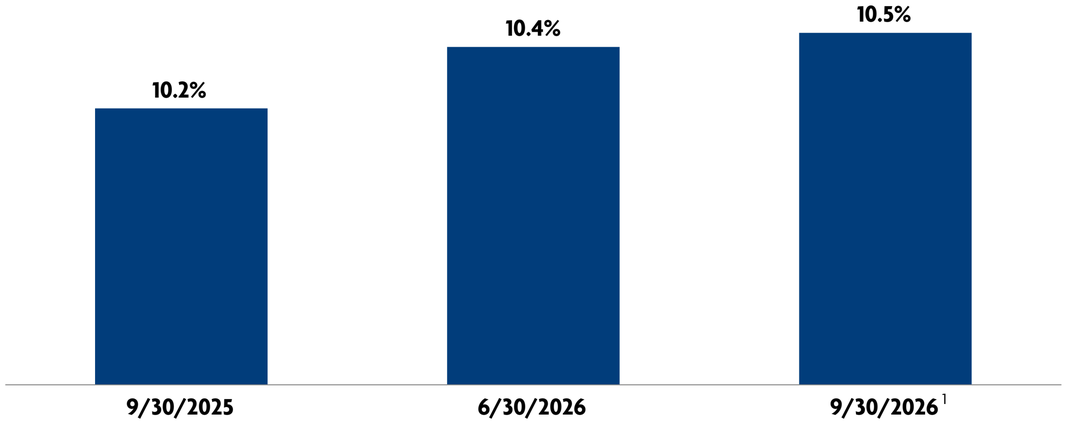
Capital/Liquidity

Capital levels are well in excess of regulatory thresholds

Stable Capital Levels

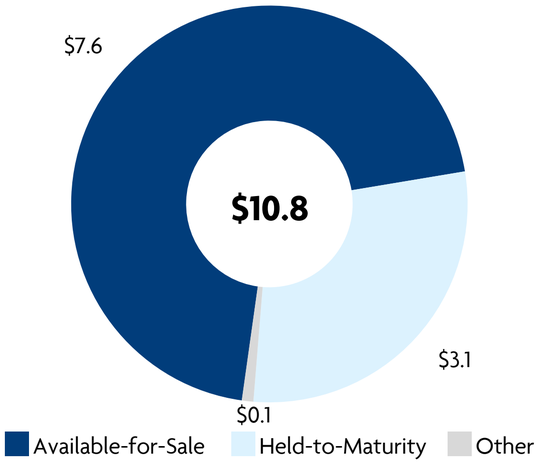


Continued Year-over-Year Growth in CET1



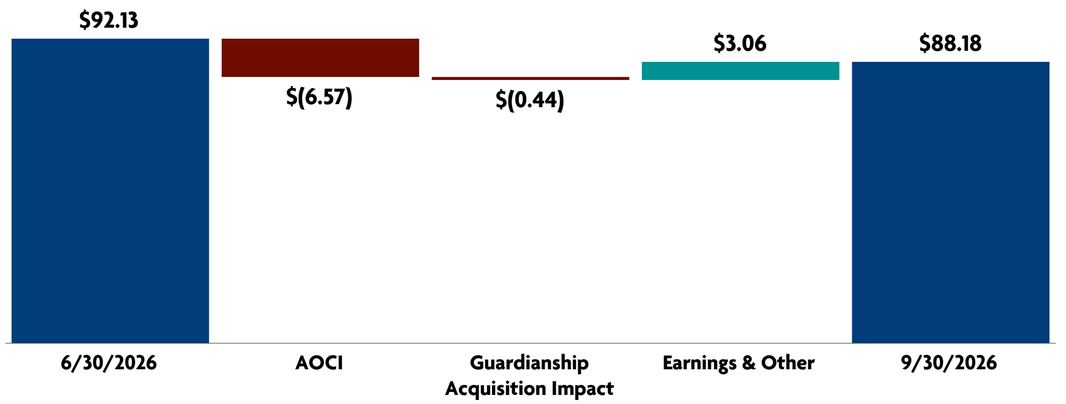
Strategically Balanced Investment Portfolio (as of 9/30/2026)

($ in Billions)



Total Investment Portfolio
Yield (Q3 '26): 4.04%
Duration: 6.0 Years

Tangible Book Value (non-GAAP) Impacted by changes in AOCI

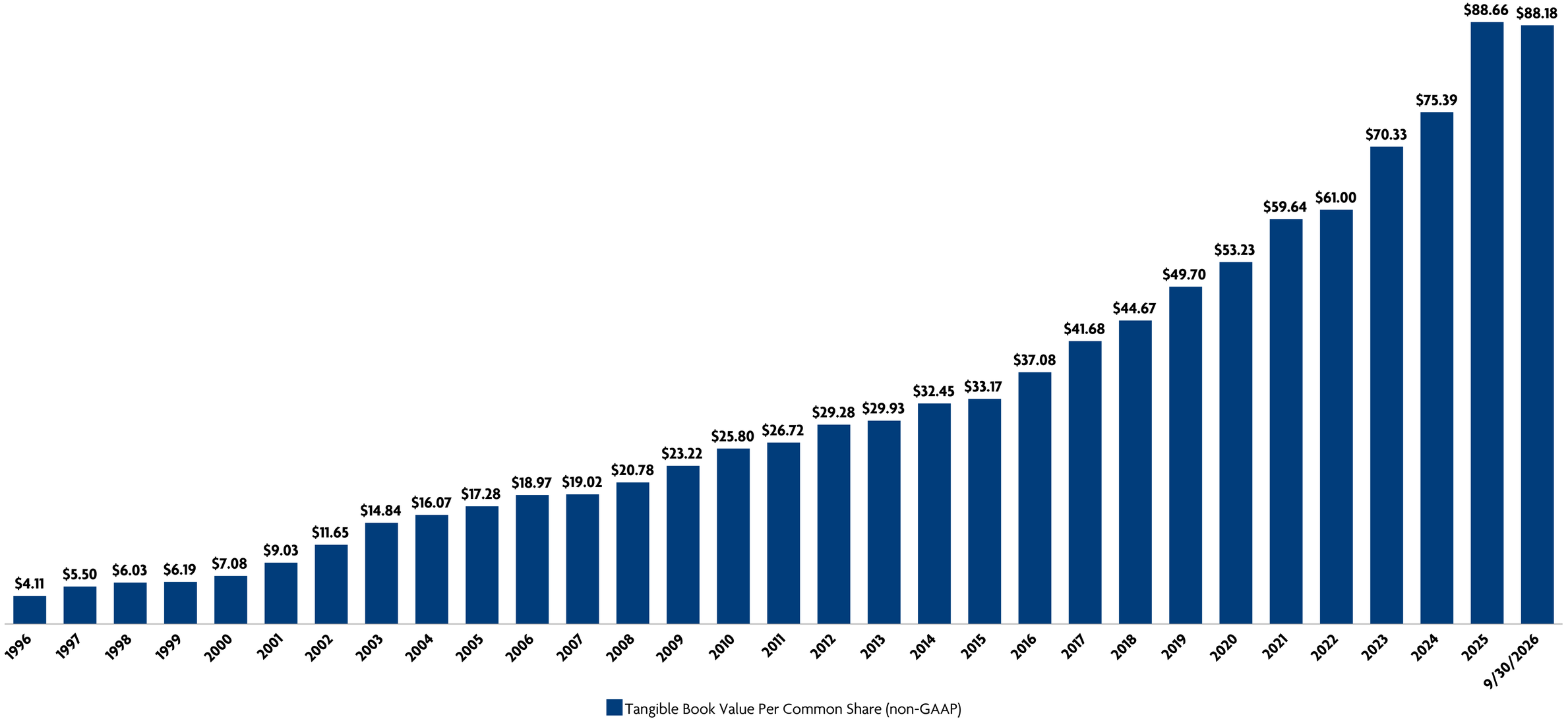


[1]Ratios for Q3 2026 are estimated

Tangible Book Value Per Common Share (non-GAAP)

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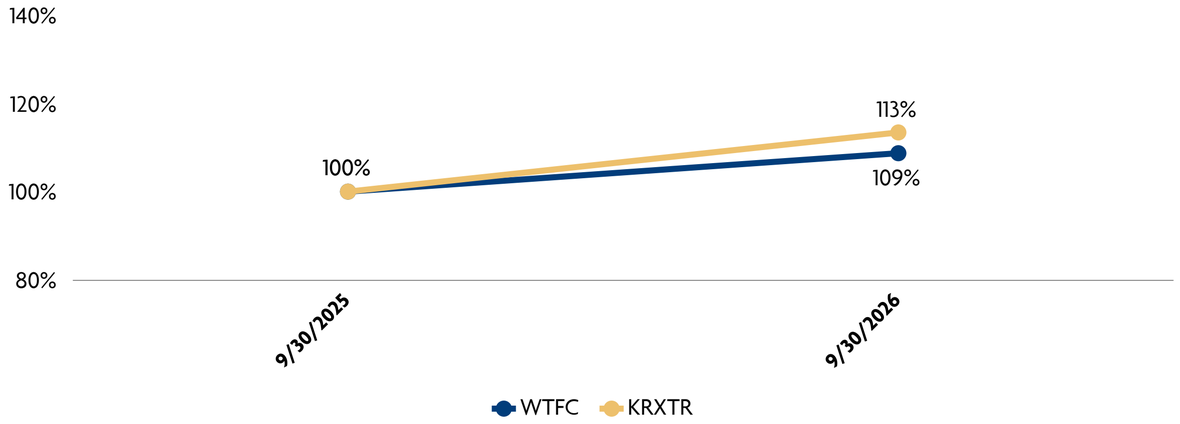
Wintrust has grown TBV Per Common Share every year since going public in 1996. TBV Per Common Share was $88.18 as of September 30, 2026



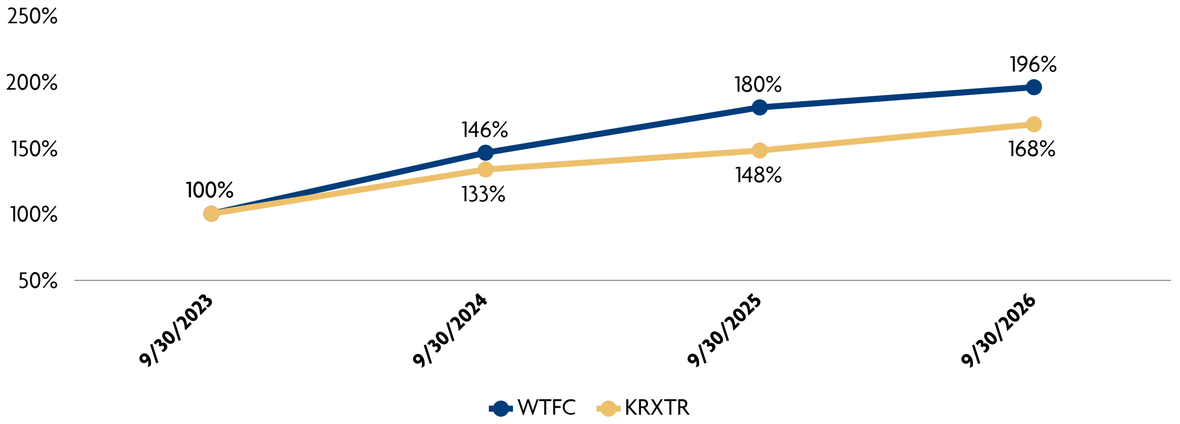
Total Shareholder Return

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

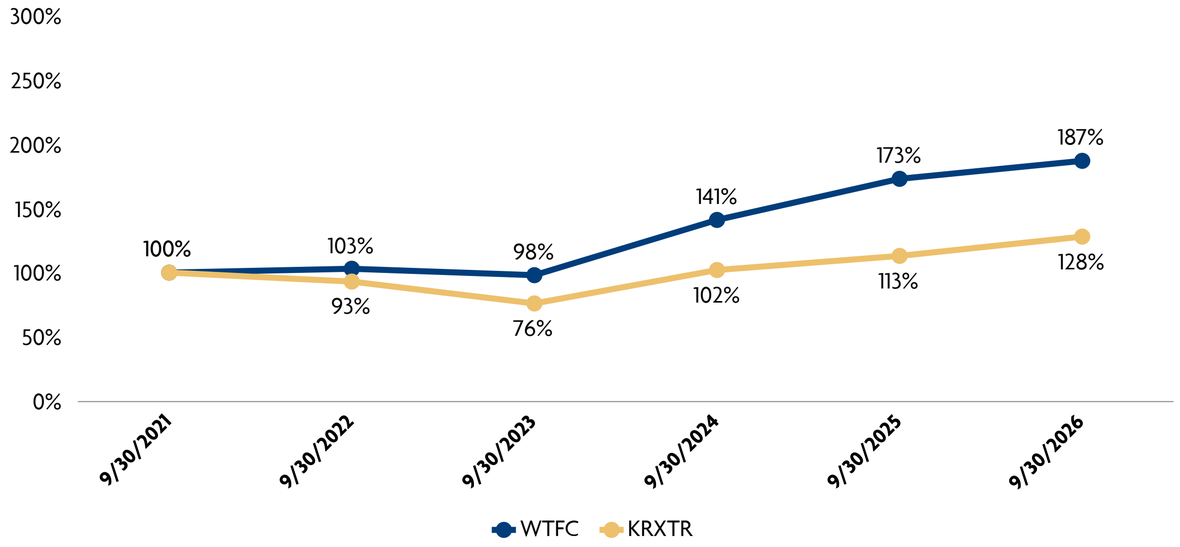
Total Shareholder Return of WTFC Compared to KRXTR (1-Year)



