



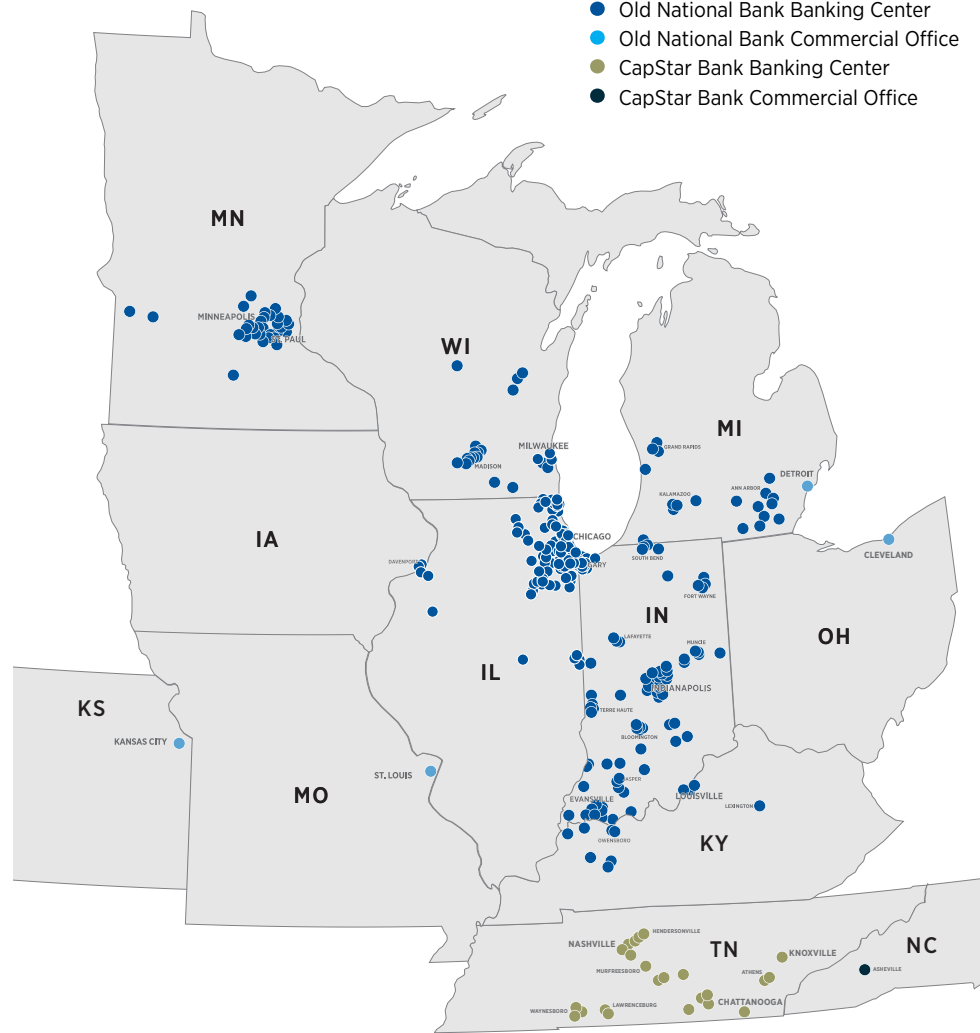
About the Combined Company



Expanded Footprint & Access

Expect the same exceptional service and commitment to excellence with an expanded footprint across the Midwest, Tennessee and North Carolina.

- Old National Bank Banking Center
- Old National Bank Commercial Office
- CapStar Bank Banking Center
- CapStar Bank Commercial Office



oldnational.com/capstar | capstarbank.com/oldnational

¹Subject to credit approval. Property insurance may be required. ²Includes depositories headquartered in the Midwest. Excludes merger targets, mutuals and trust banks. ³Ranked by gross revenue from fiduciary activities for the year ended 12/31/23. Includes U.S.-headquartered depositories with MRQ assets less than \$100 billion. Excludes merger targets, MOE participants, trust companies and subsidiaries of foreign organizations. | Member FDIC. 2430657-0324-367

More than 280

banking centers

190

years of service;
Old National was founded in 1834

NASDAQ: ONB

\$52 billion

in total assets

\$29 billion

in assets under management

\$40 billion

in total deposits

6th largest

Commercial bank headquartered
in the Midwest by assets²

7th largest

Wealth Management platform
among banks <\$100B in assets³

CAPSTAR BANK IS NOW A DIVISION OF OLD NATIONAL BANK



Local knowledge and expertise. Greater resources and capabilities.

HOW OUR PARTNERSHIP BENEFITS YOUR BUSINESS



Customized lending with larger limits¹

Count on us for expansion and acquisitions, inventory and equipment, and cash flow. Our lending scale and scope includes:

- Lines of credit
- Term loans
- Leasing
- Commercial and investment real estate
- U.S. Small Business Administration (SBA) loans
- Asset-Based Lending

Robust Treasury Management and Merchant Services Solutions

Our Treasury Management solutions offer a full array of cash management features designed to streamline, organize and simplify your operations. And our Merchant Services provide a full suite of payment-acceptance hardware and software. With in-house sales and support representatives, our solutions include:

- Information Management
- Liquidity Management
- Payables Management, including Credit Cards
- Receivables Management
- Fraud Mitigation

Specialized banking for more industry verticals

Different industries and organizations have unique characteristics and specific business banking needs. Our combined team offers expertise and industry-specific solutions in the following areas:

- Healthcare
- Senior housing
- Franchise banking
- Professional services
- Financial institutions
- Manufacturing
- Agriculture banking
- Municipal financing
- Commercial real estate
- Non-Profit banking
- Money services businesses
- Community development

Capital Markets solutions for complex scenarios

Our Capital Markets team provides a variety of services for your business, including:

- Interest Rate Risk Management
- Loan Syndications
- Foreign Exchange
- International services

Customized Wealth Management* for your business through 1834, a division of Old National Bank

Our Wealth Management team partners directly with your banking Relationship Manager to offer holistic financial services:

- **Retirement plan services:** Customized solutions for employee-sponsored retirement plans
- **Investment and asset management:** Portfolios that deliver maximum return within your risk tolerance and in accordance with your investment policy
- **Corporate trust services:** A team of experts that can serve in a fiduciary capacity
- **Philanthropy and endowment services:** Manage and grow the assets that help fulfill your organizational mission

*Investment instruments utilized by 1834 and Old National Wealth Management are not insured by the FDIC nor any other government agency, are not deposits or other obligations of Old National Wealth Management, Old National Bank, its parent company or affiliates, and involve investment risk including the possible loss of principal invested.

A Powerful Combination

Old National and CapStar are both driven by a commitment to relationship-based banking. Combined, we have been in operation for over 200 years.



TOP-TIER COMMERCIAL BANKING

Our commercial clients receive the robust services and products they need to run their business, including customized lending solutions, Treasury Management, Merchant Services, Wealth Management and Foreign Exchange.

COMMITMENT TO COMMUNITY

Our longstanding history of service will continue to grow. In 2023, we had \$12.2MM in charitable giving. We can now champion community initiatives and positive change within our expanded footprint.



ENHANCED TECHNOLOGY & DIGITAL CAPABILITIES

Technology enhancements to better serve your consumer, wealth management, small business and commercial banking needs.

UNWAVERING FOCUS ON CULTURE

We recognized that our team members are our greatest asset. Our combined institution will remain committed to fostering a strong culture of collaboration and trust.