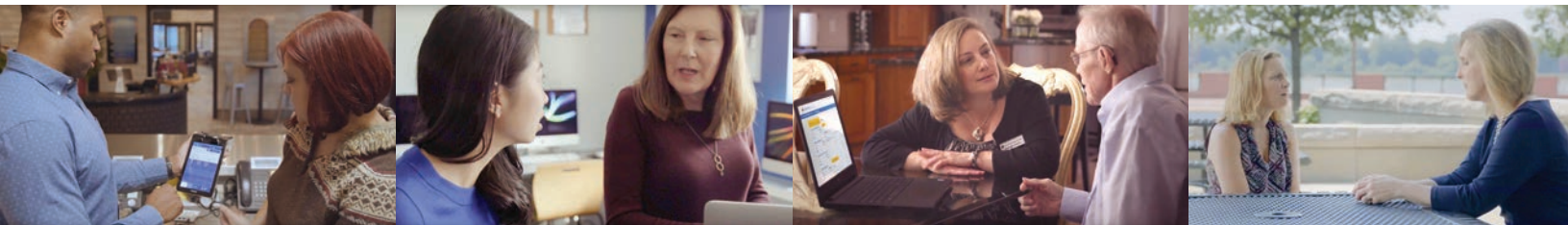




OLD NATIONAL[®]

Banking with Heart



2017-2018



COMMUNITY AND SOCIAL RESPONSIBILITY REPORT



Explore personal and impactful stories at oldnational.com/realpurpose



For nearly 185 years, Old National has been focused on strengthening the communities we serve through associate volunteerism, corporate sponsorships and Foundation grant awards. This commitment to community serves as the cornerstone of our identity and helps define our mission and vision as a financial institution.

Defining our commitment to community and social responsibility



Old National Chairman & CEO Bob Jones explains how **Banking with Heart** is at the center of our commitment to community and social responsibility.



In 2016, Old National celebrated our commitment to community engagement and volunteerism with a video that chronicled a decade of putting our **values into action**.

100 MEN WHO COOK



L to R: Old National Region President Bob Smith, Terre Haute Children's Museum Director Lynn Hughes and Old National Terre Haute Market President Jim Winning display a "big check" for more than \$135,000 during a 1980s-themed 100 Men Who Cook event in March 2018.

100 Men Who Cook Enters Year 10, Tops \$6 Million!

In early 2018, we celebrated the 10-year anniversary of our **100 Men Who Cook** fundraising events by surpassing **\$6 million** raised! In the past decade, we have hosted 56 of these events—where local chefs prepare and serve their favorite dishes—with monies raised supporting the following causes:

- Mentoring
- Community Organizations
- Military
- Health and Wellness
- Social Services
- Youth Education and Development



Explore personal and impactful stories at oldnational.com/realpurpose



\$793,823

2017 TOTAL CORPORATE & ASSOCIATE CONTRIBUTION

\$6,033,827

IN TOTAL GRANTS & SPONSORSHIPS IN 2017



Meet Our 2017 Volunteer of the Year

Old National associates volunteered more than 77,000 hours in our communities in 2017. Among those leading the charge was Debbie Greenwell, Old National's 2017 Volunteer of the Year. A banking specialist in our Western Kentucky Region, Debbie assisted members of her community as a certified Volunteer Income Tax Assistance (VITA) preparer while also donating countless hours to teaching financial literacy and fraud awareness classes to at-risk community members.

Debbie Greenwell, Banking Specialist, Henderson, Kentucky



Baseball is one of several sports that families can explore as part of the Indianapolis Children's Museum's new indoor-outdoor Sports Legends Experience. Old National is a proud sponsor of the Sports Legends Experience Avenue of Champions.

Children's Museum of Indianapolis Partnership Encourages Family Fitness and Fun

In 2017, Old National expanded its partnership with the Children's Museum of Indianapolis to include the new **Children's Health Sports Legends Experience**.

- This immersive indoor/outdoor family health, fitness and sports experience officially opened to the public in March 2018.
- Old National is the official sponsor of the Avenue of Champions, which celebrates Hoosier sports legends.



Old National associates Stephanie Baker and Sherry Thorpe visit Dudley Riley, a World War II Veteran who lives at the Western Kentucky Veterans Center in Hanson, Kentucky. Members of Old National's team visited residents of the Center to give each a goody bag and thank them for their service.

Old National Associates 'Pay it Forward'

Old National associates love to make a difference in their communities. And in summer 2017, they did just that!