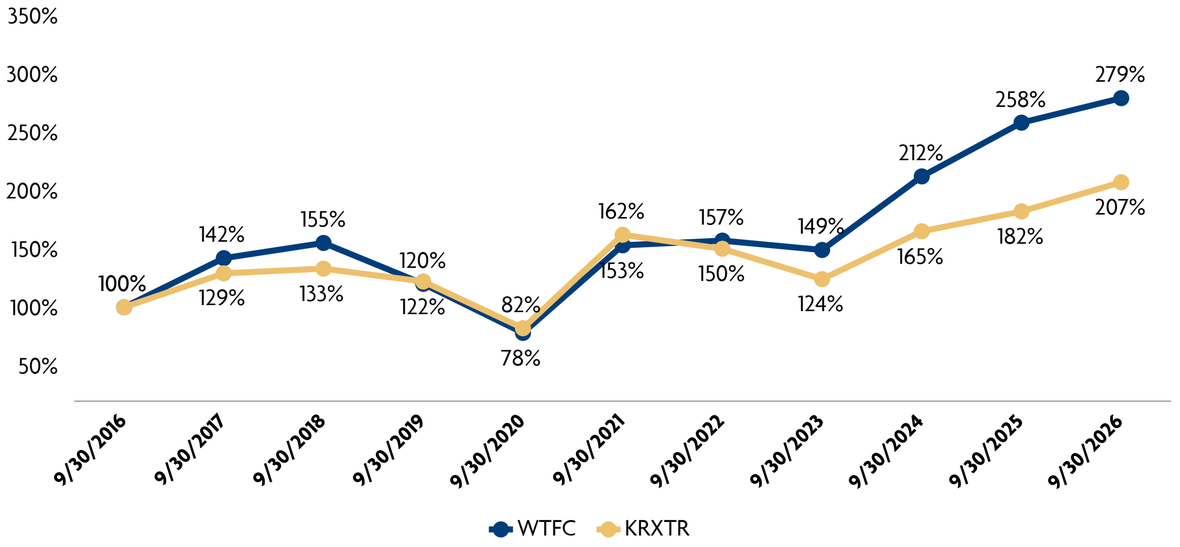
Total Shareholder Return of WTFC Compared to KRXTR (3-Year)



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



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

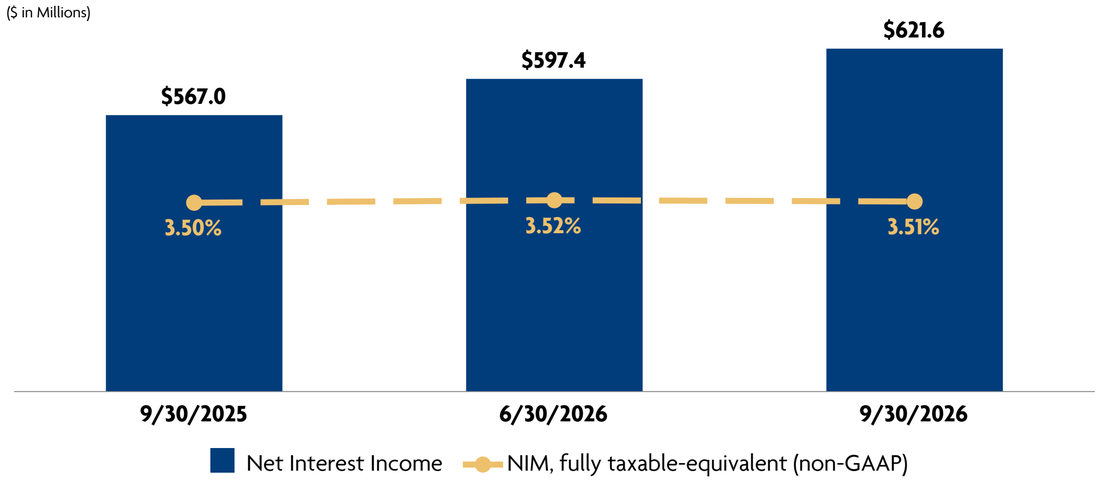


*Data Source: S&P Capital IQ

Net Interest Margin/Income

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

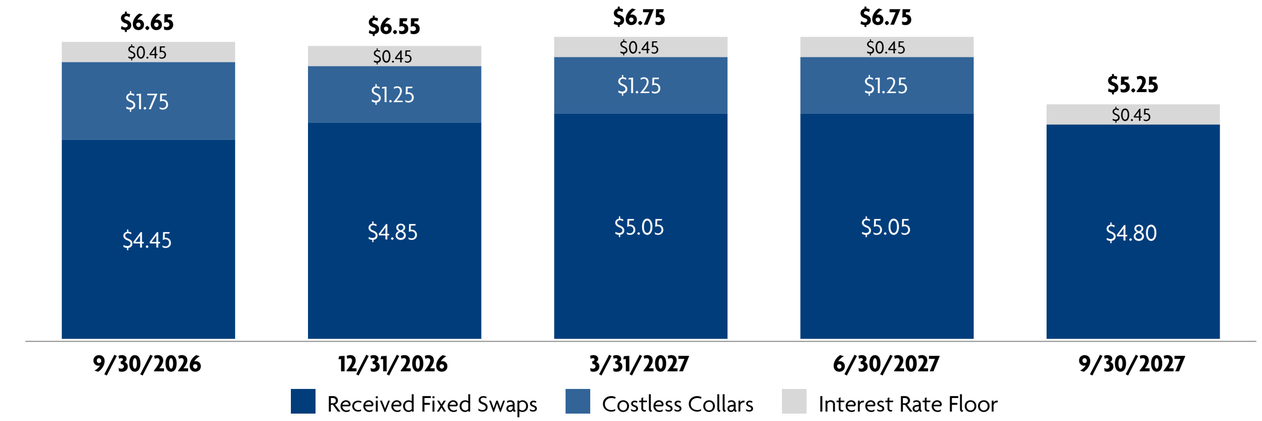
Record Net Interest Income in Q3 2026



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 strong net interest income growth through 2026
- Hedging activities help manage our interest rate risk, reduce volatility in net interest income, and support net interest income margin stability across a range of rate environments

Derivatives Held by the Company as of September 30, 2026 that Hedge the Cash Flows of Variable Rate Loans[1]



As of September 30, 2026

- Collars Weighted Average Cap Rate: 3.70%
- Collars Weighted Average Floor Rate: 2.21%
- Receive Fixed Swaps Weighted Average Rate: 3.80%
- Interest Rate Floor Weighted Average Strike Rate: 2.50%

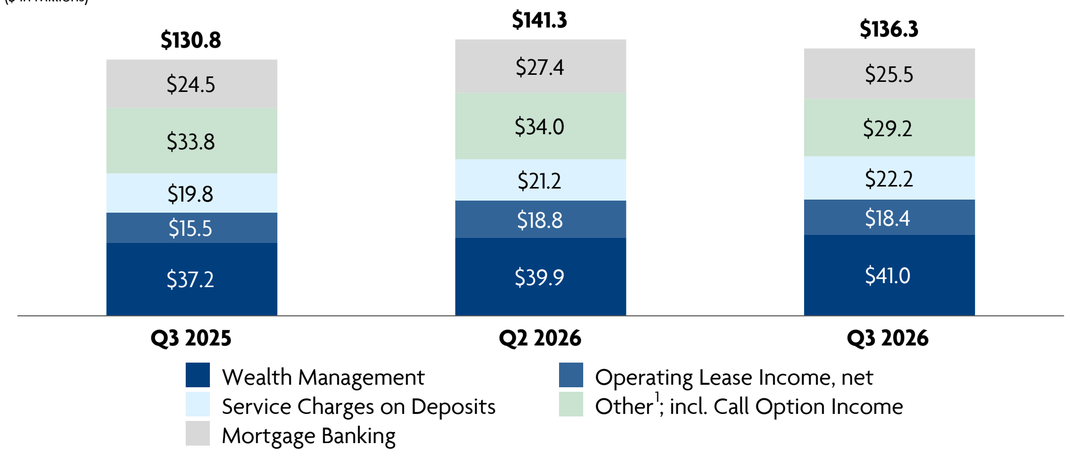
[1] Balances shown represent the notional amount of cash flow hedging derivatives that are effective as of the dates presented. Reference the Appendix for the complete derivative schedule

Non-Interest Income

Diversified fee businesses supported year-over-year growth in non-interest income levels despite challenging mortgage environment

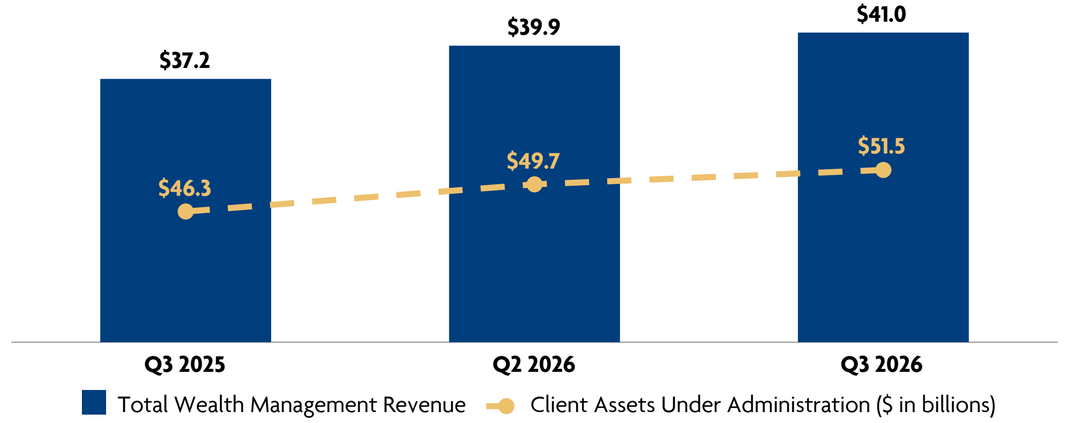
Year-over-Year Increase Across All Major Categories

($ in Millions)



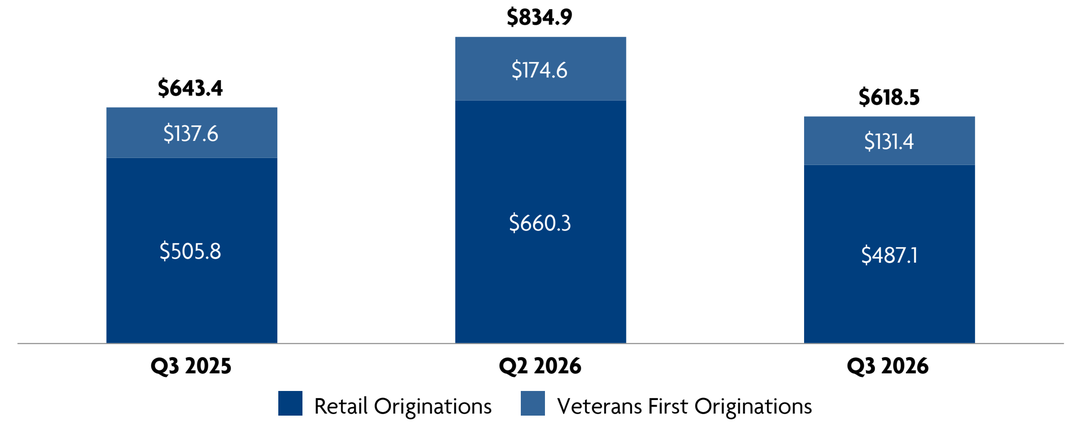
Steady Growth in Wealth Management AUA and Revenue

