



STRENGTH
YOU CAN BANK ON



CONTENTS

1

4 INTRODUCTION

- Our Mission, Vision, and Values
- Old National by the Numbers
- Corporate Responsibility at a Glance
- Old National By the Numbers
- Our Partnership with Bremer Bank

2

10 CLIENTS AT THE CENTER

- Pillars of Client Success
- A Team-Based Approach to Service
- 1834 | Treasury Management
- SBA Loans | Providing Transparency
- Empowerment Small Business Loan Program

3

16 STRENGTHENING OUR COMMUNITIES

- How the ONB Foundation Serves Communities
- Louisville Walk to Remember | Pay It Forward Campaign
- Better Together Volunteer Days
- Volunteer of the Year
- Community Growth Plan
- ONB Community Equity
- Community Development | CRA
- Financial Education
- Sustainability and Social Responsibility

4

30 TEAM MEMBER ENGAGEMENT

- Strength and Stability Starts with Our Team Members
- Learning and Leadership Development
- Culture Focus | Internship Development
- ONe Wish and Achieve Your Degree Programs
- A Focus on Mental Health
- Impact Networks | ACE Teams
- CEO Council

5

41 CORPORATE GOVERNANCE

- Leadership and Governance
- Board of Directors and Management Structure
- Risk Management | Succession Planning
- Internal Audit
- Cybersecurity

6

48 SASB REPORT

- Key Metrics Table

ON THE COVER

Paige Brewington, an Old National relationship banker in St. Paul, Minn., is seen here during our two-day Better Together Days volunteer blitz in September 2024 (see page 20 for more on Better Together Days).



Celebrating 190 years of strength and service



Old National Chairman & CEO Jim Ryan (front right) is joined by Chief Communications, Culture & Social Responsibility Officer Kathy Schoettlin (center), and Ron Harvey, Community Development Manager, at a Better Together Days volunteer event last fall in Nashville.

In 1834, more than a decade before Evansville, Ind., was granted its city charter, the community's first bank opened on the shore of the Ohio River. Initially part of the State Bank of Indiana, this single-room structure provided the capital and security needed to support a burgeoning river community. The few original employees of what would later become Old National Bank were every bit as invested in, and excited about, this growing community as the families and entrepreneurs they served.

You might be surprised to find that several things about this 190-year-old snapshot of Old National have not changed. For one, our Evansville headquarters is at the same address where those first bankers welcomed their clients. And much more importantly, Old National is still proudly providing the capital and security our clients need to succeed while also passionately working to strengthen the communities that they—and we—call home.

Of course, plenty *has* changed over the decades. Today, our 4,000+ team members strive to exceed the expectations of clients throughout the Midwest and parts of the Southeast (see page 8) while at the same time helping to execute a multi-billion Community Growth Plan (see page 23) created

to support historically underserved and economically disadvantaged families and individuals. Our team members also love rolling up their sleeves and making a difference in their communities, as evidenced by the more than 67,000 collective volunteer hours logged in 2024 alone.

When you add it all up, you find a thriving regional bank with the approach and mindset of a smaller community bank. You'll also discover a commitment to community that led the prestigious Points of Light Foundation to name Old National one of the 50 most civic-minded companies in the U.S. for 2024.

Ultimately, our mission is to "invest our time, heart, and expertise so that our clients and communities thrive." We're proud that this was as true in 2024 as it was 190 years ago, and our hope is that this Community Action Report succeeds in illustrating this commitment.

Sincerely,

A handwritten signature in black ink that reads "Jim Ryan".

Jim Ryan
CHAIRMAN & CEO

A handwritten signature in black ink that reads "Dan & Hermann".

Daniel Hermann
LEAD INDEPENDENT DIRECTOR

ABOUT THIS REPORT

This 2024 Community Action Report covers a number of topics, including governance and ethics; client service; team member growth and development; community engagement; and sustainability. When viewed together, these topics form the pillars of Old National's corporate social responsibility strategy as a regional bank and help define our Better Together culture. At the center of this culture and strategy is the belief that Old National is only as strong as the communities we serve.

Community activity elements are integrated and embedded within the policies, procedures, and principles that govern Old National and help define our culture. This includes employing robust governance and audit systems, along with strong, enterprise-wide risk management systems and controls; serving our clients exceptionally well and with full transparency; investing in the growth and development of our team members; and cultivating an inclusive work environment.

We do all of this while working daily to strengthen and support the communities in which we live and work. And we rely on oversight and guidance from a strong, independent corporate Board of Directors to help us achieve these goals.

All data in this report is as of December 31, 2024, unless otherwise noted. The contents have also been informed by other reporting standards and guidance, such as the Sustainability Accounting Standards Board (SASB). For Old National's financial information, please visit the [Investor Relations](#) section at oldnational.com.

As used in this report, references to "Old National," "the Company," "we," "our," "us," and similar terms refer to the consolidated entity consisting of Old National Bancorp and its wholly owned subsidiaries. Old National Bancorp refers solely to the parent holding company, and Old National Bank refers to Old National Bancorp's bank subsidiary.

About our 2024 SASB Index

We have included Old National's annual Sustainability Accounting Standards Board (SASB) Index within the electronic version of this Community Action Report. Specifically, our 2024 SASB Index begins on page 49 of this document.

SASB standards help identify issues that might impact financial performance and enterprise value for companies in 77 industries, including the financial industry. Old National's 2024 SASB Index defines our approach to following these important standards.

AWARDS & RECOGNITION



COMMITTED TO STRONG CORPORATE GOVERNANCE AND ETHICS

- **Newsweek's America's Most Trustworthy Companies** designation.
- **Institutional Shareholder Services** score of 4 (governance) with third-party validation.
- Rated a 5-Star (outstanding) institution by **Bauer Financial** (Based on December 31, 2024 financial data).
- Named among **America's Best Midsize Employers** by Forbes.

COMMITTED TO INCLUSION

- **Military Friendly Employer:** Recognizes efforts to recruit and retain military veterans.
- **Civic 50 Award:** Presented by Points of Light, honoring the 50 most community-minded companies in the United States.
- **Forbes Most Trusted Companies in America Award:** Recognizes the top 300 most trusted companies in a data review of employee trust, customer trust, investor trust, and media sentiment.
- **National Organization on Disability:** Recognizes organizations that lead the way in disability inclusion, and tap into the benefits of hiring talented individuals with disabilities.
- **Disability Equality Index:** One of the most comprehensive benchmarking tools for disability inclusion.

RECOGNIZED FOR COMMUNITY ENGAGEMENT

- **Previous multiple-time winner of the American Bankers Association Community Commitment Award,** which recognizes unique and effective ways to serve at-risk clients and communities.
- **Previous winner of the Corporate Engagement Award of Excellence:** Named for President George H.W. Bush, this award recognizes institutions that model integrity, empathy, respect, optimism, and conviction.



MISSION | VISION | VALUES

our purpose

With deep roots as a trusted partner, we invest our time, heart, and expertise so that our clients and communities thrive.

our why

To be the bank of choice that helps our clients fulfill their dreams, passionately supports our communities, and invests in the growth and development of our team members.

who we are

The culture at Old National is firmly rooted in our six core values.

These values strengthen the fabric of the communities we serve, distinguish our team members as our greatest asset, and allow us to deliver a consistent, convenient, and customized experience for every client.



Integrity

Trusted, Authentic,
and Ethical



Inclusion

Courageously Embrace
Our Differences



Collaboration

Better Together



Excellence

Consistently
Delivering Our Best



Optimism

Spirit of Possibilities



Agility

Resourceful
and Innovative

ONB AT A GLANCE



STRENGTHENING AND SUPPORTING OUR COMMUNITIES THROUGHOUT 2024

**\$456
MILLION**

in Community Reinvestment Act (CRA)-eligible community development loans that supported affordable housing, economic development, community services for low- and moderate-income people, and revitalization/stabilization of low-to-moderate-income communities

\$3.2 million

in Affordable Housing Program (AHP) grants through the Federal Home Loan Bank

\$685,778

total team member and corporate contribution to the United Way

Since 2015, ONB Community Equity has provided

\$56 million

in equity funding to disadvantaged businesses and communities, and supported projects with a total cost of

\$2 billion

**\$12.6
MILLION**

in total grants and sponsorships benefiting more than 2,500 organizations

67,703

volunteer hours

(valued at more than \$2 million*) and more than

1.1 MILLION

hours since 2005

97%

of Foundation grants awarded to CRA-eligible initiatives

71%

of Foundation grants in support of underserved populations



**CORPORATE
GOVERNANCE**

100%

of our team members completed risk-based compliance training as well as training related to our Code of Business Conduct and Ethics

- Comprehensive Risk Appetite Statement
- Independent Chief Audit Executive/Ethics Officer

ONB

NASDAQ Ticker Symbol

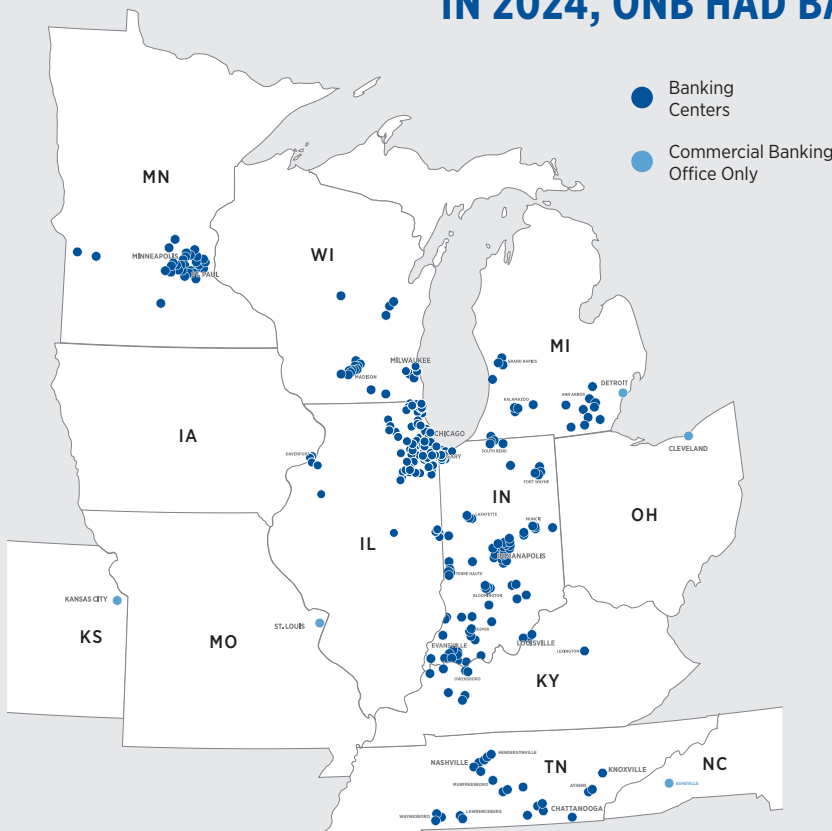
*Value of volunteer time based on figure of \$31.80 as established by the Independent Sector.