- Each market within our company received \$500 to develop and execute a "Pay it Forward" campaign.
- During National Volunteer Week, we invited members of our communities to visit our Facebook page and tell us how they would "pay it forward." Seven people were chosen at random for a \$100 Pay it Forward gift card.



Kris Hammargren, an associate in our Wisconsin Region, helps stuff backpacks for nearly 10,000 schoolchildren. Banking centers in the region collected nearly 19,000 school supplies.

Tools for Schools Continues to Address Critical Needs

For the third year in a row, Old National's **Tools For Schools** campaign helped make a big difference in our communities:

- Nearly 33,000 supplies were collected, benefitting 840 schools and organizations
- \$21,000 in Old National sponsorship grants was awarded to 16 schools
- Nearly 100,000 votes were cast online for over 8,200 schools

See how two Old National associates transformed their passion for volunteerism into a **brighter future for homeless youth**.

ASSOCIATES HAVE DONATED

906,253 VOLUNTEER HOURS

SINCE 2005 FOR A TOTAL VALUE EXCEEDING

\$20 MILLION

ASSOCIATES VOLUNTEERED

77,362 TOTAL HOURS

IN 2017 FOR A TOTAL VALUE OF MORE THAN

\$1,867,519



GOVERNANCE & ETHICS

Old National is dedicated to being a financial industry leader in corporate governance, risk management and business ethics. This unwavering commitment protects our clients, our shareholders and our reputation as a safe, secure community bank while enabling our associates to work in an open, ethical environment.

Ethics

- Established Chief Ethics Officer (2008)
- Named to the World's Most Ethical Company list by the Ethisphere Institute for seven consecutive years
- Corporate culture and adherence to business ethics certified by Ethisphere Institute for eight consecutive years
- Annual affirmation of Code of Conduct and mandatory ethics training for all associates
- Confidential Ethics hotline

Risk Management

- Established independent Chief Risk Officer (2005)
- Appropriate governance and organizational structures
- Strong stature of risk function within the organization
- Expertise and talent recruited, developed and retained within Enterprise Risk Management team
- Defined Risk Appetite Statement adopted in April 2014
- Strong risk assessments, monitoring and reporting
- Boards provide credible challenge
- Alignment of business strategy, risk profile and capital plan with risk appetite
- Comprehensive information and cyber security program to protect our clients' data and our company and associate information
- Money \$afety for Seniors fraud protection program geared toward seniors and their caregivers. For more information or to schedule a session, visit oldnational.com (Advice & Tools > Programs) or call 844-662-4777.

Corporate Governance

- First in peer group to require majority vote for directors and annual election of directors (2008)
- Maintain independence of all non-executive board members
- Institutional Shareholder Services (ISS) score of 4 with third-party validation
- Executive compensation tied to shareholder value and all CEO incentives based on performance
- Stock ownership guidelines established for Executive Leadership Group and Board of Directors
- Commitment to strong Internal Audit structure



SEVENTH
CONSECUTIVE
YEAR



EIGHTH
CONSECUTIVE
YEAR

OLD NATIONAL
Money \$afety for Seniors



Learn how our **Money \$afety for Seniors** program can help you detect, protect against and report the financial exploitation of seniors.

22,719

HOURS SPENT ON
OPERATIONAL AUDITS

ONB

NASDAQ
TICKER SYMBOL



Find us at:
oldnational.com





Old National respects, values and invites diversity in our workforce, customers, suppliers, marketplace and community. We seek to recognize the unique contribution each individual brings to our company, and we are fully committed to supporting a rich culture of diversity as a cornerstone to our success.

WORKPLACE



Speak Up

As part of our commitment to maintaining a positive, welcoming and ethical workplace culture, Old National recently launched an internal initiative called **Speak Up**. At the heart of Speak Up is a team of associate “Culture Champions” who have been trained to listen to and serve as advocates for their fellow associates.

Bloomberg Recognition

Old National was one of 104 companies recognized in the **2018 Bloomberg Gender-Equality Index**, which measures a company’s commitment to gender equality using a variety of metrics.

National Organization on Disability Recognition

Old National received the **2017 National Organization on Disability Leading Disability Employer Seal™**. The Seal recognizes companies that demonstrate exemplary employment practices for people with disabilities.



Find out how Old National’s **Achieve ABILITY mentoring program** gives real opportunity to individuals with disabilities.