($ in Millions)



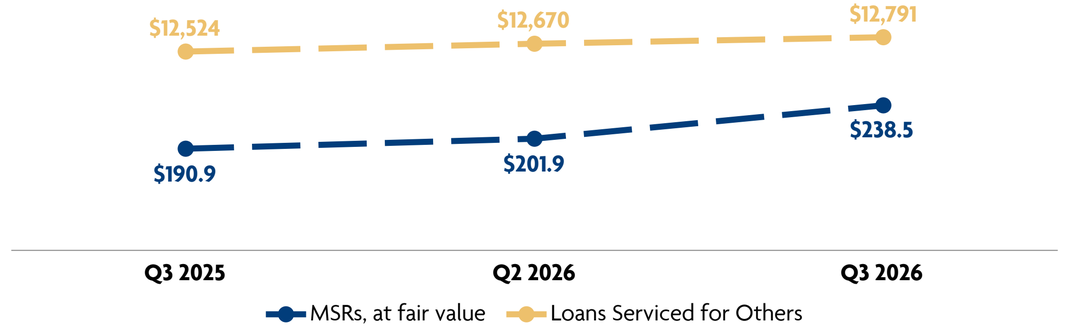
Decrease in Mortgage Originations for Sale Driven by Higher Interest Rates

($ in Millions)



MSRs Effectively Hedged to Moderate Impact to Fair Value

($ in Millions)



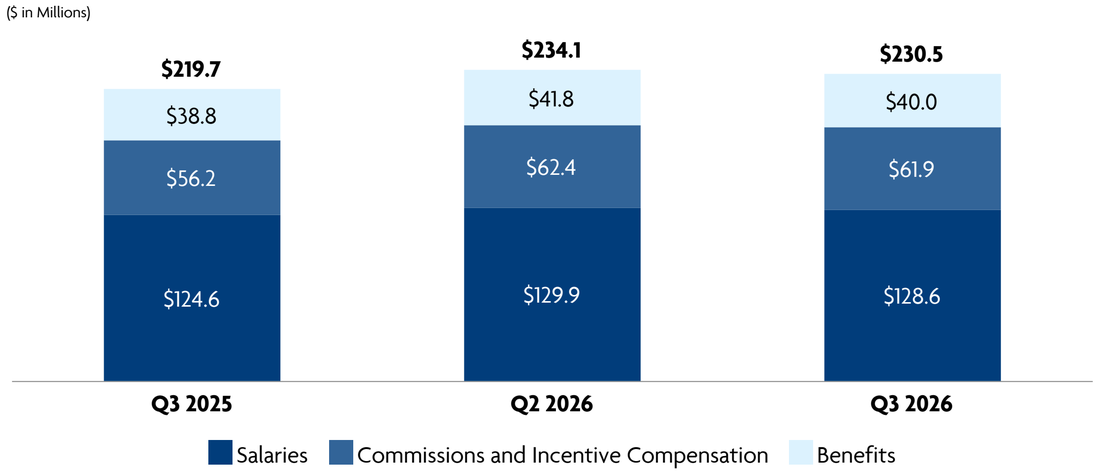
% of MSRs to Loans Serviced for Others	Q3 2025	Q2 2026	Q3 2026
	1.52%	1.59%	1.86%

[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

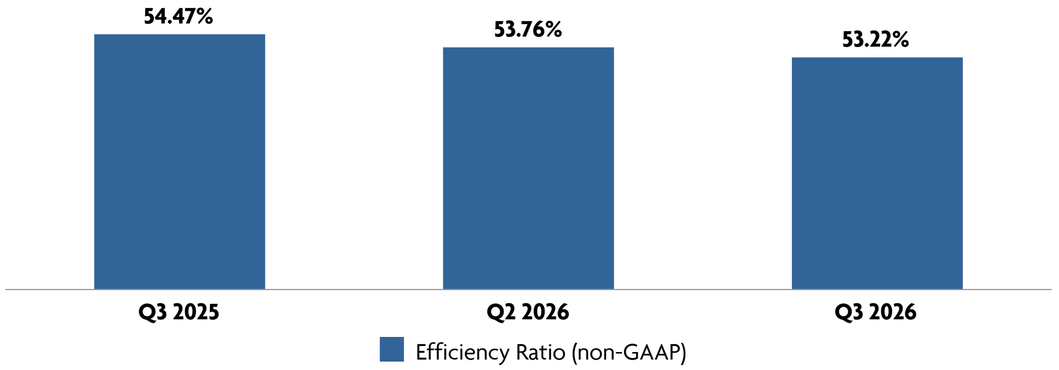
Non-Interest Expense

We continue to manage our expenses in line with company growth

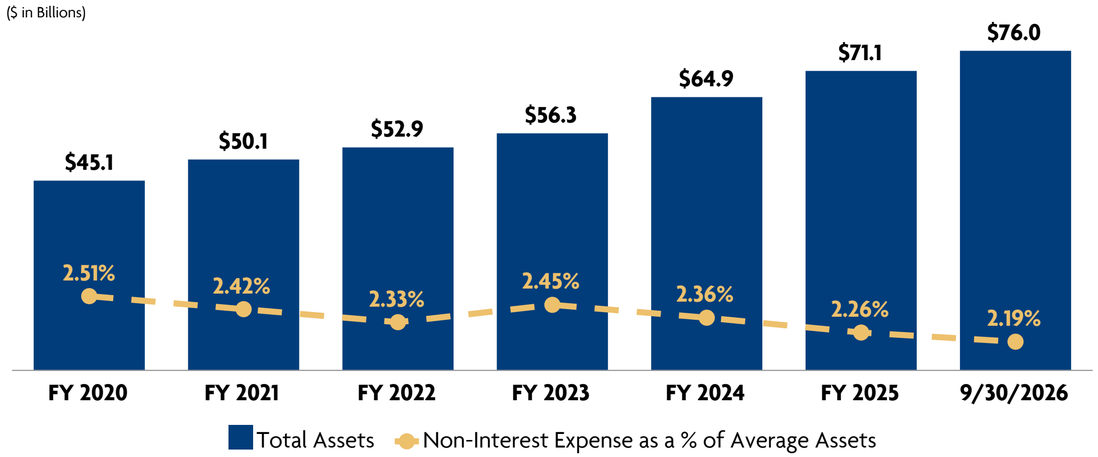
Quarterly Decrease Driven by Salaries and Benefits Related to Lower Payroll Taxes and Deferred Compensation



Efficiency Ratio Improved Quarter-Over-Quarter



Strong Asset Growth Coupled With Prudent Expense Management



Highlights

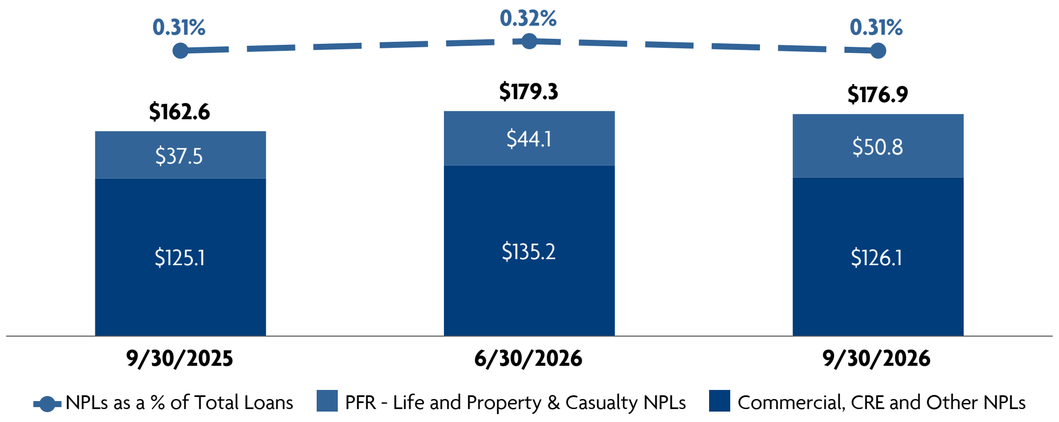
- Non-interest expense totaled $405.7 million in the third quarter of 2026 compared to $397.5 million in the second quarter of 2026
- The increase was primarily attributable to seasonally higher advertising and marketing expenses and higher FDIC insurance expense following the reversal of the FDIC special assessment in the second quarter

Credit Quality

Diversified business lines and strong credit management support stable credit quality

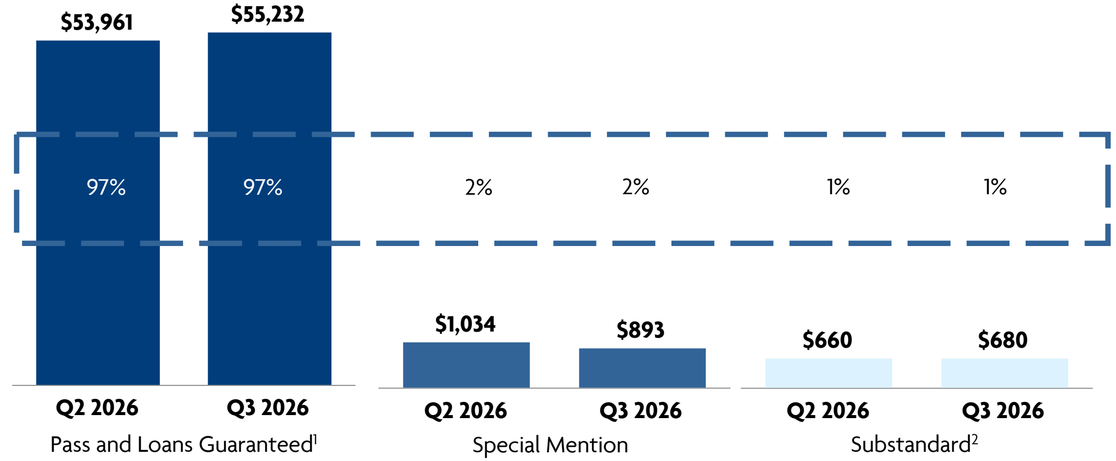
Low and Consistent Levels of Non-Performing Loans

($ in Millions)



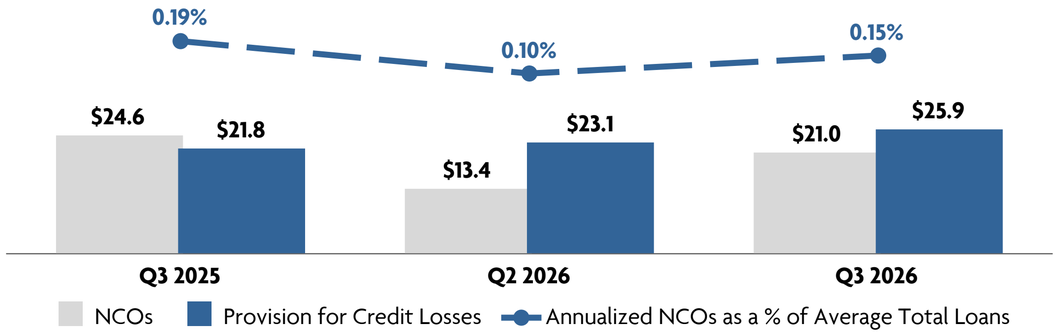
Special Mention and Substandard Percentages Remained Stable Quarter over Quarter

($ in Millions)