2024: OLD NATIONAL BY THE NUMBERS

\$54 billion in total assets	\$30 billion in assets under management	\$40.8 billion in total deposits
Top 30 largest bank headquartered in the United States	6th largest Commercial bank headquartered in the Midwest by assets ¹	10th largest Wealth Management platform among banks <\$100B in assets ²
190 years of service	Dual headquarters in Evansville, Indiana and Chicago, Illinois	NASDAQ: ONB

As of December 31, 2024

IN 2024, ONB HAD BANKING CENTERS IN 9 STATES



ILLINOIS

\$16.2 billion deposits | 40% of total franchise

INDIANA

\$12.4 billion deposits | 31% of total franchise

MINNESOTA

\$3.8 billion deposits | 9% of total franchise

WISCONSIN

\$2.9 billion deposits | 7% of total franchise

TENNESSEE

\$2.0 billion deposits | 5% of total franchise

MICHIGAN

\$1.8 billion deposits | 4% of total franchise

KENTUCKY

\$1.2 billion deposits | 3% of total franchise

IOWA

\$0.1 billion deposits | <1% of total franchise

NORTH CAROLINA

\$0.1 billion deposits | <1% of total franchise

As of 6.30.2024 FDIC Summary of Deposits

¹Includes depositories headquartered in the Midwest. Excludes merger targets, mutuals and trust banks. ²Ranked by gross revenue from fiduciary activities for the year ended December 31, 2024. Includes U.S.-headquartered depositories with MRQ assets less than \$100 billion. Excludes merger targets, MOE participants, trust companies, broker-dealers and subsidiaries of foreign organizations.

STRENGTHENING OUR PRESENCE

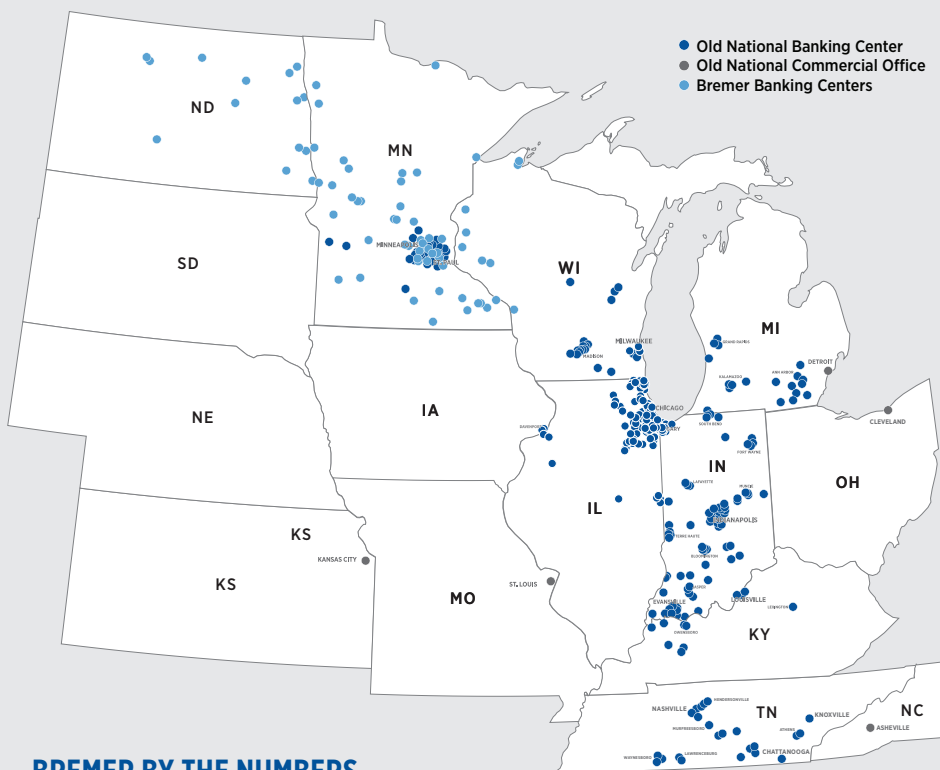
& ABILITY TO SERVE CLIENTS IN THE UPPER MIDWEST

On November 25, 2024, Old National and Bremer Financial Corp. (the bank holding company for St. Paul, Minnesota-based Bremer Bank) entered into a partnership agreement that includes 70 Bremer locations. Once the transaction is complete, Old National will be the third largest bank in the Twin Cities as measured by deposits. This partnership also introduces Old National to several other vibrant communities, including Alexandria, St. Cloud, and Rochester, Minnesota, and Grand Forks and Fargo, North Dakota.

An ideal strategic and cultural fit

From a strategic standpoint, partnering with Bremer Bank not only significantly strengthens Old National's ability to serve clients in the Upper Midwest, it also positions us very well to invest in technology and other client-focused enhancements throughout our footprint.

From a cultural perspective, the partnership could not be a better fit as Bremer's stated purpose is to "cultivate thriving communities." Bremer Bank consistently demonstrates this commitment to community through philanthropic giving and charitable partnerships focused on affordable housing, financial education, and economic empowerment.



BREMER BY THE NUMBERS

- \$16.5 billion in total assets¹
- \$11.8 billion in total loans
- \$13.2 billion in deposits
- Old National to become the 3rd largest bank in the Twin Cities (Minneapolis and St. Paul) once the transaction has closed.

As of December 31, 2024. ¹Increases Old National's new total asset size to \$70.2 billion.

BREMER'S 2024 COMMUNITY COMMITMENT

\$2.7 million

in donations by Bremer
to nonprofit organizations

\$213,000

in employee giving
to the United Way

16,500

volunteer hours
by employees

260

employees serving
on non-profit boards

1,450

Welcome Home kits donated
to families transitioning into
stable housing through the
"Bremer Home For Good"
initiative

2



- Pillars of Client Success
- A Team-Based Approach to Service
- 1834 | Treasury Management
- SBA Lending
- Providing Transparency
- Empowerment Small Business Loan Program



PILLARS OF CLIENT SUCCESS



Partnering with each client to help them manage and grow their money.



Taking a consultative, client needs-based approach to delivering products and services.



Providing tools and technology that are powerful, yet extremely flexible and easy to use.



Prioritizing the privacy and security of our clients in everything we do.

WE SERVE CLIENTS IN A VARIETY OF WAYS

280

banking centers

380

Old National ATMs

Nearly 4,000

fee-free Allpoint® ATMs

**Ability to Open
Accounts Online**

Robust and easy to use
**mobile app and
online banking portal**



A TEAM-BASED ORGANIZATIONAL STRUCTURE

Our Community Banking Vision

We strive to provide a distinctive, client-centric approach to Community Banking that is tailored to the needs of each client and the unique characteristics of each market. With a commitment to meeting our clients where they want to be, we deliver exceptional products and services through a full range of distribution channels. We're committed to engaging our clients with sales and service practices that utilize connected and convenient physical, digital, and voice channels.

- [Checking Accounts](#)
- [Savings Accounts & CDs](#)
- [Consumer Lending](#)
- [Credit Cards](#)
- [Home Mortgages](#)
- [Small Business Banking & Lending](#)

Our Commercial Banking Vision

With a highly consultative approach to client service, we strive to exceed the expectations of every Commercial client by aligning the expertise of our team members with the client's size and the business and industry in which it operates. We work exceptionally hard to provide an unsurpassed level of support in every aspect of the client relationship, and we offer a full suite of powerful, flexible products and services to address both the current and future financial needs of the client.

- [Checking Accounts](#)
- [Savings Accounts & CDs](#)
- [Loans and Lines of Credit](#)
- [Credit Cards](#)
- [Capital Markets](#)
- [Treasury Management: Payables and Receivables](#)
- [Merchant Services](#)

Our Wealth Management Vision

When it comes to helping clients manage and protect their wealth, we provide customized, holistic solutions. This means partnering with each client and taking the time to fully understand their goals and objectives. With a seasoned group of Wealth professionals all under one roof, including Wealth Advisors, Private Bankers, Trust Officers, Wealth Planners, and Investment Strategists, our integrated team offers a full suite of Wealth Management services for individuals, businesses, and nonprofit organizations.

- [Financial Planning](#)
- [Investment Management](#)
- [Private Banking](#)
- [Trust & Estate Services](#)
- [Institutional Services, including Philanthropy & Endowment Services, Corporate Trust Services, and Retirement Planning Services](#)

A HIGHLY DIFFERENTIATED APPROACH TO WEALTH MANAGEMENT



A DIVISION OF
OLD NATIONAL BANK

To better meet the often-complex Financial and Wealth advisory needs of high-net-worth individuals and institutions, Old National offers an enhanced Wealth Management business, 1834, a division of Old National Bank. 1834 is a boutique-style experience with integrated, customized wealth advisory and investment management services, including:

- [Wealth Planning](#)
- [Investment Management](#)
- [Trust & Fiduciary Services](#)
- [Estate Planning & Administration](#)
- [Private Banking](#)
- [Specialized Services](#)
- [Institutional Services for businesses and nonprofits](#)
- [Retirement Plan Services](#)

In addition to a location in Scottsdale, Arizona, 1834 has offices throughout our Midwestern and Southeastern footprint, including in Nashville and St. Louis.



A SERVICE-FOCUSED APPROACH TO TREASURY MANAGEMENT AND MERCHANT SERVICES

From powerful payables, receivables, and liquidity management solutions to proven fraud mitigation tools, there is a common thread that runs through all Old National's Treasury Management and Merchant Services products and services: passionate and highly-individualized client service.

"There is nothing more frustrating than not being able to speak with your bank when trying to use services to run your business," said Old National Treasury Management and Merchant Services President Joe Wicklander. "Clients deserve a knowledgeable and available partner who is passionate about their success and invested in exceeding their expectations."

