



Ace Marasigan, 2018 ONB Volunteer of the Year



LEADING

The ONB Way

The ONB Way and what it means for our communities



Jim Ryan
Old National CEO

When it comes to serving clients and being a leader in our communities, Old National is guided by a culture we call **The ONB Way**.

Based on our core values, **The ONB Way** approach to banking helps strengthen the fabric of the cities and towns we call home while empowering our associates to be active members of these communities.

The ONB Way is also about doing things the right way—*every time, in every interaction*. It's an unwavering commitment to ethics and integrity, diversity and inclusion, and social responsibility that forms the cornerstone of our identity and defines our culture. It also makes our associates proud to call themselves ONB family members.

Here at Old National, we strongly believe **The ONB Way** culture defines us as a financial institution and allows our associates to be leaders and difference-makers. **The ONB Way** also illustrates our commitment to community engagement and corporate social responsibility.

MISSION

To consistently exceed the expectations of our clients, associates, and shareholders.

VISION

To be recognized in our communities as THE bank that builds long term, highly valued relationships with our clients. These loyal relationships will be earned through the passionate commitment of our enthusiastic and energetic team of associates that provide unequalled client care and solutions. This commitment and focus on our clients and communities will result in consistent, quality earnings for our shareholders.

VALUES

Integrity | Teamwork
Leadership | Community
Responsibility with Accountability
Bias for Action | Excellence
Diversity & Inclusion

ABOUT ONB

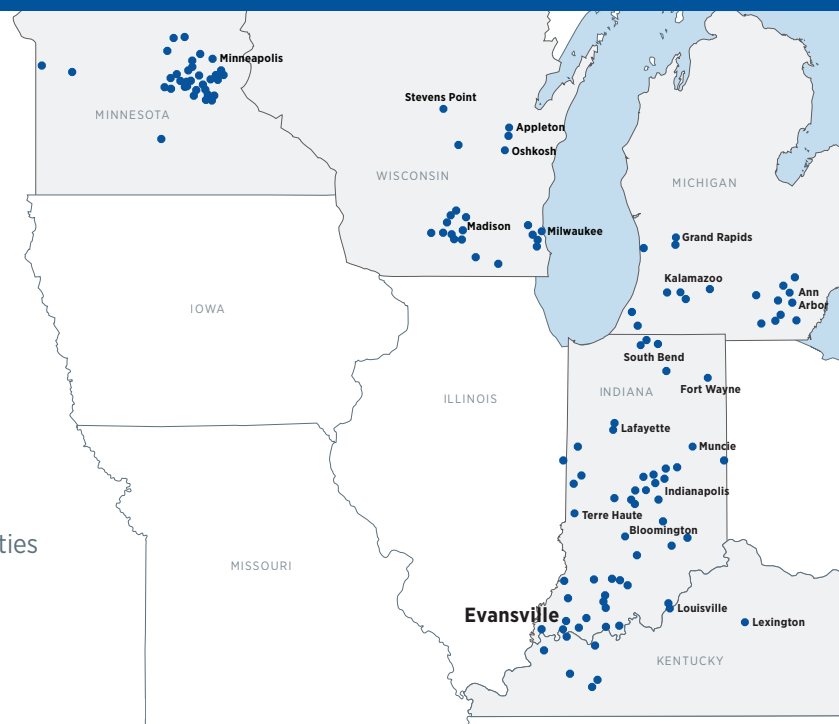
A top
100
U.S. bank

Banking centers in
Indiana, Kentucky,
Michigan, Minnesota
and Wisconsin

SBA
Preferred
Lender

Since its founding in Evansville, Indiana in 1834, Old National has focused on community banking by building long-term, highly valued partnerships with clients. We provide retail and commercial banking services along with comprehensive wealth management, investment and capital markets services.

Old National has more than 190 banking centers serving communities in Indiana, Kentucky, Michigan, Minnesota and Wisconsin.



COMMUNITY ENGAGEMENT



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

In 2018, associates volunteered
74,050 Total Hours
for a total value of more than
\$1,828,294*

*Value of volunteer time based on figure of \$24.69 as established by the Independent Sector

Associates have donated
980,303 Volunteer Hours
since 2005 for a total value exceeding
\$24 Million

MID-NORTH PROMISE PROGRAM



The Old National Bank Mid-North Promise Program, an initiative of the Children's Museum of Indianapolis, provides cradle-to-career support and opportunities for families in six low-to-moderate income Indy neighborhoods.