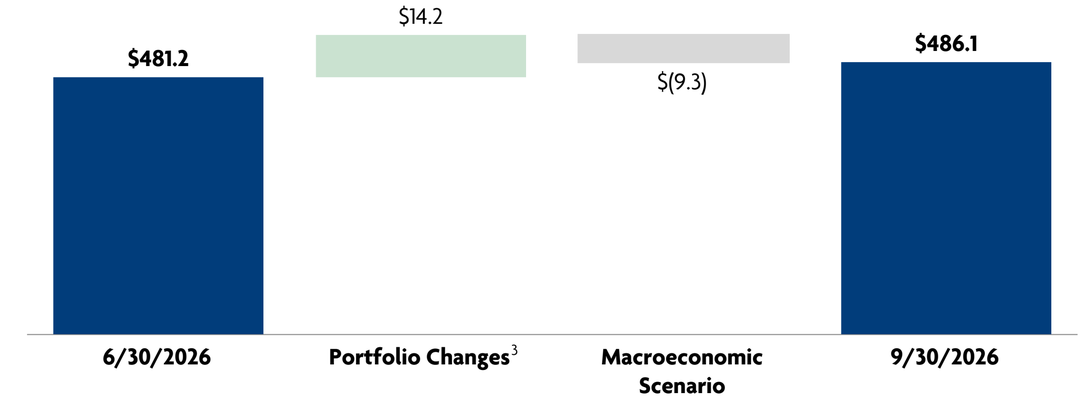
Provision Remains Stable

($ in Millions)



Allowance For Credit Losses Quarter over Quarter

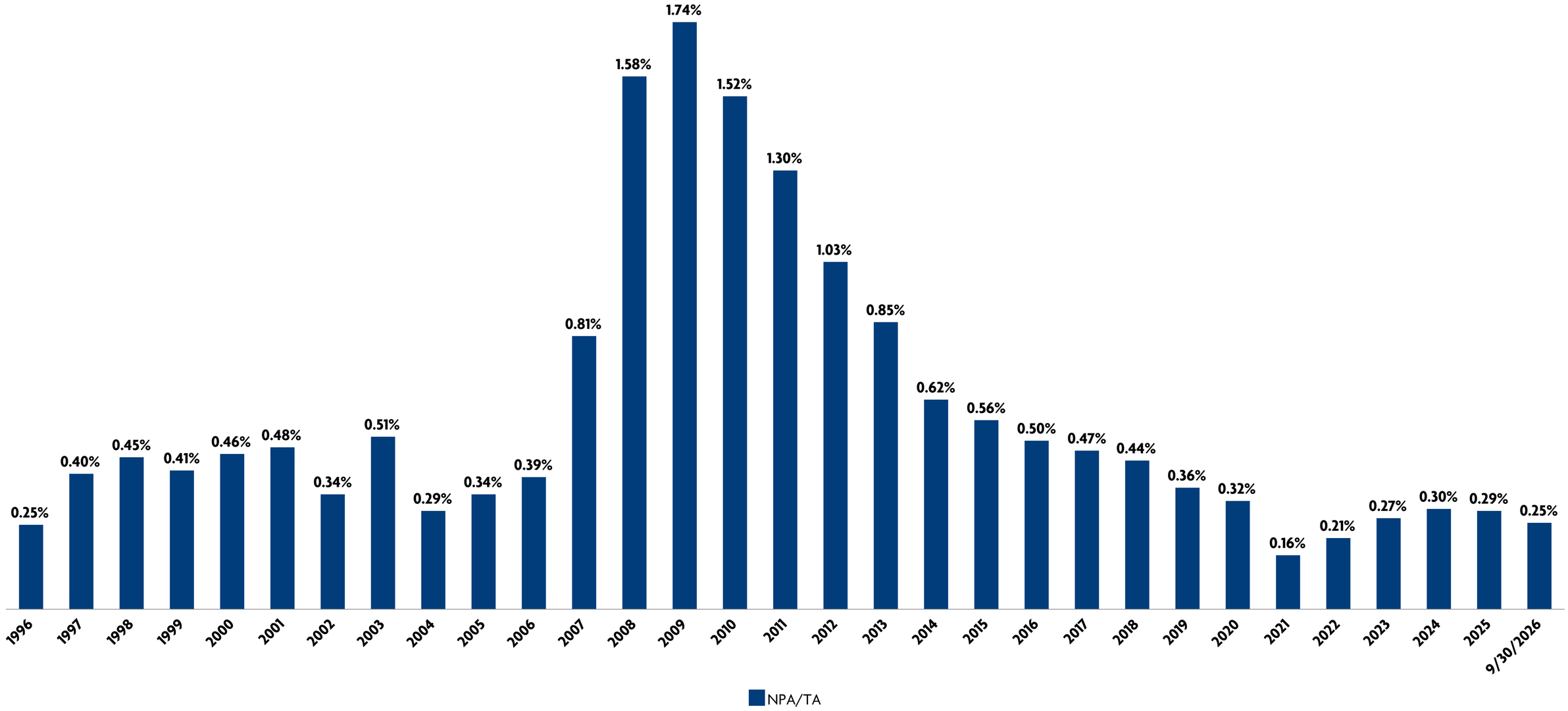
($ in Millions)



[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, shifts in segmentation mix, impact of net charge-offs, and changes in qualitative factors

Non-Performing Assets to Total Assets

NPAs continue to remain historically low

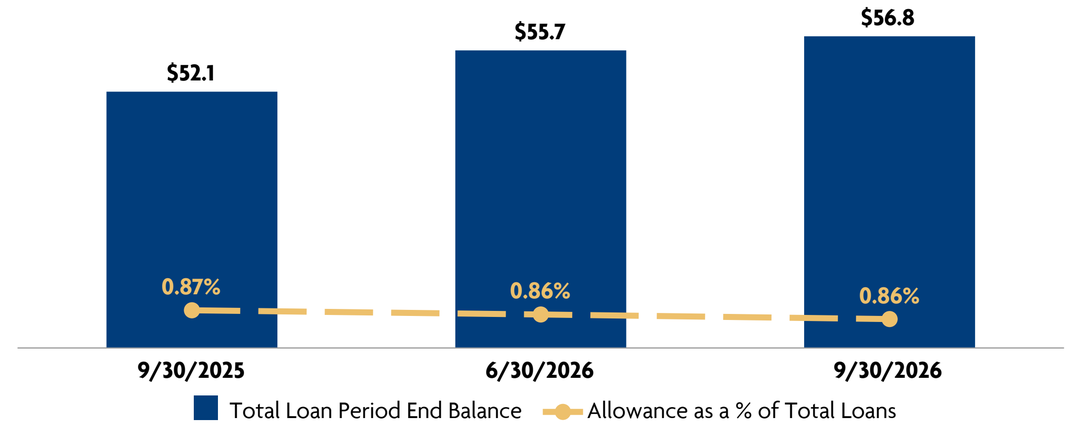


Credit Quality - Allowance for Credit Losses

The Company remains well-reserved

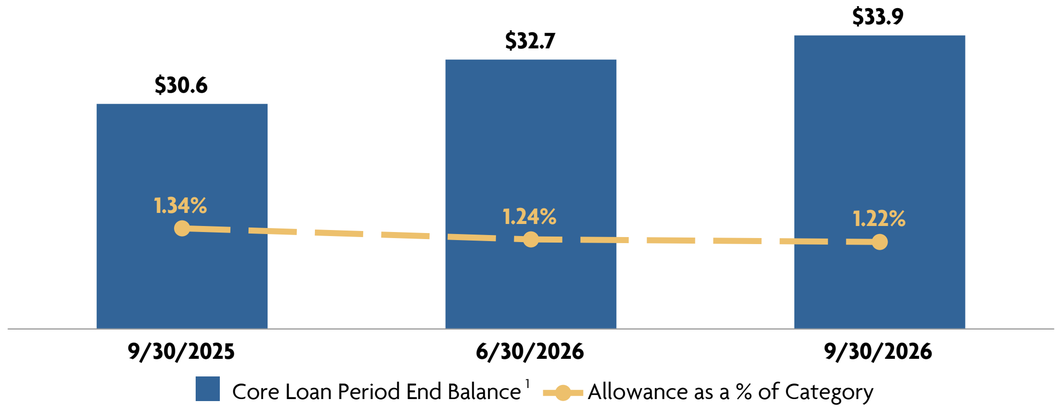
Appropriate Allowance Coverage on Total Loan Portfolio

($ in Billions)



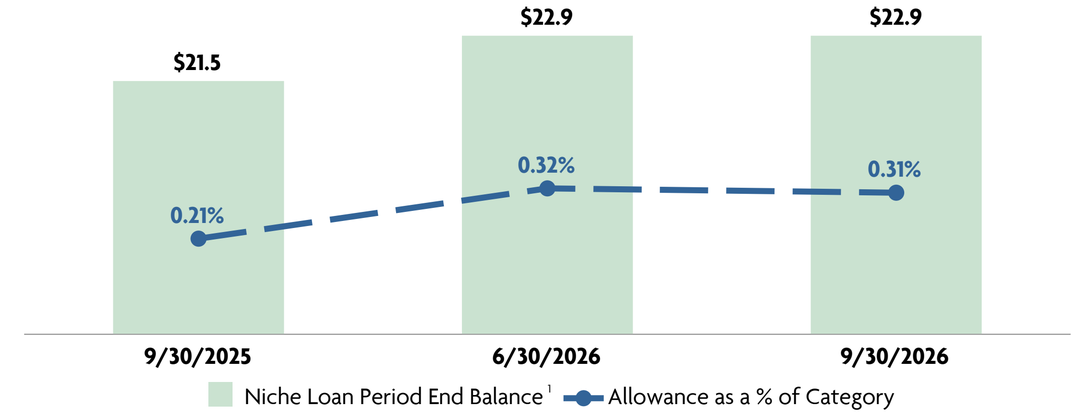
Consistently Well-Reserved Across Our Core[1] Loan Portfolio

($ in Billions)



Allowance Provides Proper Coverage due to Minimal Historic Losses in Niche[1] Portfolio

($ in Billions)



Q3 2026 Highlights

- Increase in allowance for credit losses driven by portfolio changes, primarily due to changes in credit quality and new volume
- Coverage across all portfolios remains stable to protect against downside risks in an uncertain macroeconomic environment

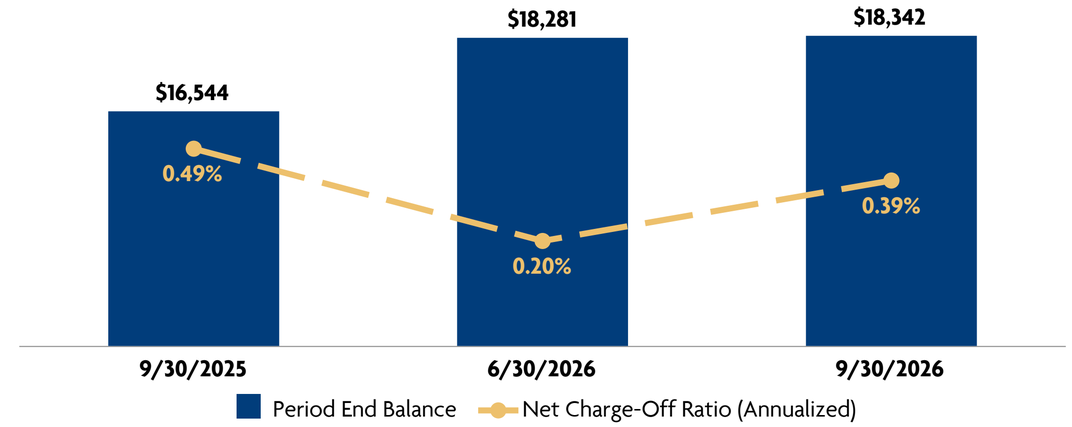
[1] Niche Loans consists of: Franchise, Mortgage warehouse lines of credit, Community Advantage - homeowners association, Insurance entity lending, Premium Finance receivables, and Consumer and other. All other loans are considered Core