Old National's Treasury Management team specializes in:

- [Payables](#) and [Receivables](#)
- [Information Reporting](#)
- [Liquidity Management](#)
- [Fraud Mitigation](#)

Our Merchant Services team offers expertise in:

- [Merchant Account Solutions](#)
- [Terminals and Software](#)
- [Data, Security, and Compliance](#)

SMALL BUSINESS ADMINISTRATION (SBA) LOANS

\$262.4 million

in total SBA 7(a) loan production, 2023-24

#1 Indiana-based SBA 7(a) lender*

#1 Wisconsin SBA 7(a) lender*

#2 Minnesota SBA 7(a) lender*

#20 National SBA 7(a) lender*

*Based on loan volume production

Old National is considered a Preferred Lender by the U.S. Small Business Administration, and we specialize in SBA 7(a) loans. Our experts are also experienced in assisting clients with the SBA Express program and the SBA 504 program. We leverage this experience and expertise to develop solutions in:

- Real estate purchase/construction
- Business acquisition/buyout
- Business expansion
- Working capital
- Starting your own business

PROVIDING TRANSPARENCY, PROTECTION, AND SECURITY

We strive to gain our clients' trust by always treating them fairly and with complete transparency. We do this by having policies and procedures aimed at simplifying our disclosures, as well as our products and services; aligning our sales practices with our clients' interests; and taking rigorous measures to safeguard the privacy of client information.

Protecting Vulnerable Individuals from Financial Abuse

Old National works to educate our clients, team members, and communities about the risk of financial abuse in several ways:

- Our [Money Safety for Seniors](#) program educates people about financial abuse that targets seniors.
- We built a robust [Security Center](#) at oldnational.com with detailed information about protecting yourself and those you love from fraud and abuse.
- We constantly **explore new strategies and best practices for combating financial exploitation**, working with nonprofit organizations, advocacy groups, regulators, law enforcement, and others.

Client Privacy and Data Security

As detailed in our Privacy Policy, Old National places the highest possible priority on protecting the privacy and security of client data.

- **We never call, text, or email clients asking for personal information** such as Online Banking credentials, Social Security Number, debit card number, or PIN.
- When clients use our **mobile app**, their sensitive account information is masked by HTTPS and 128-bit SSL encryption, and their financial information is not stored on their electronic device.
- We offer **automated text alerts** to help our clients

monitor account activity, including when their balance falls below a certain amount.

- All Old National debit card clients are automatically enrolled in a **free fraud monitoring** service.

Providing Fair and Transparent Marketing

We empower our clients to make informed financial choices by providing clear, concise, and transparent information about our products and services. Our in-house design studio works closely with the Compliance segment of our Risk Management Department to ensure that all our marketing/advertising messaging and materials are accurate, compliant, and clearly understandable.

Aligning Team Member Incentives with Client Interests

Our incentive programs and rules around incentives are designed to ensure that team members *always* keep client interests at the center of their decision making. Old National rewards our team members for providing clients with a positive experience and products and services that fit their needs. Additionally, our Risk Management team and the Enterprise Risk Committee of our Corporate Board work together to regularly review our organizational sales practices, including sales culture and incentive plans.



EMPOWERMENT SMALL BUSINESS LOAN PROGRAM

Left: Chief Strategic Business Partnership Officer Roland Shelton speaks with guests at an Empowerment Small Business Loan Program reception in Chicago.

To expand credit and improve access to capital for underserved communities, Old National Bank launched an [Empowerment Small Business Loan Program](#) in 2023 that is unique to the U.S. financial industry.

Loans generated through the program, which create access to capital to help expand entrepreneurial dreams, are evaluated using an approach that is not as dependent on consumer credit scores as most traditional credit models.

In its second full year, the Empowerment Small Business Loan Program generated nearly \$45 million in service of 100 unique clients. Here are just a handful of life-changing examples:

Joy's Helping Hand Child Care LLC—Indianapolis, IN

Jamika Cooper founded her childcare business in her home in 2009 and eventually moved to a leased space in 2014. In 2024, Old National Bank was able to help with financing for the purchase of her first commercial space, which substantially increased the business's capacity to serve children. Jamika was able to host a grand opening in October 2024 thanks to help from the Empowerment Small Business Loan Program.

Alliance Wellness Center—Bloomington, MN

Yussuf Shafie, a social worker and clinical director, purchased five different homes for his practice, Alliance Wellness Center, to house patients receiving treatment for various mental challenges. This high credit utilization negatively impacted his credit, but by partnering with Old National he was able to refinance the buildings under his business, providing him with the possibility for business expansion and an improved credit score.

The Effective Communication Coach—Milwaukee, WI

Old National's Empowerment Small Business Loan Program provided a Working Capital revolving line of credit to Denise Thomas, owner of The Effective Communication Coach, which allowed her to continue to operate efficiently and grow her business despite cash flow disruptions caused by slow vendor-client payments.

Empowerment Loan Equips Dessert Maker for National Debut

Chicago's Tamara Turner started The Silver Spoon Dessert Company on a shoestring budget, beginning with her family recipe for Bundt cakes and building a reputation that put her cakes in high demand. Four years later, American Airlines came calling with a contract for roughly 80,000 Bundt cakes each week.

Turner took advantage of the Empowerment Small Business Loan Program to save almost \$70,000 annually while financing new equipment to take on additional large contracts.

The program offers a longer amortization schedule that allows business owners to reduce payments, with an overall process that is shorter than a Small Business Administration (SBA) loan. "I didn't even have a plastic spoon," Turner said of coming up with the Silver Spoon Dessert name, "I was just a single mother living for my kids. But now I'm at the point where I realize life is good, in spite of everything."



Old National Bank is different from other banks because you know your relationship manager and they are with you every step of the way.

**TAMARA TURNER,
FOUNDER/CEO, THE SILVER
SPOON DESSERT COMPANY**

3

STRENGTHENING OUR COMMUNITIES



- [How the ONB Foundation Serves Communities](#)
- [Louisville Walk to Remember | Pay It Forward Campaign](#)
- [Better Together Volunteer Days](#)
- [Volunteer of the Year](#)
- [Community Growth Plan](#)
- [ONB Community Equity](#)
- [Community Development | CRA](#)
- [Financial Education | Sustainability](#)



MAKING A DIFFERENCE THROUGH THE ONB FOUNDATION

Old National has always focused on strengthening and supporting the communities we serve. In 2024, we invested more than \$3.68 million in our communities via grants to 229 organizations. Here are just a handful of initiatives funded in 2024 through our Foundation:

Affordable Housing



ChooseWell Communities (CWC)—Louisville, KY

Our grant funding supports CWC's Housing First initiative, which ensures Louisville-area children remain anchored in safe, affordable housing as their parents navigate early recovery and their children's crucial first five years.

» Hearts & Hammers Twin Cities—Minneapolis, MN

Hearts & Hammers promotes housing stability and enhances the quality of life for residents in need. ONB Foundation funding enables free home-improvement assistance to low-income seniors, disabled individuals, and veteran homeowners.

Economic Development



» Black Leaders Detroit (BLD)—Detroit, MI

BLD's no-interest loan program provides Black entrepreneurs with financial support without interest. Our grant dollars help foster economic growth and stability by offering accessible funding.

BizStarts Milwaukee—Milwaukee, WI

The ONB Foundation is helping BizStarts form an ecosystem of training and support for new or emerging Milwaukee entrepreneurs from low-to-moderate-income (LMI) communities. BizStart's structured guidance is designed to be flexible as entrepreneurs develop their businesses.

Workforce Development



Greenwood Project—Chicago, IL

ONB Foundation funding helps the Greenwood Project create career pathways in financial services for Black and Latino college students. More than 70% of Greenwood participants are currently working in financial services.

» **Blue Jacket Academy—Fort Wayne, IN**

Blue Jacket Academy is an intensive training program for individuals who have previously struggled to find or keep employment. The ONB Foundation's investment helps fund coursework and build soft skills that help participants find lasting success.

Financial Education



» **CLIMB USA—Madison, WI**

ONB Foundation funding enables CLIMB USA to expand investment education into underserved communities. Underserved youth, families, and communities are taught how to research stocks and create a real investment portfolio.

Project Green—Grand Rapids, MI

By partnering with the ONB Foundation, Project Green aims to move consumers toward an asset-building mindset. Project Green partners with local churches to provide their congregations and surrounding communities with financial capabilities and educational workshops.

Education Achievement



» **Chicago Youth Centers (CYC)—Chicago, IL**

Funding supports the expansion of CYC's capacity to provide first-in-class programming to vulnerable youth and families. CYC envisions a bright future, filled with discovery, that kids can create for themselves.

Rise Early Learning Center—Minneapolis, MN

Rise Early supports family stability and aims to prepare children for success in school and life. Through a unique model working with affordable family housing, they serve low-income families to create positive learning experiences in the early years.



We at Amplify Louisville are excited to partner with the ONB Foundation to increase our capacity to do more for the Louisville community and support the next leaders of our community!

LARRY HORN
CO-FOUNDER & CEO
AMPLIFY LOUISVILLE

97%

of all ONB Foundation
grant funding in 2024
supported CRA-eligible
initiatives

71%

of grants in 2024
served underserved
populations



HONORING AND REMEMBERING THOSE WE LOST

On April 10, 2023, a tragedy at our downtown Louisville, Ky., location took the lives of five beloved Old National team members: **Josh Barrick, Deana Eckert, Tommy Elliott, Juliana Farmer, and Jim Tutt**. One year later, on April 10, 2024, our entire Old National family came together to honor and remember these extraordinary, loving individuals.

In every Old National community, our team members gathered at a coordinated time—wearing “We Remember Louisville” shirts—for a brief Walk to Remember. We also partnered with the American Red Cross to hold blood drives throughout our footprint in honor of those we lost.



CONTINUING TO PAY IT FORWARD

Old National’s Pay It Forward “acts of kindness” campaign continued for a ninth straight year, led by our Associate and Community Engagement (ACE) teams (see page 37 for more about our ACE teams). In 2024, our team members gave back to the community through food drives, by helping families in need, by assisting childcare centers for low-income families, and more.



Micro Pantry Services

Our Southwest Chicago Suburbs ACE team assisted with the construction of micro pantries designed to allow anonymous food pick-up for those in need, and a drop-off point for those who wish to donate items.



Food and Supplies Drive

Our team members from Fox Valley, Wisc., partnered with the Oshkosh Area Community Pantry by hosting a food and supplies drive in three banking centers. The ACE team collected toiletry items, food, and clothing for the community, while Old National team members and community members made additional donations to those in need.



BETTER TOGETHER DAYS



PUTTING OUR VALUES INTO ACTION



On September 18 and 19, 2024, Old National set records for team member volunteer participation, hours, and organizations served during our third annual Better Together Volunteer Days. Not only did we help strengthen the local communities we serve, we proved that we truly are Better Together when we take time to roll up our sleeves!

Almost 200 volunteer events took place, making it the perfect way to say thank you to our communities while also paying it forward.