WORKFORCE

Associate Resource Groups (ARGs)

Old National’s ARGs create awareness and understanding of diverse backgrounds and experiences while strengthening professional development, recruitment and retention, market opportunities, business development and community outreach. Groups include:

- Abilities First
- African American Business
- Military Veterans
- Nexus Young Professionals
- Women LEAD
- Pride: LGBT and Allies
- TODOS: Latino Associate Resource Group

Catalyst

Catalyst is a talent development program that engages associates from racial minority groups in activities focused on enhancing professional skills, gaining organizational perspective and exposure, and broadening their internal networks. In 2017, 30 associates completed the program.

MARKETPLACE

Services for Multi-Lingual Clients

To ensure that clients fully understand important information, Old National offers translation and interpretation services in 240+ languages, in our branches and over the phone. Additionally, our ATMs are equipped with Spanish and English audio capabilities for the visually impaired.

COMMUNITY

Grand Rapids Asian Festival

Old National sponsored the first **Asian-Pacific Festival** held in Grand Rapids, Michigan. The goal of the 2017 event was to raise awareness of the issues facing Asian-Pacific communities.



Old National sponsored the 2017 Asian-Pacific Festival in Grand Rapids, Michigan, and is the 2018 title sponsor.

710 ASSOCIATES

THROUGHOUT THE COMPANY PARTICIPATE IN ASSOCIATE RESOURCE GROUPS

68 PERCENT

OF OLD NATIONAL ASSOCIATES ARE WOMEN INCLUDING

40 PERCENT

OF OUR EXECUTIVE LEADERSHIP OPERATING COMMITTEE

2,243 ASSOCIATES

TOOK PART IN OUR FOUNDATIONS OF DIVERSITY & INCLUSION TRAINING IN 2017



Old National welcomes our responsibility to effectively manage our social, cultural and economic resources in partnership with our associates, clients, vendors and communities. We seek to accomplish this by continually examining our organizational practices and our role in cultivating strong, sustainable communities, now and for future generations.

Committed to Community Development

Old National is dedicated to the communities we serve. By meeting with organizations and leaders throughout our footprint, we determine the needs facing our communities and the best way to utilize resources to meet those needs.

- Since 2012, Old National has been a consistent leader in sponsoring Affordable Housing Program grant-awarded projects through the Federal Home Loan Bank of Indianapolis.
- In 2017, Old National invested \$6.8 million in the Carpenter Court development, a project to repurpose an unused former school building into affordable housing in Evansville.
- Also in 2017, Old National invested \$250,000 in the Wisconsin Women's Business Initiative Corp., which helps women, people of color and low-income individuals overcome barriers to traditional financing or resources.



With help from Old National's **Home Manager program**, a single mother achieves her dream of owning a home.



Financial Empowerment Director Ben Joergens demonstrates how Old National helps **strengthen lives through financial education.**

Focused on Financial Education

- During 2017, Old National associates taught 1,065 financial-education sessions, reaching 19,910 people.
- Old National received the CRA and Fair Lending Colloquium's **Community Impact Award** for our 12 Steps to Financial Success program, which empowers at-risk adults to take control of their future and achieve financial success.

Equipment Donations Continue to Foster Sustainability

- In 2017, Old National donated more than 900 units of refurbished electronic equipment with an in-kind value of \$107,770 to 38 nonprofits within our footprint.
- Since this equipment-redeployment program began in 2013, Old National has donated roughly 5,500 units of equipment.

Growing Resources

In August 2017, Old National partnered with Ivy Tech Community College in Fort Wayne, Indiana, to help fund a new 3,000-square-foot greenhouse.

- Old National Bank contributed \$50,000 to create this self-sustainable structure where students will hone their agricultural skills.
- Old National also donated an additional \$11,000 to provide scholarships for Easterseals Arc of Northeast Indiana clients who will participate in agriculture and culinary training programs.



Old National contributed \$61,000 over three years to help build a self-sustainable, state-of-the-art greenhouse for Ivy Tech Community College students and Easterseals Arc clients in Fort Wayne, Indiana.

M283 (05/18)

\$2.2 MILLION

LOANED TO LOW-TO-MODERATE INCOME CLIENTS IN 2017 THROUGH THE USE OF FEDERAL HOME LOAN BANK PROGRAMS

900 UNITS

OF REBURNISHED ELECTRONIC EQUIPMENT WAS DONATED TO 38 NONPROFITS—AN IN-KIND VALUE OF

\$107,770

87 PERCENT

OF OLD NATIONAL BANK FOUNDATION GRANTS ARE TARGETED TOWARD CRA-ELIGIBLE INITIATIVES