Credit Quality - Commercial Loans

Diversified portfolio with low net charge-offs

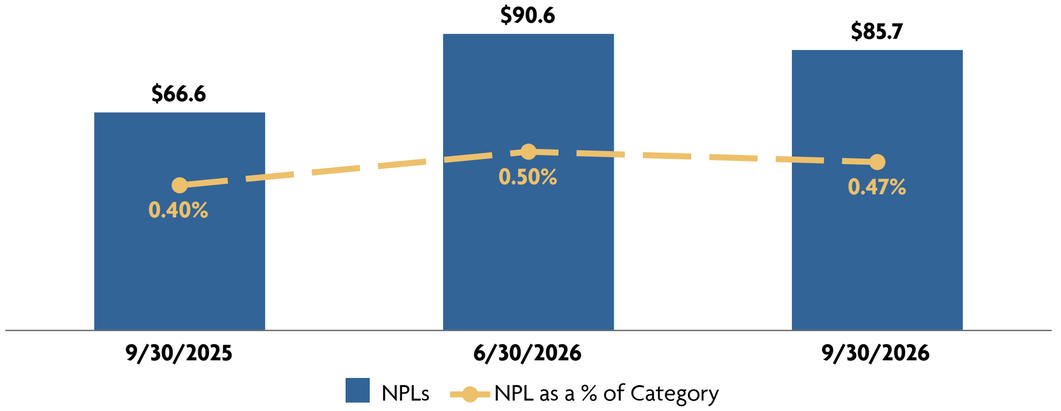
Consistent Loan Growth Coupled with Proactive Credit Management

($ in Millions)



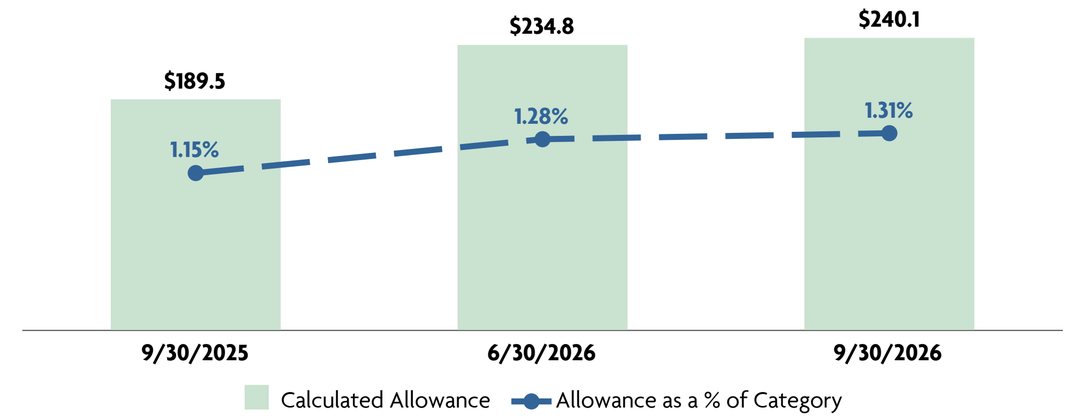
Stable Levels of Non-Performing Commercial Loans

($ in Millions)

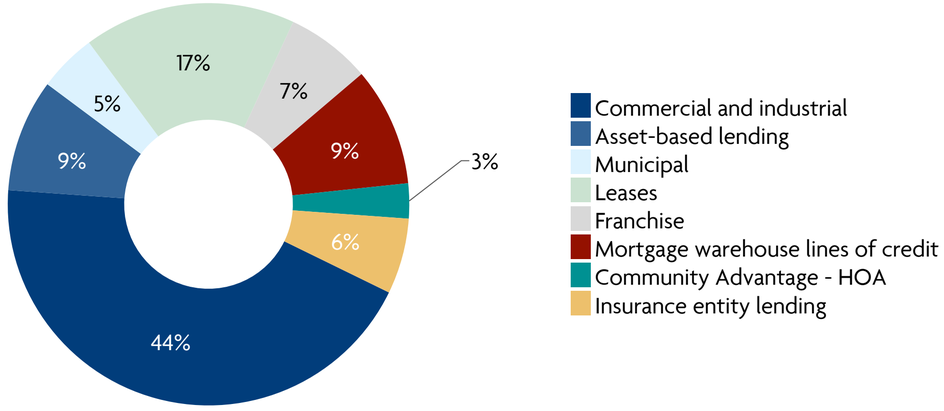


Allowance Provides Appropriate Coverage

($ in Millions)



Commercial Loan Composition (as of 9/30/2026)

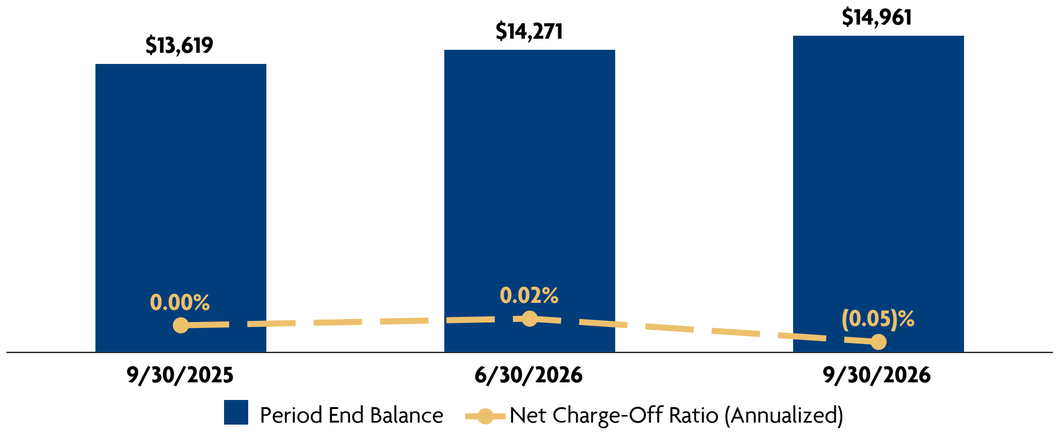


Credit Quality - Commercial Real Estate Loans

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

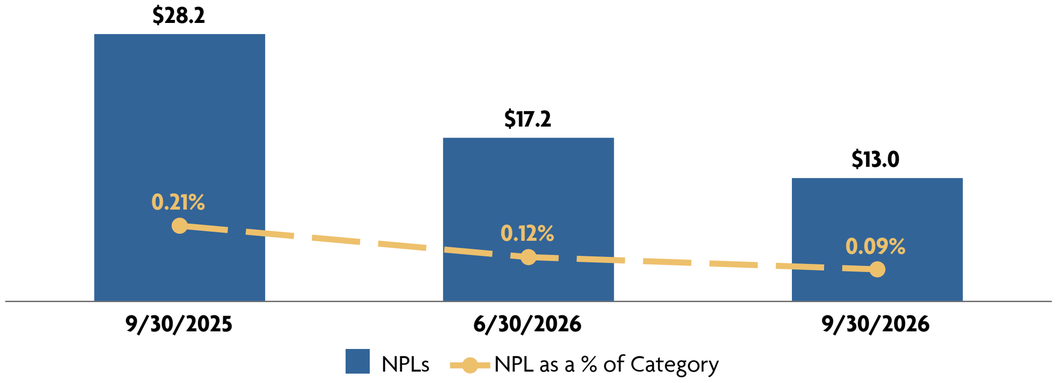
Solid Growth in Portfolio with Strong Credit Quality

($ in Millions)



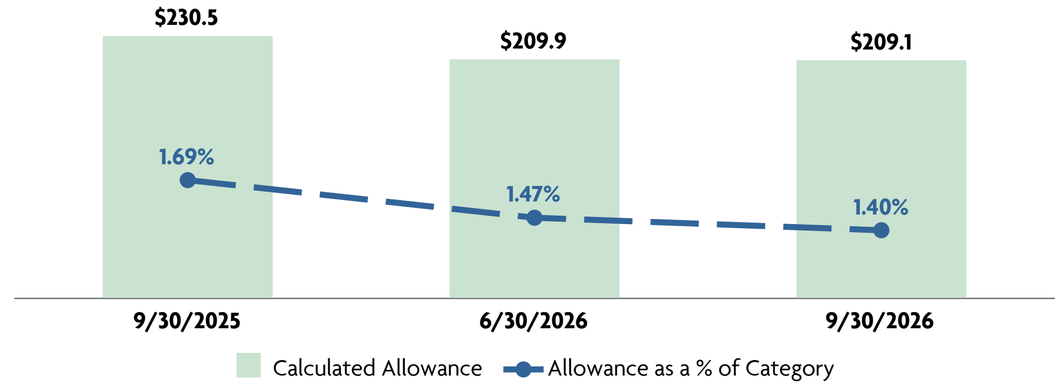
Continued Low Levels of Non-Performing Loans

($ in Millions)

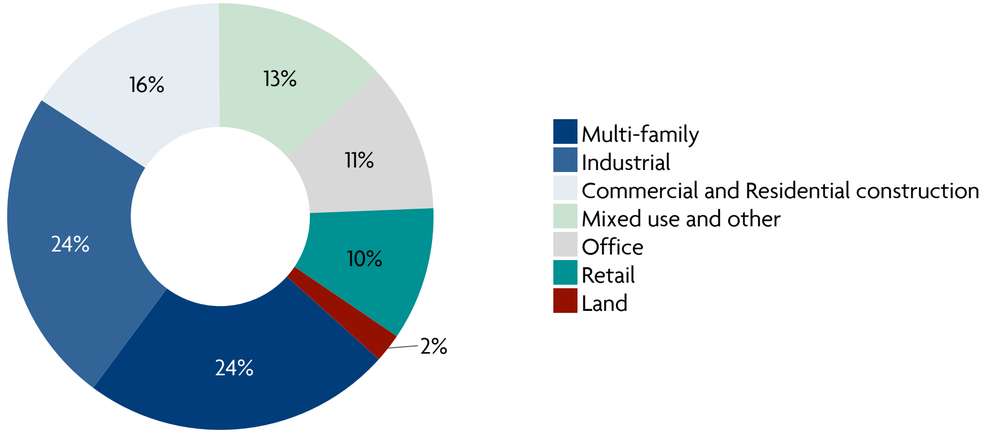


Allowance Continues to Provide Appropriate Coverage

($ in Millions)



Commercial Real Estate Loan Composition (as of 9/30/2026)

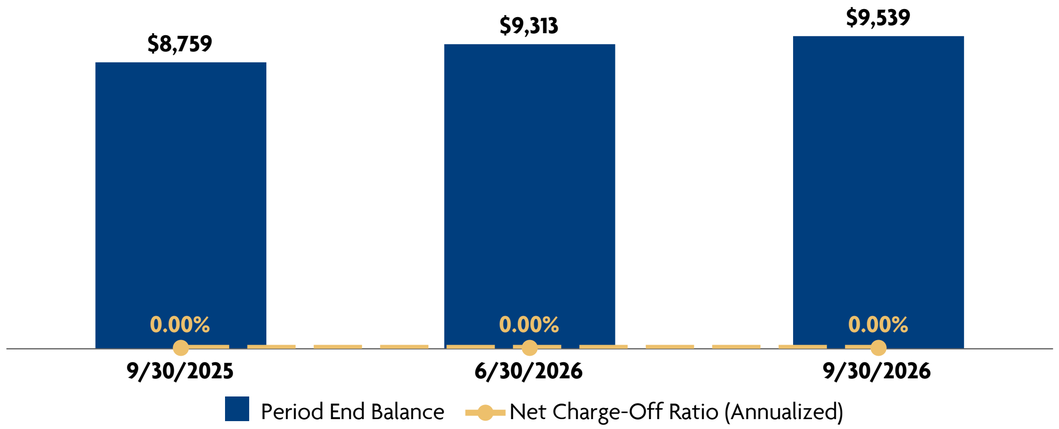


Credit Quality Premium Finance Receivable - Life Insurance

Life insurance portfolio remains steady with no charge-offs and low levels of non-performing loans

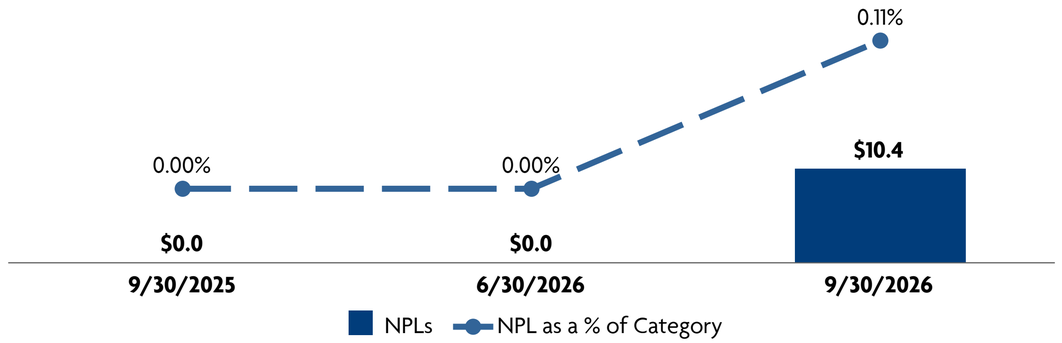
Sustained Growth with Stellar Credit Quality