DURING THIS TWO-DAY VOLUNTEER BLITZ:



2,433
ONB team members
devoted more than



7,600
hours in support of



196
organizations in



9
states



Top Left: Community Marketing & Engagement Director Jamie Guise volunteered at the Hand2Hand organization, putting together food backpacks for children in Jenison, Mich. **Top Middle:** Community Marketing & Engagement Manager Casey Merkwan and Banking Center Manager Peter Gogra packed non-perishable food items for students at Every Meal in Roseville, Minn. **Top Right:** Mario Vizuet, a Private Wealth Advisor, packed a box while volunteering at the Second Harvest Food Bank of Middle Tennessee in Nashville.



Middle Left: Jennifer Povilitas, a Wealth Sales Assistant from Bloomington, Ind., volunteered with Junior Achievement. **Middle Right:** Business Banking Relationship Manager Dale Bushman and Private Wealth Program Manager Erik Pinter assisted with organizing donations at Feeding America-Eastern Wisconsin in Appleton.



Left: Kelsey Dompke, Old National Talent Manager, and Community Marketing Manager Brittany Brown prepared food at A Safe Haven Foundation in Chicago. **Right:** Madison Ray-Butler, a Client Service Representative in Henderson, Ky., volunteered at the Henderson Christian Community Outreach center.



SPOTLIGHT

OLD NATIONAL VOLUNTEER OF THE YEAR

CHRISTA BENNETT

Each year, Old National recognizes one team member whose passion for community and commitment to service set them apart. Our 2024 Volunteer of the Year is Christa Bennett, HR Compensation Specialist from Henderson, Ky.

Christa recorded more than 700 volunteer hours in 2024. A significant amount of this time was spent performing volunteer duties for the Henderson, Ky., Humane Society. In addition to fostering dogs, Christa serves as Board Treasurer. She also takes photos of and writes bios about each animal the organization houses.

Christa is also involved in Old National's Military Veterans Impact Network and recently became the Evansville, Ind.,

Market Lead for the group. Her husband and father-in-law both served in the military, and her son is an active-duty member of the U.S. Navy.

"Christa illustrates and lives Old National's values daily," said George Lance, her direct supervisor and Old National's Total Rewards Director. "Her optimism and can-do attitude are contagious."

Thank you to Christa for her commitment to her community, and for consistently putting Old National's values in action. And a big thanks, as well, to all our Old National volunteers who showed up and made a difference in 2024.



I've been employed by two non-profit organizations, and I appreciate the impact they make in our communities. I've always wanted to volunteer as well, and now that my kids are grown, I finally have time to give back.

CHRISTA BENNETT

FULFILLING OUR MISSION

With deep roots as a trusted partner, we invest our time, heart, and expertise so that our clients and communities thrive.

\$12.6 MILLION

in total grants and sponsorships benefiting more than 2,500 organizations

67,703 volunteer hours in 2024

(valued at more than \$2 million*) and more than

1.1 MILLION hours since 2005

*Value of volunteer time based on \$31.80 per hour established by the Independent Sector.



COMMUNITY GROWTH PLAN

Over \$9.5 Billion in Commitments

In February 2022, Old National announced a five-year, \$8.3 billion Community Growth Plan (CGP) focused on expanding our longstanding commitment to support historically underserved and economically disadvantaged individuals, families, and communities. The plan was developed in collaboration with the National Community Reinvestment Coalition (NCRC) and its members. An additional \$1.2 billion in commitments were made for 2024 through 2026 for our Tennessee markets as a result of our CapStar Bank partnership.

2024 HIGHLIGHTS

RESULTS THROUGH 2024*	2022-24 Results	5-Year Commitment
Small Business Loans	\$1.5 billion	\$4.1 billion
Home Purchase & Home Improvement Loans	\$1.4 billion	\$3.2 billion
Mortgage Subsidies	\$10.4 million	\$3.8 million
Community Development Lending & Investments	\$2.2 billion	\$3.3 billion
Philanthropic Giving	\$24.2 million	\$25.5 million

* Results include Tennessee performance and commitments; An additional \$1.6 billion in commitments will be made as a result of the Bremer Bank partnership.

OTHER NOTABLE 2024 ACTIVITIES

- Expanded our Empowerment Small Business Loan Program, a special purpose credit program designed to increase capital to minority- and women-owned small businesses.
- Introduced a new ITIN mortgage product pilot program in Chicago and Milwaukee.
- Initiated investments to expand or improve locations in majority-minority areas, including Aurora, Illinois (completed); Elgin, Illinois (completed); Chicago, Illinois (pending); Minneapolis, Minnesota (pending); and Nashville, Tennessee (pending).
- Our ONB Community Equity team deployed approximately \$110 million in CRA-eligible tax credits (low-income housing, historic and new markets).
- Increased our marketing efforts to promote our affordable housing products and down payment assistance programs across key markets, including our new Tennessee markets, significantly increasing loans to LMI borrower and areas.
- Continued to expand our lending personnel, focused on affordable home and small business products.



CULTIVATING STRONG, SUSTAINABLE COMMUNITIES

Old National welcomes our responsibility to effectively manage our social, cultural, and economic resources in partnership with our team members, 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. At Old National, we define our approach to sustainability by dividing our efforts and activities into three categories:

OLD NATIONAL APPROACH TO SUSTAINABILITY

SOCIAL SUSTAINABILITY



Grants, sponsorships, board service by team members, donations of physical assets, and advancing financial literacy and education.

CULTURAL SUSTAINABILITY



Empowering team member volunteerism, career development, and inclusion initiatives.

ECONOMIC SUSTAINABILITY



Commitment to corporate governance, responsible utilization of resources, and supply and process efficiencies.



COMMITTED TO COMMUNITY INVESTMENT

Established in 2015, the ONB Community Equity team plays a critical role in community development and sustainability projects throughout Old National's footprint. With extensive expertise in tax credits (which are government programs designed to incentivize private investment), the team provides equity capital and loans to support projects that rehabilitate historic buildings, provide affordable housing, invest in low-income communities, and generate alternative energy.

Old National participates by making equity investments in the underlying projects. ONB Community Equity provides tax credit financing expertise in the following categories:

- Historic Tax Credits
- Low Income Housing Tax Credits
- New Markets Tax Credits
- State Tax Credits

Old National CDE Corporation: New Markets Tax Credit Allocations

Since 2023, Old National CDE Corporation (ON CDE), a subsidiary of ONB Community Equity, has received over \$105 million New Markets Tax Credit (NMTC) allocations from the Community Development Financial Institutions Fund. As a certified Community Development Entity, ON CDE allocates tax credits to community facilities and job creating projects in distressed census tracts across our service area.

ON CDE prioritizes allocations to businesses and non-profits that fulfill the needs of the communities they serve, particularly those that will expand the provision of goods and services to low-income communities and/or people. An additional emphasis is placed on programs that support healthy households.

Paired with ONB Community Equity's New Markets Tax Credit investment capability, the Tax Credit Group uses several powerful tools to extend Old National's reach to disadvantaged communities and businesses within our footprint.

A track record of impacting underserved communities:

Since 2015, ONB Community Equity has provided **\$56 million** in equity funding to underserved businesses and communities.

During this same timeframe, ONB Community Equity has directly funded projects with a total construction cost of **\$435 million** and, when including investment through funds, has supported projects with a total cost of **\$2 billion**.



New Markets Tax Credit Projects: Meta House Treatment Center

Founded in 1963, Meta House, based in Milwaukee, Wisc., provides comprehensive substance use disorder and co-occurring mental health treatment to women, and specializes in treating pregnant and parenting clients. Meta provides gender-specific, family-centered programming that includes inpatient substance abuse treatment, outpatient care, case management, vocational and educational services, as well as recovery housing. New Markets Tax Credit financing provided by Old National will assist Meta House in building a new headquarters and state-of-the-art treatment facility.

Extensive public and private fundraising by Meta House will build a new 100,000+ square foot facility to expand its programmatic offerings. This will include up to 100 total inpatient beds (up from 35), provide on-site primary care, and co-location with child welfare and drug treatment court services.

In 2023, Meta House served 536 clients between inpatient and outpatient services. They anticipate that number to grow to 900 once the new facility is open. Approximately 50% of the clients Meta House serves identify as racial minority; 66% of the women served were mothers; 57% were homeless or unstably housed; 23% had no high school diploma; and 86% had a co-occurring mental health disorder. The new facility will also retain 85 jobs while creating 50 new permanent jobs.

INVESTING IN OUR COMMUNITIES

Old National is committed to being an active partner in the creation of a more inclusive and equitable society. For us, playing a role in building sustainable communities is both a goal and a responsibility.

We are dedicated to not only upholding the principles of the Community Reinvestment Act, but also to seeking and creating lending, investment, and service opportunities that support and empower underserved populations and economically disadvantaged communities.

This important work is driven by the members of our Community Development & Outreach team who are dedicated to building strong community partnerships, listening to and understanding the critical needs of our communities and implementing innovative solutions to make a meaningful impact.

In addition, we firmly believe that financial education and empowerment is the key to wealth creation and a better future for all individuals and communities. In support of this belief, we are proud to draw upon the expertise of our team members to develop and implement financial education programs that aim to build assets, promote equitable outcomes, and assist with promoting financial health and well-being.

OLD NATIONAL'S COMMUNITY DEVELOPMENT GOALS ARE ACHIEVED IN THREE WAYS:



COMMUNITY INVESTMENT

We invest funds to support economic development initiatives, affordable housing, community services, and revitalization efforts in Low-to-Moderate Income (LMI) Majority-Minority and distressed neighborhoods. Here are some of the ways we invest:

- Low-Income Housing Tax Credits, New Markets Tax Credits, Historic Rehabilitation Tax Credits, and Direct Equity Investments
- Grants that support affordable housing projects and down payment assistance for first-time homebuyers
- Targeted investments in Community Development Financial Institutions (CDFIs)
- Old National Bank Foundation Grants
- Donations and Sponsorships



COMMUNITY LENDING

Old National is committed to nurturing dreams of prosperity, from homeownership to entrepreneurship. We do this through:

- Mortgage lending to LMI borrowers for home purchases, improvement, and refinancing
- Serving the borrowing needs of small businesses and farms
- Financing development in LMI areas
- Seeking community development lending opportunities that support affordable housing, economic development, and community revitalization initiatives in LMI neighborhoods



COMMUNITY OUTREACH & SERVICE

We are active and supportive members of our communities with a consistent focus on volunteerism, building impactful partnerships, purposeful philanthropy, and leading with care to strengthen and sustain the places where we live and work. Service to our communities takes many forms, including:

- Products and services that meet the daily financial management needs of all our clients
- Promoting financial capability by offering workshops on Financial Psychology, Budgeting, Home Ownership, Account Management, Credit, Loans and Debt, Jobs and Careers, Entrepreneurship, Taxes, Risk Management & Insurance, Retirement, and Investments
- Forming strategic partnerships with charitable organizations to address community needs
- Supporting community organizations and projects through grants, sponsorships, and volunteerism
- Conducting community listening sessions to learn how we can best provide support

2024 COMMUNITY DEVELOPMENT HIGHLIGHTS

97% of ONB Foundation grants supported Community Reinvestment Act-eligible initiatives

30,600 individuals impacted through financial education classes and workshops

226 registered Old National instructors available to lead financial education efforts with community partners

\$8,644,888 in down payment assistance grants through the
ONB Down Payment Assistance Program and the Federal Home Loan Bank

\$3,200,000 in Affordable Housing Program (AHP) grants through the Federal Home Loan Bank

180 community development loans totaling **\$456 million** that supported affordable housing,
economic development, and other services for low-to-moderate-income individuals and families

CRA Public File and Performance Evaluation

In accordance with the Community Reinvestment Act (CRA) Regulation BB, Old National Bank is required to maintain and make available for public inspection a complete CRA Public File, which includes the results of our most recent CRA Performance Evaluation. These results are publicly available at oldnational.com.