($ in Millions)



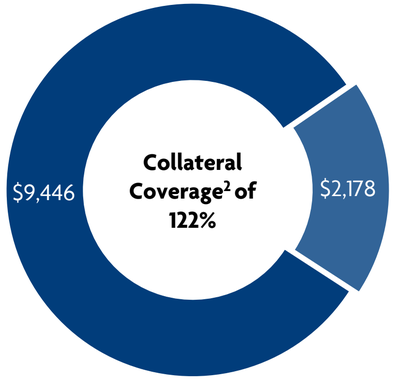
Manageable Levels of Non-Performing Loans

($ in Millions)



Total Loan Collateral[1] by Type (as of 9/30/2026)

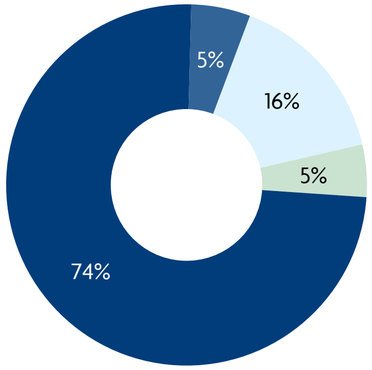
($ in Millions)



Cash Surrender Value | Other

Other

"Other" Loan Collateral[1] by Type (as of 9/30/2026)



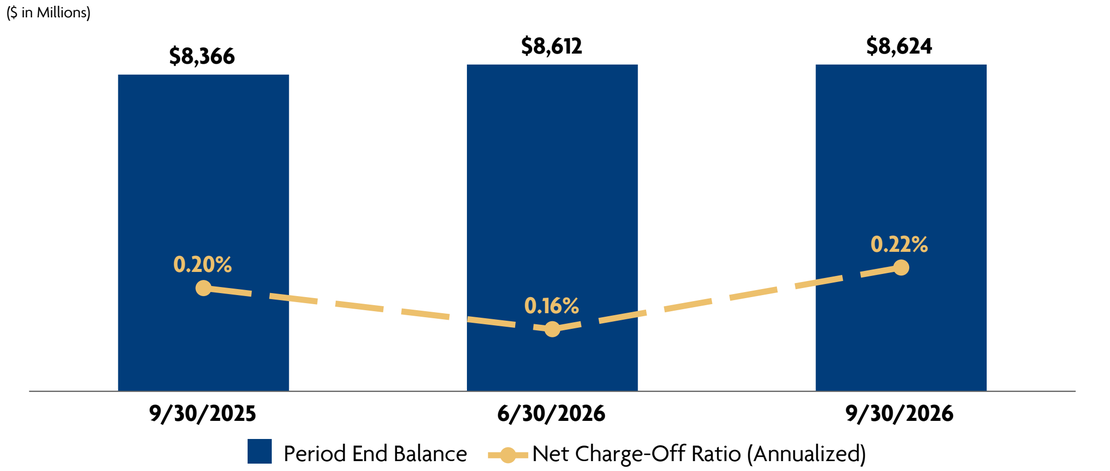
Annuity | Brokerage Account | Certificate of Deposit | Letters of Credit

[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

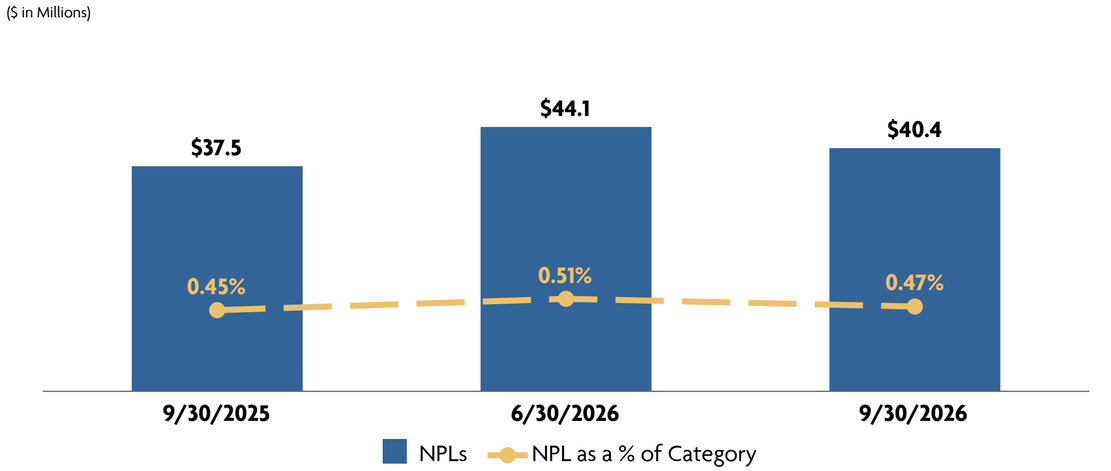
Premium Finance Receivables - Property and Casualty Insurance

Steady year-over-year growth in portfolio with solid credit quality

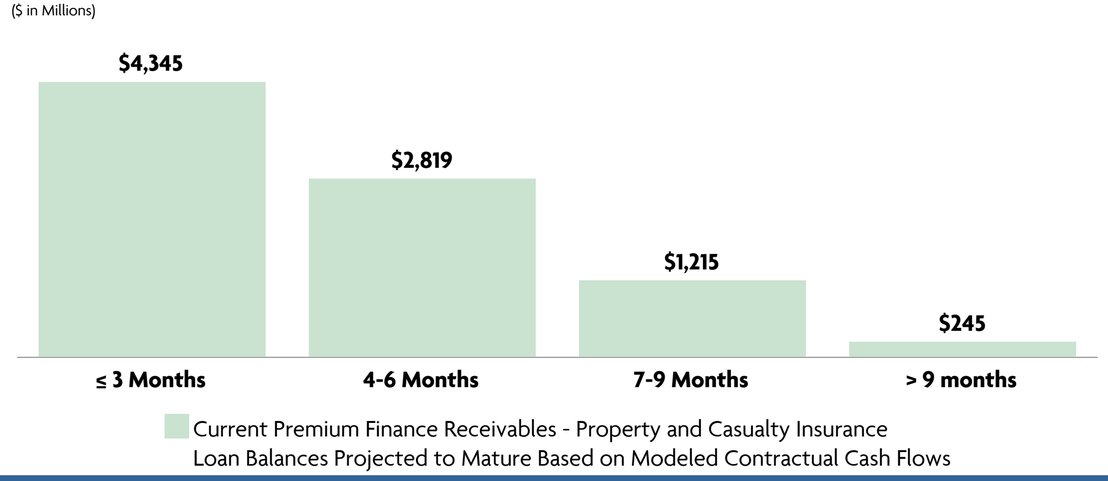
Loans Remained Stable Following Seasonal Growth in Q2



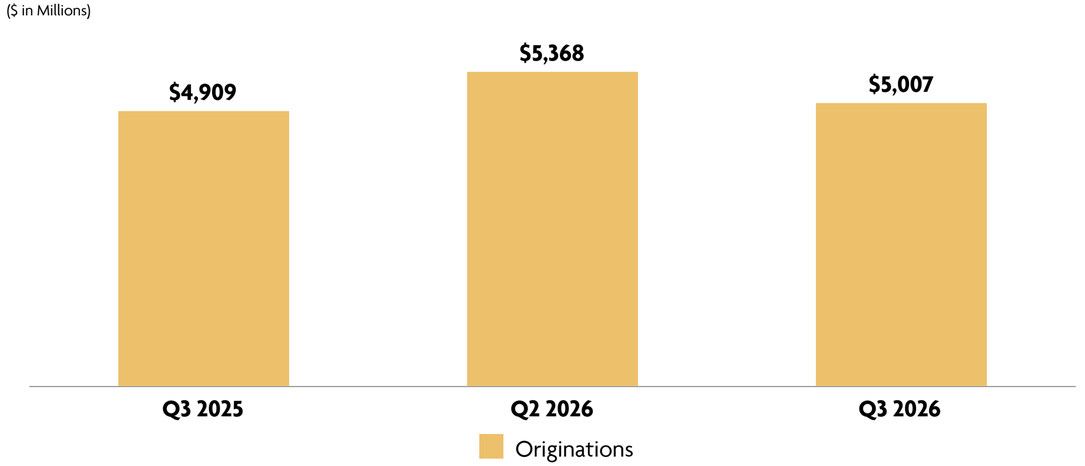
Consistent Low Level of Non-Performing Loans



Projected Repayments



Origination Volume



Deposit Market Share in the Markets We Serve

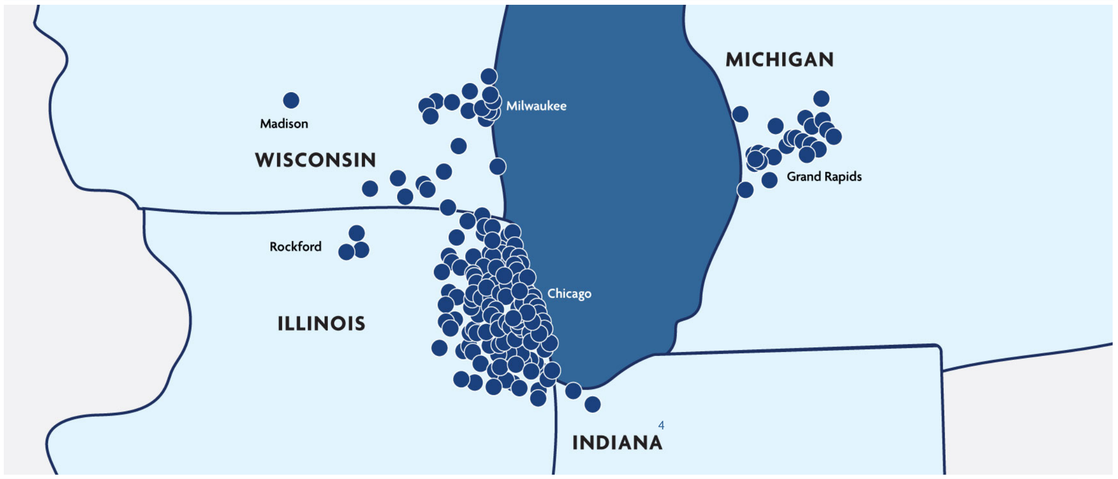
Wintrust serves over 300,000 consumer banking households and 50,000 commercial middle market and small business clients

Illinois Market[1] (Sorted by 2026 Market Share Data)	2024	2025	2026
JPMorgan Chase	20.1%	20.1%	20.5%
BMO Bank	18.9%	18.3%	17.5%
Wintrust Financial Corporation	**8.0%**	**8.6%**	**9.0%**
CIBC Bank USA	7.3%	7.7%	8.0%
Bank of America	8.3%	7.9%	6.8%
The Northern Trust Company	6.0%	6.4%	6.8%
Fifth Third Bank	4.8%	4.3%	4.3%
PNC Bank	3.2%	3.3%	3.2%
U.S. Bank	2.5%	2.5%	2.8%
Old National Bank	2.5%	2.8%	2.7%

Michigan Market[2] (Sorted by 2026 Market Share Data)	2024	2025	2026
Fifth Third Bank	19.6%	17.2%	19.7%
Huntington	19.5%	18.3%	17.7%
Northpointe Bank	11.1%	14.2%	15.7%
Wintrust Financial Corporation	**7.8%**	**9.3%**	**9.1%**
JPMorgan Chase	9.9%	9.0%	8.9%
Mercantile Bank	6.3%	6.7%	6.3%
West Michigan Community Bank	2.9%	2.9%	3.2%
PNC Bank	3.1%	3.0%	2.9%
ChoiceOne Bank	2.6%	2.7%	2.8%
Independent Bank	3.0%	2.9%	2.6%