Old National uses the parameters and guidelines of the CRA Performance Evaluation to help guide our approach to serving our communities, and we are proud of the results we have achieved and the positive impact we have had on our communities.

Home Manager Mortgage Program

Old National's Home Manager Mortgage Program empowers clients who might not qualify for a traditional mortgage to achieve their dream of homeownership. Home Manager clients can purchase a home with as little as 3% down and enjoy a lower monthly payment with no Private Mortgage Insurance (PMI) requirements. Additionally, a special account called Home Manager Checking can be established to help the client save what they need for real estate taxes and homeowner's insurance.

'Bank On' and ONB EZ Access Checking

Old National helped launch the third Bank On program in the nation in 2008. Bank On focuses on helping the unbanked gain access to mainstream financial services. In 2016, Old National created ONB EZ Access Checking, a Bank On-nationally certified account. Bank On-certified accounts are safe, affordable transaction accounts designed for those who might not otherwise have access to a checking account. Old National experts help coach other financial institutions on how to establish certified Bank On accounts and speak on webinars discussing the importance of these accounts.

CD Believer Loan

The Old National CD Believer Loan is an innovative product designed to help individuals build their credit rating. Through this product, individuals have the opportunity to establish a strong payment history while building a savings balance at the same time. The CD Believer Loan offers flexibility to borrowers with no minimum credit score required. The loan is secured by an Old National Certificate of Deposit (CD) that borrowers purchase using the loaned funds. Once the loan is paid in full, the borrower receives the CD funds including interest.

Other Products and Programs

In addition to the Home Manager Mortgage Program, Old National offers several other innovative and flexible loan products and programs. This includes:

- Down payment assistance for eligible home buyers
- Amish and Older Mennonite Residential Mortgage
- USDA Rural Housing Loans
- Federal Housing Administration (FHA) Loans
- Veterans Administration (VA) Mortgage Loans
- Farm Service Agency (FSA) Guarantee Loan Program
- Secured Credit Card
- First-Time Consumer Borrower's Program

COMMITTED TO FINANCIAL EDUCATION

In 2024, Old National expanded upon our long-standing commitment as a leader in the financial education space with two new initiatives:



PODCAST



This monthly podcast complements our Real-Life Finance eLearning education platform and in-person workshops. Hosted by Old National Financial Empowerment Director Ben Joergens, each episode focuses on everyday financial solutions that empower listeners to build the financial future they richly deserve.

Why we're so focused on financial education

In addition to being the right thing to do, our commitment to financial education represents a dollars-and-cents calculation of the tremendous cost to society of financial illiteracy. By addressing this issue head-on, we are empowering individuals to become successful money managers, budgeters, first-time homeowners, and, in some cases, business owners.



VIDEOS

These short and engaging videos feature young adults sharing their insights about budgeting, saving, and other keys to effective financial management.



REAL-LIFE FINANCE: AN INVESTMENT IN COMMUNITY FINANCIAL EDUCATION

30,600 participants in 2024 from **850** in-person workshops

2,800 participants in Spanish workshops

4,644 sign-ups for the e-Learning platform since 2019

226 Registered financial education instructors

7 Community outreach and financial empowerment officers

*Through December 31, 2024



The value of financial literacy to our students cannot be overstated. This program is important to our university vision of preparing transformative leaders for service to the world; leaders who are trustworthy, healthy, inquisitive, and skilled.

MICHAEL D. BEDEL, CPA, CGMA, CHIEF FINANCIAL OFFICER, MARIAN UNIVERSITY

SUSTAINABILITY & SOCIAL RESPONSIBILITY

ECO-FRIENDLY BANKING

ONB's Commitment to Recycling Technology with 'PCs for People'

As technology advances, the issue of old technology disposal and electronic waste (e-waste) becomes increasingly pressing. Old National's multi-year partnership with PCs for People, an organization that recycles used computers and technology, has resulted in donations of nearly 8,000 pieces of quality refurbished equipment to nonprofits within our footprint over the last decade

The partnership benefits the environment by:

- Reducing e-waste
- Conserving resources
- Contributing to energy efficiency
- Promoting digital inclusion

This initiative emphasizes the importance of responsible resource management, and demonstrates how e-waste recycling can impact the environment and communities.



ONB & PCs FOR PEOPLE ENVIRONMENTAL IMPACT

The equipment donations that Old National made to PCs for People in 2024 equate to the following:



89,375

pounds of e-waste saved from a landfill



618

metric tons of carbon dioxide
removed from the atmosphere



134

passenger cars annual emissions saved =

18,338

gallons of gasoline conserved

PARTNERSHIP PROFILES



Illinois: Morton Arboretum

Old National sponsors the non-profit arboretum, the "Champions of Trees," with funding and team members volunteering for tree plantings. The botanical garden and research center sits on 1,700 acres and is a hub for nature education and scientific research. The Chicago Region Carbon Program also creates an efficient enrollment of planting and preservation projects for the region-wide carbon crediting program.



Minnesota: Repowered

While it recycles more than 2.9 million pounds of electronics for salvage, refurbishment, and re-sell, Repowered's actual mission is to provide formerly incarcerated adults with workforce development training to gain hands-on skills and access to stable, livable-wage employment. More than 50% of Repowered staff have lived experience with incarceration, and nearly 100% of the population served by the program is considered at federal poverty level. Old National also works with the program to provide financial literacy training.

4

TEAM MEMBER ENGAGEMENT



- Strength and Stability Starts with Our Team Members
- Learning and Leadership Development
- Culture Focus | Internship Development
- ONe Wish and Achieve Your Degree Programs
- A Focus on Mental Health
- Impact Networks | ACE Teams
- CEO Council



The bank is committed to my professional growth. There are numerous opportunities to learn new skills and advance in my career. Whether it's through training programs, workshops, or on-the-job learning, I feel supported in my journey to grow and succeed.

2024 ENGAGEMENT SURVEY COMMENT FROM AN OLD NATIONAL TEAM MEMBER



STRENGTH & STABILITY STARTS WITH OUR TEAM MEMBERS

Old National believes our people are our most valuable asset. Regardless of role, location, or tenure, our team members are passionate about serving our clients and strengthening our communities, which helps create a powerful culture that distinguishes Old National from our peers.

Recognizing that our team members are our greatest asset means cultivating and investing in them. That means providing them with the tools, resources, and support systems they need to excel. It also means creating and fostering an environment that promotes work-life integration and volunteerism; and insists on ethics and integrity.

WHAT DOES IT MEAN TO BE AN OLD NATIONAL TEAM MEMBER?



It's about opportunity.

Team member success is important, and we offer a wide range of programs and experiences dedicated to ongoing career and personal development, including those focused on leadership, mentoring, and skill-building.



It's about community.

Every team member at Old National is encouraged to be an active participant in the community and is given paid time off to volunteer. We also foster community development and financial education.



It's about living your best life—personally and professionally.

In addition to a comprehensive benefits package, our team members have access to paid parental and caregiver leaves, dedicated healthcare clinics, preventive health and wellness programs, and free retirement and investment advice.



It's about integrity.

At Old National, you are part of an organization that you can be proud of. Our team members have helped us earn numerous awards and honors that reflect our culture and our commitment to doing things the right way.

5 KEY PRINCIPLES OF PROFESSIONAL AND CAREER DEVELOPMENT AT OLD NATIONAL





LEARNING & DEVELOPMENT

Whether a team member is beginning their career or building upon it, Old National has a variety of tools and resources to help them create a customized learning plan to support their professional development. Using ONUniversity, our Learning Management System, team members can access multiple self-directed training tools and programs while also taking advantage of guided learning opportunities. Learning paths for specific positions are also available.

INDIVIDUAL DEVELOPMENT PLANS

Old National has a structured approach to growth and development that centers on the creation of an Individual Development Plan (IDP) by every team member. Extensive resources are available on our Learning and Development intranet site to help team members develop their IDP. Team members then meet with their manager three or more times during the year to discuss their plan and the progress they are making toward their goals.



I am passionate about growing the next generation of leaders. ONB's expectation of coaching, Individual Development Plan (IDP) completion and competency scoring is an opportunity for team members to evaluate their skills and recognize blind spots.

**2024 ENGAGEMENT SURVEY COMMENT
FROM AN OLD NATIONAL PEOPLE LEADER**

STRUCTURED LEADERSHIP DEVELOPMENT PROGRAMS

In addition to the self-directed growth and development tools available through ONUniversity, Old National has structured leadership development courses for team members at every stage of their career.

Relationship Banker Development Program/Path provides career development opportunities for Community Banking team members through guest speakers, specific activities, and stretch assignments. It also provides the opportunity to strengthen institutional knowledge, skills, and key behaviors related to the Relationship Banker role.

Leadership Academy allows team members to gain the skills and knowledge applicable to current and future leadership positions. The self-paced design of this program makes it attractive for individuals across Old National, and participation continues to increase.

ONB People Leader/Leadership Essentials helps new managers understand what it means to be people leaders at Old National and provides them with the tools to support Old National's culture and drive the growth, development, and performance of team members.

ONe Culture Program is an immersive culture-shaping session for all people leaders and culture influencers. It creates a common language for how leaders intentionally shape culture and lead teams.

Leading Together is a quarterly series for all people leaders, focused on timely development topics to maximize relationships and results.

RISE Development Program is a competency-based development program for mid-level leaders and individual contributors with large group learning and smaller leadership circle discussions. Development assessments are utilized to support participant learning and growth.

Senior Leader Continuing Development (SLCD) provides regular education, development, and experiences for all senior leaders to help sustain and increase their overall leadership effectiveness. Content is aligned with Old National values, leadership principles, and competencies.

Women's Executive Leadership Academy (WELA) brings female leaders across our footprint together to build relationships, network, and gain skills and knowledge. Participants receive support from program alumni leaders, and the program remains a vital part of our future leader base.