Wisconsin Market[3] (Sorted by 2026 Market Share Data)	2024	2025	2026
U.S. Bank	24.0%	25.2%	25.5%
BMO Bank	14.7%	13.1%	12.5%
Associated Bank	9.9%	10.0%	10.3%
JPMorgan Chase	9.7%	9.6%	10.1%
Johnson Bank	4.0%	4.1%	4.1%
Wintrust Financial Corporation	**3.4%**	**3.5%**	**3.5%**
First Business Bank	2.4%	2.7%	2.9%
Lake Ridge Bank	2.2%	2.2%	2.3%
Old National Bank	2.3%	2.4%	2.1%
Wells Fargo	2.3%	2.0%	2.0%

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; Wintrust market share approx. 1.6%
Data Source: Federal Deposit Insurance Corporation as of June 30th of each year

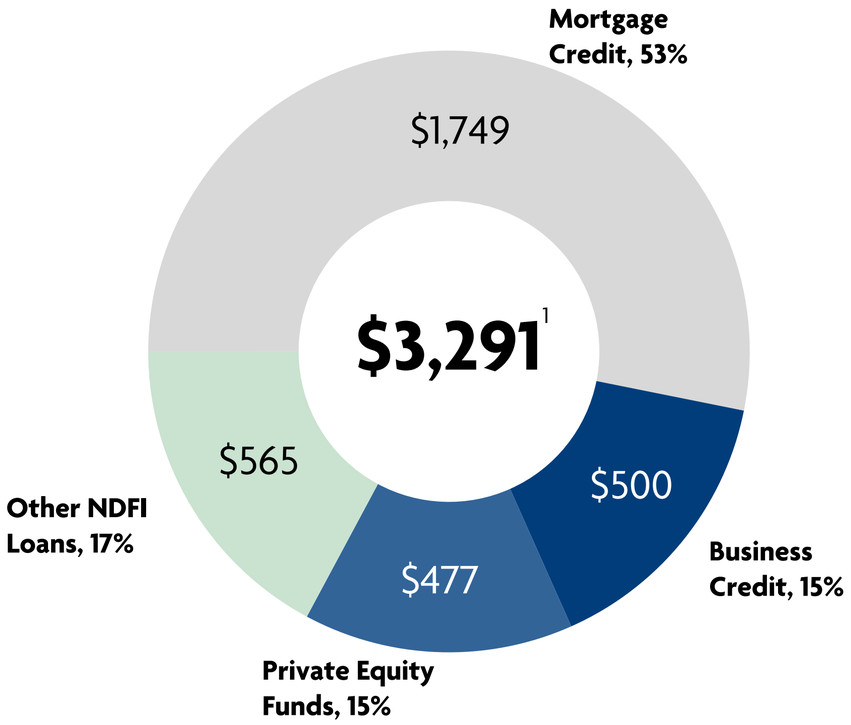
Appendix

Non-Depository Financial Institutions (NDFI) Lending (as of 9/30/2026)

NDFI lending represents a conservative 6% of the total loan portfolio in low risk sectors

NDFI Loan Portfolio Breakdown

($ in Millions)



Mortgage Credit	• Warehouse lines of credit primarily to large well-capitalized residential mortgage originators • Secured primarily by first mortgages with identified investors
Business Credit	• Comprises mainly loans to well established leasing companies • Loans to private credit lenders limited to less than $50mm • No exposure to Business Development Companies (BDCs)
Private Equity Funds	• Subscription lines to private equity, private credit, and CRE investment funds • Short term loans repaid by investor contributions from institutional funds, pension funds, insurance companies, and high net worth individuals
Other NDFI Loans	• Consists of diverse pool of financial service entities including broker dealers, RIAs, insurance companies, and captive finance companies associated with commercial borrowers

Q3 2026 Takeaways

- NDFI Loans represent approximately 6% of the total loan portfolio as of September 30, 2026
- The majority of the portfolio consists of Mortgage Credit loans which are warehouse lines of credit secured primarily by first mortgages

[1] NDFI balance is an estimate pending the filing of Wintrust Financial Corporation's FRY-9C.

Hedge Strategy Update

Use of Hedges to Stabilize NIM and Mitigate Potential Negative Impacts of Falling Rates

Hedging activities had no material impact to our Q3 2026 NIM, as compared to a one basis point favorable impact to our Q2 2026 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, 2026. 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	10/1/2022	$0.50B	10/1/2026	4.32%	2.75%	N/A
Costless Collar	9/1/2022	$1.25B	9/1/2027	3.45%	2.00%	N/A
Costless Collar Total		**$1.75B**				
Interest Rate Floor	9/15/2025	$0.20B	9/15/2028	N/A	2.50%	N/A
Interest Rate Floor	12/1/2025	$0.25B	12/1/2029	N/A	2.50%	N/A
Interest Rate Floor Total		**$0.45B**				
Receive Fixed Swap	1/31/2023	$0.50B	12/31/2026	N/A	N/A	3.51%
Receive Fixed Swap	2/1/2023	$0.25B	2/1/2027	N/A	N/A	3.45%
Receive Fixed Swap	4/1/2023	$0.25B	7/1/2027	N/A	N/A	4.15%
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	3/1/2028	N/A	N/A	3.75%
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%
Receive Fixed Swap	4/1/2026	$0.25B	4/1/2031	N/A	N/A	3.69%
Receive Fixed Swap	6/1/2026	$0.25B	6/1/2031	N/A	N/A	3.79%
Receive Fixed Swap	6/1/2026	$0.25B	6/1/2031	N/A	N/A	3.90%
Receive Fixed Swap	10/1/2026	$0.20B	10/1/2031	N/A	N/A	3.38%
Receive Fixed Swap	10/1/2026	$0.25B	10/1/2031	N/A	N/A	4.20%
Receive Fixed Swap	10/1/2026	$0.20B	10/1/2031	N/A	N/A	4.39%
Receive Fixed Swap	10/1/2026	$0.15B	10/1/2031	N/A	N/A	4.71%
Receive Fixed Swap	10/1/2026	$0.10B	10/1/2031	N/A	N/A	4.70%
Receive Fixed Swap	6/1/2026	$0.25B	12/1/2031	N/A	N/A	4.00%
Receive Fixed Swap	3/1/2027	$0.25B	3/1/2032	N/A	N/A	3.43%
Receive Fixed Swap	3/1/2027	$0.20B	3/1/2032	N/A	N/A	3.60%
Received Fixed Swap Total		**$5.80B**				

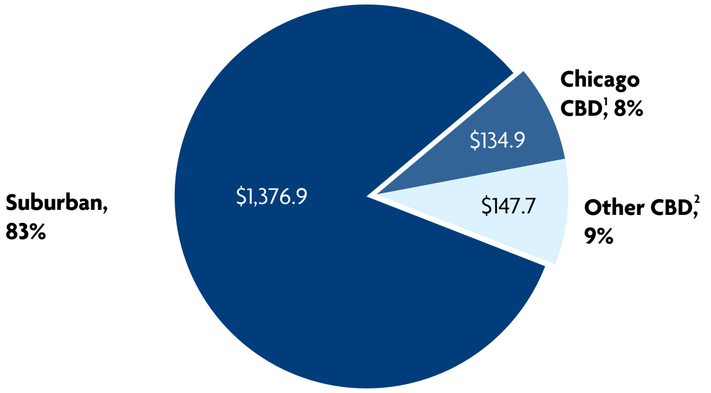
CRE Office Portfolio (as of 9/30/2026)

CRE office represents a minimal percentage of the total loan portfolio

Portfolio Characteristics	As of 6/30/2026	As of 9/30/2026
Balance ($ in Millions)	$1,607	$1,660
CRE office as a % to Total CRE	11.26%	11.09%
CRE office as a % to Total Loans	2.89%	2.92%
Average Size of Loan ($ in Millions)	$1.5	$1.6
Non-Performing Loan (NPL) Ratio	0.64%	0.40%
Loans Still Accruing that are 30-89 Days Past Due Ratio	1.49%	0.47%
Owner Occupied or Medical %	50%	53%

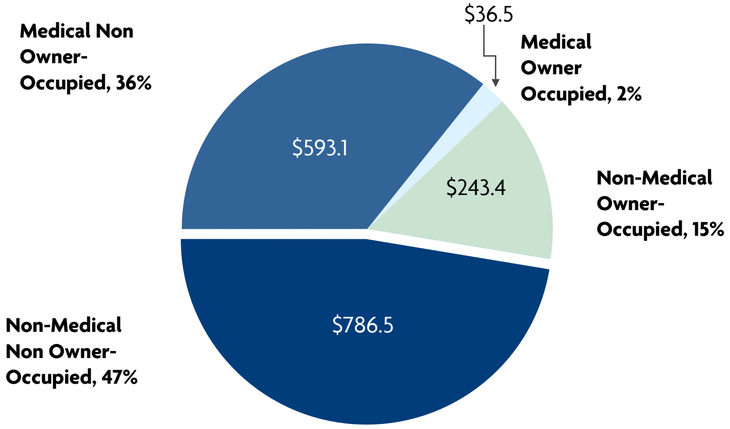
CRE Office Portfolio Geography

($ in Millions)



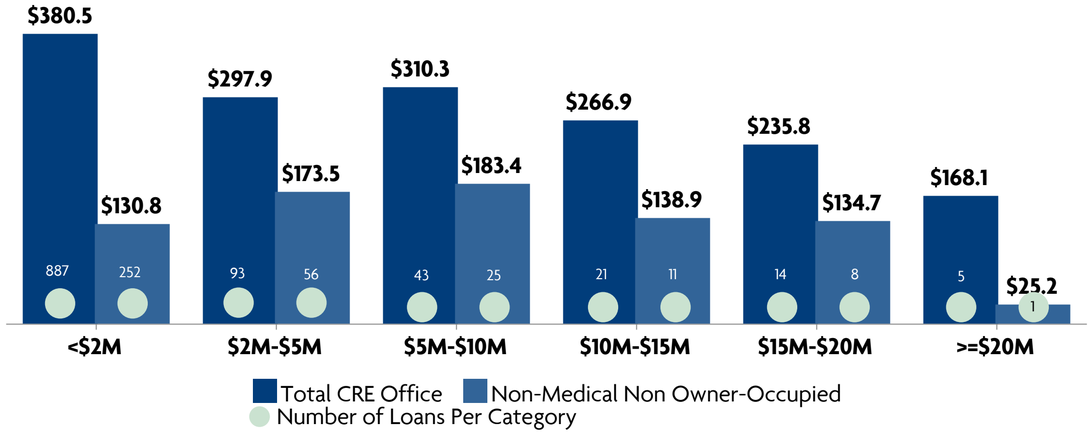
CRE Office Portfolio Composition

($ in Millions)



Granularity of CRE Office Portfolio by Loan Size

($ in Millions)