A CONTINUOUS FOCUS ON CULTURE

Throughout 2024, Old National continued a culture-shaping initiative that touched all team members. This included regular internal communications about monthly culture topics and associated activities.

Additionally, we introduced an internal “Culture Connect” email. This weekly, culture-focused communication keeps all Old National team members up to date on key themes and topics related to our “Better Together” culture while also celebrating examples of team member engagement.



The Culture Connect emails are always filled with uplifting and encouraging content, and I find myself looking forward to each one. They never fail to provide me with a boost of positivity and inspiration.

FEEDBACK FROM AN OLD NATIONAL TEAM MEMBER

SUMMER INTERNSHIP PROGRAM

Old National’s annual summer internship program helps students apply their classroom knowledge to meaningful work experiences in a professional environment. Throughout the 10-week program, students are integrated into a business segment, working closely with team members on assigned projects, connecting with executives, participating in a local community service project, and collaborating on a group project and final presentation to peers and leaders.

LEAD ROTATIONAL DEVELOPMENT PROGRAM

The two-year program offers an opportunity to experience the many possibilities of a rewarding career in banking through structured rotational assignments within our organization. Program participants are paired with a peer mentor and senior mentor. Potential career placement could include a variety of professional roles depending on business need and participant interest.

ORR FELLOWSHIP

Old National is proud to partner with the Orr Fellowship in Indianapolis, an early career development program for versatile high-achievers and future-focused businesses in Indiana. In 2024, Orr Fellowship expanded to Evansville. Old National became one of more than 15 companies to accept applications for the new chapter.



My internship experience at Old National Bank was nothing short of unique and impactful. I had the chance to learn from mentors, hear from executives weekly, and gain a wide variety of experiences that helped me grow professionally and personally.

ABBY HOBROUGH
COMMUNICATIONS SPECIALIST



The LEAD program has given me the opportunity to learn from some of the best minds in credit and build relationships with individuals who remain an integral part of my success. I am grateful for the knowledge, mentorship, and connections I have gained throughout the program.

LAUREN LECHNER
COMMERCIAL UNDERWRITER



ONe WISH PROGRAM

Old National's ONe Wish program is designed to financially assist team members who are dealing with hardships and emergency situations including money for car repairs, home repairs, and emergency travel expenses.

ACHIEVE YOUR DEGREE PROGRAM

Old National understands the importance of higher education as a building block to achieving personal success. Our Achieve Your Degree partnership provides financial assistance to team members who have not yet attained an associate's degree or higher and wish to advance their education through classes at Ivy Tech Community College. Participants can work toward earning a specially-created Old National Certificate that is a component within the Ivy Tech Business Administration Technical Certificate curriculum. The certificate is a recognized credential within Old National.



TEAM MEMBER RECOGNITION

Old National partners with Motivosity to recognize team members for their years of service and enhance peer-to-peer appreciation and connection. On a milestone anniversary date, a message is sent to the team member and their manager, acknowledging the team member's years of service with a link to redeem a gift card or donate to a charity of their choice. Years of service are recognized in increments of five, from one to 50 years. The team member's choice of gift is accompanied by a certificate personally signed by Chairman & CEO Jim Ryan.

ONe VISION AWARD



2024 ONe Vision CEO Award winner Sarah Plotkin (center) with Community Banking Manager Ali Rader (right) and Old National Chairman & CEO Jim Ryan.

ONe VISION AWARD PROGRAM

Each quarter, Old National recognizes team members who have gone above and beyond to exceed expectations, practice leadership, and support our communities. In other words, team members who consistently put the Old National values into action. These team members are honored within our organization as ONe Vision award winners.

At the end of each year, Chairman & CEO Jim Ryan reviews all quarterly ONe Vision recipients and selects one team member to be honored with our annual ONe Vision award. In 2024, this was Sarah Plotkin, Banking Center Manager in Terre Haute, Ind. Thank you to Sarah for embodying Old National's values and putting them in action!



Sarah is always coaching, mentoring, and assisting in whatever way she can. It shows in the teamwork and happiness you can feel when you walk into her banking center.

ALI RADER
COMMUNITY BANKING MANAGER

INTEGRITY • INCLUSION • EXCELLENCE
COLLABORATION • OPTIMISM • AGILITY



UNDERSTANDING THE IMPORTANCE OF MENTAL HEALTH

In 2024, Old National continued to focus on providing robust, confidential mental health resources and services to our team members. This included:

Mental Health Matters intranet resource page: Introduced in 2022 to help our team members manage the lingering effects of the COVID pandemic, this resource page is filled with self-care resources and other mental health assets, including depression and anxiety worksheets, tools for dealing with grief and loss, and more.



Company-provided Headspace account: All Old National team members and their families enjoy free access to the popular and powerful Headspace mental health platform. In addition to acting as Old National's confidential Employee Assistance Program, Headspace provides our team members and their dependent family members with:

- Unlimited, real-time mental health coaching by text.
- Annual access for up to eight online mental health appointments with the need for additional sessions coordinating with Old National's medical plan.
- In-person scheduling with a local mental health provider.
- Everyday mindfulness, sleep, stress, and anxiety support and resources.
- Online resources focused on personal growth and development.

Inclusive Conversations: Old National invites all team members to join Inclusive Conversations (via Zoom call) during the year. These discussions focus on a range of topics, including social issues that affect the mental and emotional well-being of team members.

Weekly Culture Connect email: In the latter half of 2024, we introduced a weekly "Culture Connect" email for all team members. Each email features positive, encouraging messages and real-life illustrations of team members who are living our values and achieving a healthy work-life balance.

Weekly CEO Update: Each Friday, Chairman & CEO Jim Ryan sends an email to all team members. Jim's messages frequently stress the intentionality of proper mental health and the importance of team members taking care of themselves. In fact, each weekly update ends with a call for team members to "love, care for, and support one another."



I volunteer because not only does it give me the opportunity to connect with people across different client segments, but also to promote and bring forth positive change and ideas to get our markets engaged.

JADA MONROE
ACE CHICAGO MEMBER

Top photo:
The Central Michigan ACE Team partnered with the organization Fleece and Thank You to make blankets for children in hospitals across Michigan.

ASSOCIATE AND COMMUNITY ENGAGEMENT (ACE) TEAMS

Our ACE team program was implemented in 2015, and today more than 400 team members participate. ACE teams, which are spread throughout our footprint, work to:

- Create local/regional team member engagement opportunities
- Facilitate team member recognition
- Build cross-departmental relationships and collaboration
- Assist with activation of community partnerships by collaborating with our Community Marketing & Engagement Managers
- Serve as a conduit for input and feedback to both regional and corporate leaders

Impacting internal and external communities



Generally made up of 5-10 members, ACE teams exemplify Old National's Values in Action, and are at the heart of creating a company culture that helps our communities thrive. ACE teams organize activities such as charity walks, sponsored community events, and financial literacy programs, while also identifying and spearheading other high-impact community initiatives.



ACE team members also serve as ambassadors and liaisons for Old National programs such as ONe Vision, the ONB Cares volunteer program, and internal Impact Networks.



OLD NATIONAL IMPACT NETWORKS

These volunteer-based groups are open to all team members who are passionate about driving engagement, creating awareness of diverse backgrounds and experiences, and building a culture of inclusion across the organization. In 2023 we expanded our Impact Networks and held our first National Co-Chairs Summit that focused on overall leadership development, as well as topics such as effective leadership, measuring impact, and leveraging intersectionality. In 2024 we launched the Mosaic network, a welcoming space for individuals from all backgrounds, especially those with immigrant roots.



The **African American Business Impact Network** advances Old National's commitment to inclusion by providing a forum to support the professional development and retention of African American team members.

- Launched Evansville and Wisconsin chapters in 2024
- Hosted a three-part virtual "Wellness Wednesday" series



The **Military Veterans Impact Network** is responsible for coordinating company-wide efforts to create sustainable programs for transitioning veterans while supporting current veteran team members.

- Hosted collection drives to benefit homeless veterans
- Featured organization-wide Women Veterans Day event
- Partnership expanded with 'Tee it up for the Troops' in five markets



The **Abilities First Impact Network** promotes an inclusive work environment by increasing awareness of the needs of those with disabilities and providing a disabilities educational forum.

- Welcomed Wisconsin chapter
- Hosted a four-part virtual series on caregiving for aging parents/loved ones with disabilities



The **ONB Young Professionals Impact Network** engages, connects, empowers, and fosters the growth and development of young professional team members (primarily ages 18-40).

- Mentored summer interns across the organization
- Hosted a 10-week virtual "Amazing Race to Learn the Lines of Business" series



PRIDE works to foster an environment that respects, welcomes, and supports lesbian, gay, bisexual, and transgender professionals and allies by promoting awareness, education, and community collaboration.

- Introduced Indianapolis and Minnesota chapters
- Sponsor of the Wisconsin LGBT Chamber showcase
- Hosted National Pride Day virtual event with more than 200 participants



TODOS focuses on developing, retaining, and attracting Latino and Hispanic team members, growing partnerships within the community, and increasing competitiveness in the fast-growing Hispanic market.

- Launched Evansville and Indianapolis chapters
- Hosted a four-part, bank-wide virtual professional development series with an executive coach and consultant



WomenLEAD strives to cultivate an inclusive environment where all women thrive and their unique contributions are valued and recognized as critical to the achievement of Old National's business objectives.

- Re-introduced Michigan chapter
- Power Circle meetings held across the various chapters with over 550 participants



Mosaic is a welcoming space for individuals from all backgrounds, especially those with immigrant roots. By embracing the richness of our diverse heritages, we will build a vibrant community that honors our traditions, champions cultural awareness, and strengthens unity.

- Welcomed Minnesota chapter in 2024

About Our Impact Networks

Open to all team members, our Impact Networks work with Old National departments and client segments to support professional development programs, assist with recruitment and retention, identify unique market opportunities, support community outreach, and promote camaraderie and inclusion.

- **100%** are sponsored by an Executive Leadership Team member.
- Executive leaders are engaged in an advisory capacity as Cabinet members.
- Approximately **1,700** team members participated in "Inclusive Conversations" related to our Impact Networks in 2024.



ACHIEVE★ABILITY

MAKING A DIFFERENCE THROUGH 'ACHIEVE ABILITY'

At Old National, we recognize that welcoming individuals living with a disability into our workforce makes us a stronger, more successful company. This is why we established *Achieve Ability*, a mentorship program that helps identify future job candidates living with a disability.

Achieve Ability pairs Old National leaders with aspiring young people with physical disabilities. This mentee-mentor relationship benefits everyone involved as our mentees build their professional network, develop leadership skills, and hone career planning skills. Our mentors grow in their understanding of individuals with disabilities, and Old National is ultimately able to strengthen our talent pipeline.



CEO Council OLD NATIONAL BANK



CEO Council member Christina Ennin makes a presentation to a group of Old National executive leaders in Evansville, Ind. while other members of the Council look on.

Back in 2021, Old National Chairman and CEO Jim Ryan convened the bank's first CEO Council cohort. This diverse group of high-potential Old National team members were tasked with creating innovative ways to support the growth and sustainability of underserved clients and communities.

In 2024, our second CEO Council cohort graduated, and a third group was introduced.



For me, the CEO Council has meant growth. It has meant challenge. It has shown me that if you allow yourself to be vulnerable and learn from others around you, you come out better on the other side.

DIANNAH SNEED, CURRENT CEO COUNCIL MEMBER

5



- Leadership & Governance
- Board of Directors and Management Structure
- Risk Management | Succession Planning
- Internal Audit
- Cybersecurity



LEADERSHIP & GOVERNANCE

Strong leadership and effective governance come from outstanding people who are the true foundation of our success. Our Executive Leadership Team develops the Company's strategic direction and oversees its execution, while our Board of Directors provides oversight and accountability.

In addition, the Executive Leadership Team and our Board are charged with demonstrating, communicating, and reinforcing the Company's commitment to doing business in accordance with our corporate governance principles.

ETHICS

• Independent Chief Audit Executive & Ethics Officer

- Confidential ethics hotline for team members
- Annual affirmation of Code of Business Conduct and Ethics by all team members
- Mandatory ethics training for all team members

CORPORATE GOVERNANCE

• Executive compensation tied significantly to performance

- Maintain independence of non-executive Board members
- CEO incentives based on performance and discourage unnecessary risk-taking
- Stock ownership guidelines established for executive leaders and Board
- Commitment to strong internal audit structure

RISK MANAGEMENT

• Risk Appetite Statement aligns with business strategy, risk profile, and capital plan

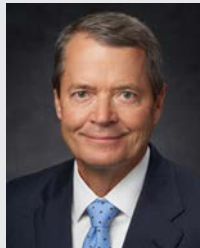
- Independent Chief Risk Officer
- Strong expertise and talent within Enterprise Risk Management team
- Robust risk assessments, monitoring, and reporting
- Comprehensive information security and cybersecurity programs in place

BOARD OF DIRECTORS

The Old National Bancorp Board of Directors comprises diverse, talented, and experienced leaders who are aligned with our business and strategy. Apart from Chairman & CEO Jim Ryan, all Directors are considered independent under the standards established by Nasdaq and our corporate governance guidelines. Our Lead Independent Director, Daniel Hermann, a Board member since 2020, facilitates Board oversight of ONB Management.



Jim Ryan
CHAIRMAN & CEO



Daniel Hermann
**LEAD INDEPENDENT
DIRECTOR**



Barbara Boigegrain



Thomas Brown



Kathryn Hayley



Peter Henseler



Ryan Kitchell



Austin Ramirez



Ellen Rudnick



Thomas Salmon



Rebecca Skillman



Michael Small



Derrick Stewart



Stephen Van Arsdell



Katherine White

Old National's Corporate Board structure aligns with the values of strong corporate governance in all aspects.

EXECUTIVE LEADERSHIP TEAM

Old National's Management structure fosters and encourages a culture of ethical, transparent leadership that is consistent with our corporate standards. While maintaining strong corporate functions, we take a business team/client segment approach to managing the Company.

Old National's most senior Management body is our Executive Leadership Team, led by Chairman & CEO Jim Ryan. The Executive Leadership Team is responsible for developing and implementing corporate strategy and community investment while managing operations.

ABOUT OUR CORPORATE BOARD COMMITTEES

Audit Committee

Oversees the integrity of the financial statements of the Company and its financial reporting process; appoints and reviews the independence, qualifications and performance of the Company's independent registered public accounting firm; oversees the scope and results of the independent registered public accounting firm's audits and other services; oversees the Company's system of internal controls over financial reporting; oversees the Company's internal audit function and independent auditors; and reviews the compliance by the Company with legal and regulatory requirements in relation to the accuracy of financial reporting. This committee is also responsible for the preparation of a report as required by the SEC to be included in our annual meeting Proxy Statement.

Talent Development and Compensation Committee

Approves and evaluates the Company's employee compensation and benefits programs and ensures the competitiveness of those programs; advises the Board regarding the talent development and succession of key executives of the Company; annually reviews, approves and recommends to the Board for its approval all elements of the compensation of the CEO and other executive officers who report directly to the CEO; establishes performance metrics and goals under the Company's short- and long-term incentive compensation programs; and determines stock awards to employees.

Nominating and Corporate Governance Committee

Annually recommends to the Board the Company's director nominees to stand for election at our annual meeting of shareholders and assesses the independence of directors; reviews with the full Board, on an annual basis, the size, requisite skills, and characteristics of Board members as well as the composition of the Board as a whole; recruits, as needed, new directors for the Board; oversees the Board's annual self-assessment process; reviews and assesses the adequacy of our Corporate Governance Guidelines; approves our stock ownership guidelines for directors and executive officers and oversees the annual performance review of, and succession planning for, our CEO.

Enterprise Risk Committee

Oversees Management regarding the Company's enterprise-wide risk management framework, policies and procedures, and risk appetite; monitors the Company's key enterprise risk categories: market/liquidity, credit, strategic, reputation, operational, information security and technology, regulatory, legal and compliance, and talent management; monitors regulatory examination results; and reviews certain credit matters and loan review activities of the Company, as well as the Company's liquidity position.

Corporate Responsibility Executive Committee

In 2020, Old National raised the bar on our already strong commitment to corporate social responsibility by creating a Corporate Responsibility Executive Committee comprising members of our Executive Leadership Team. This committee oversees our corporate priorities relating to community impact and team member engagement.

Executive Committee

Reviews the strategic direction of the Company with Management; discusses corporate development and other acquisition opportunities with Management; and has such other responsibilities as may be assigned to the committee by our Board of Directors.

EXECUTIVE COMPENSATION

Old National's compensation philosophy is driven by recognition that our long-term success depends on the talents of our team members and alignment of their compensation with performance and business strategy as well as sustained shareholder value. The Talent Development and Compensation Committee (TDCC) of the Board maintains independent oversight of our compensation programs, including executive compensation.

In determining compensation for our CEO and Executive Leadership Team, the TDCC strives to provide financial incentives to achieve performance goals established by the committee, to align our executives' interests with the long-term interests of our shareholders, and to foster teamwork among our executives, while at the same time discouraging unnecessary or excessive risk-taking.

Total compensation for Named Executive Officers (NEOs) includes a mix of base salary, annual incentive awards, and long-term equity awards. These compensation components, combined with our stock ownership guidelines and recoupment policy, extend the time horizon beyond the vesting and/or performance periods and provide balance. The TDCC believes stock ownership is one of the most important aspects of executive compensation. Thus, equity-based awards represent a significant element of each executive officer's target compensation.

Additionally, we regularly review our compensation programs and the TDCC utilizes the services of an experienced independent compensation consultant. Our Proxy Statement has a Compensation Discussion and Analysis section that includes details of our executive pay program.

RISK MANAGEMENT

Not only is strong Enterprise Risk Management one of Old National's foundational strategic imperatives, it grounds and informs all aspects of our organizational strategy. In 2006, we became the first in our peer group to appoint an independent Chief Risk Officer. While serving as a member of our Executive Leadership Team, the Chief Risk Officer has a reporting relationship to the chairperson of the Enterprise Risk Committee of our Board.

Old National's approach to Enterprise Risk Management employs an overarching strategy for managing and mitigating risk that includes internal training and development; creating improved peer channels for monitoring emerging and evolving risks; conducting comprehensive stress testing; and maintaining a highly disciplined and proactive approach to regulatory compliance issues.

Risk Appetite Statement

Old National has an enterprise-wide Risk Appetite Statement that aligns our business strategy, risk profile, and capital plans to ensure the best use of capital, while balancing risk and reward. Updated annually, it provides the framework for continuous improvement and allows us to use capital as effectively as possible.

Key tenets of our Risk Appetite Statement:

- We are committed to effective risk management that is balanced, transparent, and designed to manage risks to the risk appetite of the Company.
- We are willing to take risks that can be understood, measured, and managed, and which support our mission and vision.
- When considering whether to take a risk, we consistently consider whether the return is commensurate with the risk being taken.
- We are committed to maintaining adequate levels of capital and liquidity, even under stressed conditions.
- We work proactively to maintain constructive relationships and open, transparent dialogue with regulatory agencies.
- Our organizational objective is to earn a top quartile relative return.

ONB's comprehensive Risk Appetite Statement clearly defines our approach to and appetite for risk in the following key areas:

- | | |
|---------------|-------------------------------------|
| • Strategic | • Regulatory, Legal & Compliance |
| • Credit | • Information Security & Technology |
| • Liquidity | • Reputation |
| • Market | • Talent Management |
| • Operational | |

SUCCESSION PLANNING

Our Executive Leadership Team completed a comprehensive succession planning process in 2024. Each executive leader identified an interim successor along with succession candidates of various readiness using data from an Executive Development Review. In 2025, robust development plans and programs are being implemented to ensure continuity and stability within our leadership pipeline.

WHISTLEBLOWER POLICY & INTERNAL AUDIT

Old National team members and/or other business partners are encouraged to report any concerns about violence in the workplace, or issues they witness or suspect are violations of laws, regulations, policies, procedures, and/or standards as soon as possible. Those who make such good faith reports are commonly referred to as “whistleblowers.” Any person may submit a good faith complaint, report, or concern regarding such matters without fear of dismissal or retaliation of any kind. Old National’s Whistleblower Policy includes, but is not limited to:

- Abuses of Authority
- Accounting and Financial
- Client Information and Data Protection
- Company Assets
- Conflicts of Interest
- Gifts and Entertainment
- Discrimination, Harassment, or Equal Employment Issues
- Fair Lending Concerns
- Falsification of Records, Misappropriation of Assets, Theft, or Embezzlement
- Insider Trading
- Unsafe Working Conditions
- Retaliation
- Sales, Marketing, and Advertising Practices
- Substance Abuse
- Team Member Disputes or Other Inappropriate Behavior
- Violation of Policy or Regulations

Old National’s **Internal Audit team** helps the Company manage risk in today’s highly regulated environment by taking a holistic view of corporate governance and employing internal audit skills and activities to assess, monitor, and improve Old National’s corporate governance capabilities.

The team is led by a Chief Audit Executive & Ethics Officer who reports directly to the Chair of Old National’s Audit Committee. As such, the Internal Audit team functions independently from our business segments and Risk Management team.