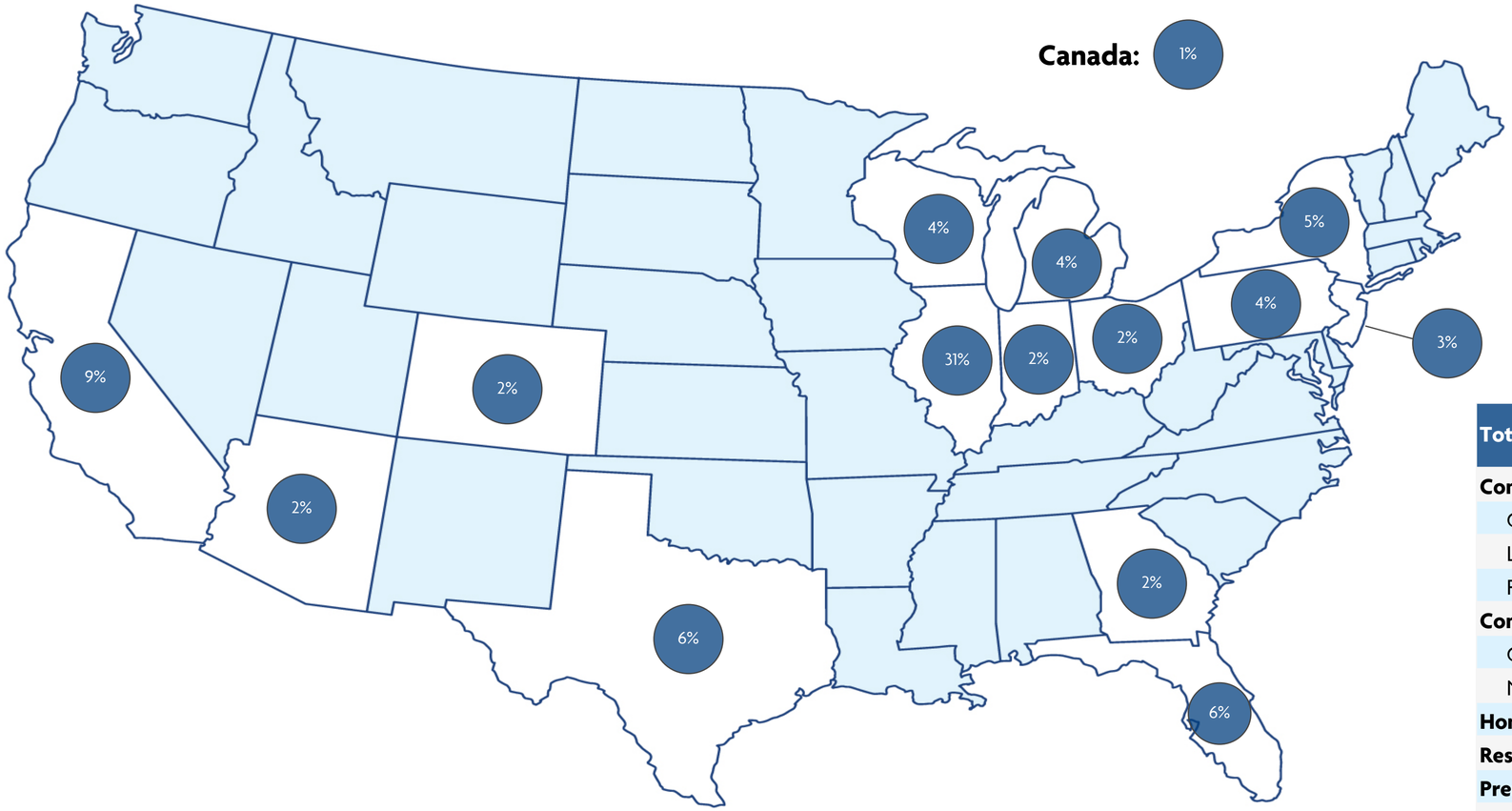
[1]**Chicago CBD** includes the following zip codes: 60601, 60602, 60603, 60604, 60605, 60606, 60607, 60610, 60611, 60654, 60661

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

Loan Portfolio

Highly diversified portfolio across U.S

Loan Portfolio - Geographic Diversification[1] (as of 9/30/2026)



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

Glossary

Abbreviation	Definition
AUA	Assets Under Administration
AOCI	Accumulated Other Comprehensive Income/(Loss)
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
NDFI	Non-Depository Financial Institutions
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
OREO	Other Real Estate Owned
PFR	Premium Finance Receivables
PTPP	Pre-Tax, Pre-Provision Income
RIA	Registered Investment Adviser
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					Nine Months Ended	
	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	September 30, 2026	September 30, 2025
(A) Interest Income (GAAP)	$ 1,002,861	$ 961,412	$ 927,560	$ 956,326	$ 963,834	$ 2,891,833	$ 2,771,707
Taxable-equivalent adjustment:							
- Loans	2,151	2,111	2,026	2,134	2,154	6,288	6,560
- Liquidity Management Assets	610	630	586	661	675	1,826	2,045
- Other Earning Assets	—	—	—	—	—	—	3
(B) Interest Income (non-GAAP)	$ 1,005,622	$ 964,153	$ 930,172	$ 959,121	$ 966,663	$ 2,899,947	$ 2,780,315
(C) Interest Expense (GAAP)	381,257	364,046	348,536	372,452	396,824	1,093,839	1,131,529
(D) Net Interest Income (GAAP) (A minus C)	621,604	597,366	579,024	583,874	567,010	1,797,994	1,640,178
(E) Net Interest Income (non-GAAP) (B minus C)	624,365	600,107	581,636	586,669	569,839	1,806,108	1,648,786
Net interest margin (GAAP)	**3.49 %**	**3.50 %**	**3.54 %**	**3.52 %**	**3.48 %**	**3.51 %**	**3.51 %**
Net interest margin, fully taxable-equivalent (non-GAAP)	**3.51 %**	**3.52 %**	**3.56 %**	**3.54 %**	**3.50 %**	**3.53 %**	**3.53 %**
(F) Non-interest income	$ 136,273	$ 141,269	$ 134,142	$ 130,390	$ 130,827	$ 411,684	$ 371,550
(G) (Losses) gains on investment securities, net	(1,621)	1,845	(31)	1,505	2,972	193	6,818
(H) Non-interest expense	405,665	397,537	382,632	384,453	380,028	1,185,834	1,127,579
Efficiency ratio (H/(D+F-G))	**53.41 %**	**53.96 %**	**53.65 %**	**53.94 %**	**54.69 %**	**53.67 %**	**56.24 %**
Efficiency ratio (non-GAAP) (H/(E+F-G))	**53.22 %**	**53.76 %**	**53.45 %**	**53.73 %**	**54.47 %**	**53.47 %**	**56.00 %**
Reconciliation of non-GAAP Pre-Tax, Pre-Provision Income ($ in Thousands):							
Income before taxes	$ 326,333	$ 317,964	$ 300,940	$ 302,223	$ 296,041	$ 945,237	$ 816,184
Add: Provision for credit losses	25,879	23,134	29,594	27,588	21,768	78,607	67,965
Pre-tax income, excluding provision for credit losses (non-GAAP)	**$ 352,212**	**$ 341,098**	**$ 330,534**	**$ 329,811**	**$ 317,809**	**$ 1,023,844**	**$ 884,149**

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Non-GAAP Reconciliation

Reconciliation of non-GAAP Return on Average Tangible Common Equity ($ in Thousands):	Three Months Ended					Nine Months Ended	
	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	September 30, 2026	September 30, 2025
(N) Net income applicable to common shares	**$ 230,687**	**$ 225,326**	**$ 219,021**	**$ 214,657**	**$ 188,913**	**$ 675,034**	**$ 559,497**
Add: Intangible asset amortization	4,686	4,921	4,958	4,999	5,196	14,565	16,394
Less: Tax effect of intangible asset amortization	(1,251)	(1,304)	(1,210)	(1,310)	(1,403)	(3,772)	(4,328)
After-tax intangible asset amortization	**$ 3,435**	**$ 3,617**	**$ 3,748**	**$ 3,689**	**$ 3,793**	**$ 10,793**	**$ 12,066**
(O) Tangible net income applicable to common shares (non-GAAP)	$ 234,122	$ 228,943	$ 222,769	$ 218,346	$ 192,706	$ 685,827	$ 571,563
Total average shareholders' equity	$ 7,558,263	$ 7,474,449	$ 7,387,713	$ 7,166,608	$ 6,955,543	$ 7,474,100	$ 6,761,319
Less: Average preferred stock	(425,000)	(425,000)	(425,000)	(425,000)	(483,288)	(425,000)	(498,626)
(P) Total average common shareholders' equity	**$ 7,133,263**	**$ 7,049,449**	**$ 6,962,713**	**$ 6,741,608**	**$ 6,472,255**	**$ 7,049,100**	**$ 6,262,693**
Less: Average intangible assets	(895,137)	(889,059)	(894,211)	(901,022)	(906,032)	(892,805)	(910,972)
(Q) Total average tangible common shareholders' equity (non-GAAP)	**$ 6,238,126**	**$ 6,160,390**	**$ 6,068,502**	**$ 5,840,586**	**$ 5,566,223**	**$ 6,156,295**	**$ 5,351,721**
Return on average common equity, annualized (N/P)	**12.83 %**	**12.82 %**	**12.76 %**	**12.63 %**	**11.58 %**	**12.80 %**	**11.94 %**
Return on average tangible common equity, annualized (non-GAAP) (O/Q)	**14.89 %**	**14.91 %**	**14.89 %**	**14.83 %**	**13.74 %**	**14.89 %**	**14.28 %**

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Non-GAAP Reconciliation

Reconciliation of Non-GAAP Net Income per Common Share: ($ in Thousands):	Three Months Ended					Nine Months Ended	
	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	September 30, 2026	September 30, 2025
Net income	**$ 239,054**	**$ 233,693**	**$ 227,388**	**$ 223,024**	**$ 216,254**	**$ 700,135**	**$ 600,820**
Preferred stock dividends	8,367	8,367	8,367	8,367	13,295	25,101	27,277
Preferred stock redemption	—	—	—	—	14,046	—	14,046
(R) Net income applicable to common shares	**$ 230,687**	**$ 225,326**	**$ 219,021**	**$ 214,657**	**$ 188,913**	**$ 675,034**	**$ 559,497**
(S) Weighted average common shares outstanding	67,467	67,434	67,246	66,970	66,952	67,383	66,871
Dilutive potential common shares	911	852	851	1,143	1,028	876	945
(T) Average common shares and dilutive common shares	**68,378**	**68,286**	**68,097**	**68,113**	**67,980**	**68,259**	**67,816**
Net income per common share - Basic (R/S)	**$3.42**	**$3.34**	**$3.26**	**$3.21**	**$2.82**	**$10.02**	**$8.37**
Net income per common share - Diluted (R/T)	**$3.37**	**$3.30**	**$3.22**	**$3.15**	**$2.78**	**$9.89**	**$8.25**
Preferred stock series F excess one-time extended first dividend	$ —	$ —	$ —	$ —	$ 4,927	$ —	$ 4,927
Preferred stock redemption	—	—	—	—	14,046	—	14,046
(U) Total non-recurring preferred stock offering impact (non-GAAP)	**$ —**	**$ —**	**$ —**	**$ —**	**$ 18,973**	**$ —**	**$ 18,973**
Net income per common share - Basic (non-GAAP) (R+U)/S	**$3.42**	**$3.34**	**$3.26**	**$3.21**	**$3.11**	**$10.02**	**$8.65**
Net income per common share - Diluted (non-GAAP) (R+U)/T	**$3.37**	**$3.30**	**$3.22**	**$3.15**	**$3.06**	**$9.89**	**$8.53**

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Non-GAAP Reconciliation

Reconciliation of non-GAAP Tangible Common Equity ($'s and Shares in Thousands):	Three Months Ended				
	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025
Total shareholders' equity (GAAP)	**$ 7,289,546**	**$ 7,525,116**	**$ 7,378,100**	**$ 7,258,715**	**$ 7,045,757**
Less: Non-convertible preferred stock (GAAP)	(425,000)	(425,000)	(425,000)	(425,000)	(425,000)
Less: Acquisition-related intangible assets (GAAP)	(914,694)	(885,338)	(890,698)	(895,959)	(902,936)
(I) Total tangible common shareholders' equity (non-GAAP)	**$ 5,949,852**	**$ 6,214,778**	**$ 6,062,402**	**$ 5,937,756**	**$ 5,717,821**
(J) Total assets (GAAP)	$ 75,971,620	$ 74,668,135	$ 72,157,433	$ 71,142,046	$ 69,629,638
Less: Acquisition-related intangible assets (GAAP)	(914,694)	(885,338)	(890,698)	(895,959)	(902,936)
(K) Total tangible assets (non-GAAP)	**$ 75,056,926**	**$ 73,782,797**	**$ 71,266,735**	**$ 70,246,087**	**$ 68,726,702**
Common equity to assets ratio (GAAP) (L/J)	9.0 %	9.5 %	9.6 %	9.6 %	9.5 %
Tangible common equity ratio (non-GAAP) (I/K)	**7.9 %**	**8.4 %**	**8.5 %**	**8.5 %**	**8.3 %**
Reconciliation of non-GAAP Tangible Book Value per Common Share ($'s and Shares in Thousands):					
Total shareholders' equity	**$ 7,289,546**	**$ 7,525,116**	**$ 7,378,100**	**$ 7,258,715**	**$ 7,045,757**
Less: Non-convertible preferred stock (GAAP)	(425,000)	(425,000)	(425,000)	(425,000)	(425,000)
(L) Total common equity	$ 6,864,546	$ 7,100,116	$ 6,953,100	$ 6,833,715	$ 6,620,757
(M) Actual common shares outstanding	67,472	67,455	67,437	66,975	66,961
Book value per common share (L/M)	**$101.74**	**$105.26**	**$103.10**	**$102.03**	**$98.87**
Tangible book value per common share (non-GAAP) (I/M)	**$88.18**	**$92.13**	**$89.90**	**$88.66**	**$85.39**

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