The Internal Audit function at Old National is critical to evaluating and maintaining sound risk governance and management, as well as assessing and evaluating our internal control processes.

CYBERSECURITY

Old National recognizes that cybersecurity is one of the biggest issues facing society and our financial system today, and we devote significant resources to protecting and continuously improving the security of our systems. We also partner with leading technology companies to identify solutions to meet the fast-evolving threat landscape, and the Enterprise Risk Committee of our Board oversees our approach to protecting client data.

Recognizing that our team members are the first line of defense against cybersecurity threats, we provide them with regular education and training. We also maintain open lines of communication with government representatives and law enforcement agencies to share relevant information. Our goal is to enable more efficient and effective oversight, while also helping to increase security and resiliency.

Specifically, Old National’s commitment to monitoring and managing cybersecurity risk includes, but is not limited to, business disruptions and system failures; cyberattacks, information security, or data breaches; client, products, and business practices; damage to physical assets; team member and workplace safety; execution, delivery, and process management; and external and internal fraud.

Additionally, Old National periodically offers free cybersecurity/fraud protection seminars within our communities, including our popular Money Safety for Seniors program. Businesses and organizations can visit our Money Safety for Seniors page at oldnational.com to request a seminar in their community.

Committed to Privacy & Security

Old National is committed to safeguarding financial information while delivering a convenient, secure banking experience.

Learn more at

oldnational.com/security



STRENGTH
YOU CAN BANK ON

SUSTAINABILITY ACCOUNTING STANDARDS BOARD INDEX

This 2024 Report is Old National's fourth disclosure pursuant to the Industry Standards Version 2018-10 issued by the Sustainability Accounting Standards Board (SASB), an independent standards-setting organization that supports reporting for companies to identify, manage, and communicate financially-material sustainability information to their investors. While we have determined that the Commercial Banks standard is most applicable to our core business, additional Financials sector standards have been disclosed if they are relevant to a particular segment or line of business. We do not currently disclose all metrics included in the Financials sector standards but will continue to evaluate them in the future. Our commitment is to provide investors with useful, relevant, and meaningful sustainability information and we may evolve our disclosures on these SASB topics over time. All data and descriptions are as of or for the year ended December 31, 2024.

For additional information about Old National Bancorp's financial performance, please refer to our quarterly earnings materials as well as quarterly and annual reports on Form 10-Q and Form 10-K, respectively.

SOURCE KEY	
10K	2024 Form 10-K
CoC	Code of Business Conduct & Ethics
KM	Key Metrics Table
ESG	Community Action Report (CAR)
PP	Privacy Policy
W	Web Links

METRIC CODE	ACCOUNTING METRIC	SOURCE	
DATA SECURITY			
FN-CB-230a.2 FN-CF-230a.3	Description of approach to identifying and addressing data security risks	10K CoC ESG	2024 Form 10-K (pgs 26-27, 67) Code of Business Conduct & Ethics CAR Report (pg 46)
FINANCIAL INCLUSION & CAPACITY BUILDING			
FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	KM ESG	Key Metrics Table CAR Report (pgs 15, 23, 27)
FN-CB-240a.2	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	KM	Key Metrics Table
FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	ESG	CAR Report (pg 27)
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	KM ESG	CAR Report (pg 28)
INCORPORATION OF ENVIRONMENTAL, SOCIAL AND GOVERNANCE FACTORS IN CREDIT ANALYSIS			
FN-CB-410a.1	Commercial and industrial credit exposure, by industry	10K	2024 Form 10-K (pg 53)
BUSINESS ETHICS			
FN-AC-270a.2 FN-AC-510a.1 FN-CB-510a.1 FN-CF-220a.2 FN-CF-270a.5 FN-IB-510a.1 FN-IB-510b.3 FN-MF-270a.3 FN-MF-270b.2	Total amount of monetary losses as a result of legal proceedings associated with: <ul style="list-style-type: none">Marketing and communication of financial product-related information to new and returning customersFraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice or other related financial industry laws or regulationsCustomer privacySelling and servicing of productsProfessional integrity, including duty of careCommunications to customers or remuneration of loan originatorsDiscriminatory mortgage lending	10K	2024 Form 10-K (Note 20, pg 131)

METRIC CODE	ACCOUNTING METRIC	SOURCE	
BUSINESS ETHICS, cont.			
FN-AC-510a.2 FN-CB-510a.2 FN-IB-510a.2	Description of whistleblower policies and procedures	CoC ESG	Code of Business Conduct & Ethics CAR Report (pg 46)
SYSTEMIC RISK MANAGEMENT			
FN-CB-550a.1 FN-IB-550a.1	Global Systemically Important Bank (G-SIB) score, by category		According to the Basel Committee on Banking Supervision's assessment methodology, Old National is not considered to be a Global Systemically Important Bank (G-SIB) and, accordingly, does not have a G-SIB score.
FN-CB-550a.2 FN-IB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	10K	2024 Form 10K (pgs 55-56)
CUSTOMER PRIVACY			
FN-CF-220a.1	Number of account holders whose information is used for secondary purposes	PP ESG	Privacy Policy CAR Report (pg 14)
SELLING PRACTICES			
FN-CF-270a.4	(1) Number of complaints filed with the Consumer Financial Protection Bureau (CFPB), (2) percentage with monetary or nonmonetary relief, (3) percentage disputed by consumer, (4) percentage that resulted in investigation by the CFPB	W	CFPB Consumer Complaint Database
LENDING PRACTICES			
FN-MF-270a.1	(1) Number and (2) value of residential mortgages of the following types: (a) Hybrid or Option Adjustable-rate Mortgages (ARM), (b) Prepayment Penalty, (c) Higher Rate, (d) Total, by FICO scores above or below 660	KM	Key Metrics Table
FN-MF-270a.2	(1) Number and (2) value of (a) residential mortgage modifications, (b) foreclosures, and (c) short sales or deeds in lieu of foreclosure, by FICO scores above and below 660	KM	Key Metrics Table
DISCRIMINATORY LENDING			
FN-MF-270b.1	(1) Number, (2) value, and (3) weighted average Loan-to-Value (LTV) ratio of mortgages issued to (a) minority and (b) all other borrowers, by FICO scores above and below 660	KM	Key Metrics Table
ENVIRONMENTAL RISK TO MORTGAGED PROPERTIES			
FN-MF-450a.1	(1) Number and (2) value of mortgage loans in 100-year flood zones	KM	Key Metrics Table
ACTIVITY METRICS			
FN-AC-000.B	Total assets under custody and supervision	KM	Key Metrics Table
FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	KM	Key Metrics Table
FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business and (c) corporate	KM	Key Metrics Table
FN-MF-000.A	(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial	KM	Key Metrics Table

KEY METRICS TABLE

This Key Metrics Table provides disclosures for various Sustainability Accounting Standards Board (SASB) metrics for Old National Bancorp's based on data as of or for the year ended December 31, 2024.

FINANCIAL INCLUSION & CAPACITY BUILDING

FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development (\$ in millions)	16,119
		\$3,842.2
FN-CB-240a.2	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development (\$ in millions)	298
		\$48.0

LENDING PRACTICES

FN-MF-270a.1	(1) Number and (2) value of residential mortgages of the following types: (a) Hybrid or Option Adjustable-rate Mortgages (ARM), (b) Prepayment Penalty, (c) Higher Rate, (d) Total, by FICO scores above or below 660	Chart A
FN-MF-270a.2	(1) Number and (2) value of (a) residential mortgage modifications, (b) foreclosures, and (c) short sales or deeds in lieu of foreclosure, by FICO scores above and below 660	Chart B
FN-MF-270b.1	(1) Number, (2) value, and (3) weighted average Loan-to-Value (LTV) ratio of mortgages issued to (a) minority and (b) all other borrowers, by FICO scores above and below 660	Chart C
FN-MF-450a.1	(1) Number and (2) value of mortgage loans in 100-year flood zones (\$ in millions)	518
		\$168.4

CHART A

	NUMBER			LOAN VALUE (\$ IN MILLIONS)		
	(FICO ≤ 660)	(FICO > 660)	Data N/A*	(FICO ≤ 660)	(FICO > 660)	Data N/A*
Hybrid or Option ARM	402	22,756	11,501	\$21.0	\$2,184.0	\$436.8
Higher Rate	72	248	4	\$1.3	\$7.8	\$0.2
Prepayment Penalty	0	53	9	\$0	\$1.3	\$0.1
Total Residential Mortgages	1,500	28,941	27,582	\$90.7	\$5,890.5	\$638.6

CHART B

	NUMBER			LOAN VALUE (\$ IN THOUSANDS)		
	(FICO ≤ 660)	(FICO > 660)	Data N/A*	(FICO ≤ 660)	(FICO > 660)	Data N/A*
Modification	15	7	0	\$936.4	\$266.5	\$0
Foreclosure	7	0	10	\$362.5	\$0	\$541.0
Short Sale/Deed in Lieu	0	0	2	0	0	\$651.9

CHART C

	MINORITY BORROWERS			ALL OTHER BORROWERS		
	(FICO ≤ 660)	(FICO > 660)	Data N/A*	(FICO ≤ 660)	(FICO > 660)	Data N/A*
Number	153	1,858	18	915	31,132	10,119
Value (\$ in millions)	\$22.0	\$621.4	\$3.3	\$68.7	\$5,269.0	\$635.3
Weighted Average LTV	90%	81%	84%	71%	68%	30%

*Data not available due to mergers and systems integrations.

ACTIVITY METRICS

FN-AC-000.B	Total assets under custody and supervision (\$ in millions) (Total assets in the Company's Wealth division)		\$30,420
FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business (\$ in millions)	Personal	882,743
			\$14,181.3
		Small Business	89,520
			\$3,324.4
FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business and (c) corporate (\$ in millions)	Personal	67,709
			\$1,271.5
		Small Business	2,493
			\$270.4
		Corporate	9,982
			\$8,404.4
FN-MF-000.A	(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial (\$ in millions) (excludes loans that were sold)	Residential	4,735
			\$1,482.7
		Commercial	1,151
			\$4,776.1

ADDITIONAL RESOURCES

[2024 Corporate Annual Report](#)
[2025 Proxy Statement](#)
[Corporate Governance Guidelines](#)
[Code of Business Conduct and Ethics](#)
[Code of Conduct for CEO and Senior Financial Officers](#)
[Investing in Our Communities \(CRA\)](#)
[ONB Community Equity](#)
[SBA Checklist](#)
[ONB Security Center](#)
[Money Safety for Seniors](#)
[Privacy Policy](#)
[Delivering Financial Education](#)
[Applying for a Sponsorship or Grant](#)

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