74 Families

(210 youth)
enrolled in the program

13

college scholarships awarded in 2018

ONB 2018 Volunteer of the Year

**350 HOURS
VOLUNTEERED!**



- **Ace Marasigan**, Branch Manager, Grand Rapids, Michigan
- Passionate about teaching financial education classes
- Founder and CEO of the Grand Rapids Asian-Pacific Festival



\$814,120

2018 total corporate and
associate contribution

\$6,586,363

in total grants and sponsorships in 2018



\$7.6 MILLION
raised over
the past decade

64
total events in
13 communities

Local chefs tempt attendees with their favorite dishes to support a cause.

Chef Space

SUPPORTED BY A \$7,500 ONB GRANT

This Louisville, Kentucky business incubator helps aspiring caterers, food truck operators and bakers get their start.

75+
jobs created

Access to food
provided for more than
500 families



32,000+
supplies
collected

\$22,000
in ONB sponsorship
grants awarded to
17 schools

112,000 votes
cast online for nearly
1,200 schools



ETHICS & GOVERNANCE



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



Ethics

- World's Most Ethical™ Company for eight consecutive years
- Culture and adherence to business ethics certified for nine consecutive years
- Chief Ethics Officer appointed in 2008
- Annual affirmation of Code of Conduct and mandatory ethics training for all associates
- Confidential Ethics hotline

Risk Management

- Independent Chief Risk Officer
- Appropriate governance and organizational structures
- Strong stature of risk function in organization
- Strong expertise and talent within Enterprise Risk Management team
- Risk Appetite Statement aligns with business strategy, risk profile and capital plan
- Strong risk assessments, monitoring and reporting
- Board provides credible challenge
- Comprehensive Information and Cyber Security Programs in place

Corporate Governance

- First in peer group with majority vote for directors, annual election of directors (2008)
- Maintain independence of non-executive board members
- Institutional Shareholder Services (ISS) score of 3 with third-party validation
- Executive compensation tied to shareholder value
- CEO incentives based on performance
- Stock ownership guidelines established for executive leaders and board
- Commitment to strong Internal Audit structure



OLD NATIONAL® Money **Safety** for Seniors

- ONB-created fraud protection program for seniors and their caregivers
- Received the American Bankers Association Community Commitment Award for 2018
- To learn more or schedule a session, visit oldnational.com (Advice & Tools > Programs) or call 844-662-4777



21,735
hours spent on
operational audits

ONB
NASDAQ
Ticker Symbol

DIVERSITY, EQUITY & INCLUSION



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



68%
OF OLD NATIONAL
ASSOCIATES
ARE WOMEN INCLUDING
40%
OF OUR EXECUTIVE
LEADERSHIP
OPERATING
COMMITTEES

The six female members of Old National's Executive Leadership Group were recognized in the October 2018 issue of **American Banker** magazine, as part of the magazine's annual "Women in Banking and Finance" awards. Seated (L-R) are Sara Miller, Joan Kissel, Kendra Vanzo, Ann Ryan, Candice Rickard and Kathy Schoettlin surrounded by other ONB leaders.

ACHIEVE★ABILITY

Since its inception in 2014, more than 40 mentees have taken part in this mentoring program, which connects aspiring professionals with disabilities and Old National executive leaders.

CATALYST

Since 2015, 89 associates have participated in this talent development program that engages associates from racial minority groups.

Recognized for Diversity & Inclusion



2018 Best Places to Work
for Disability Inclusion
by American Association
of People with Disabilities
and Disability:IN



**2018-2019
Military Friendly
Employer**
Silver Status



50 Out Front

2018 Best Companies for
Women & Diverse Managers to Work
by DiversityMBA Magazine

SUSTAINABILITY & SOCIAL RESPONSIBILITY



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

Financial Education

1,066

financial education sessions taught by ONB associates in 2018

20,507

people reached

Customized ONB “Real Life Finance e-Learning”

training course targeted for public roll-out

MORE THAN 6,200 UNITS

of refurbished electronic equipment donated since 2009—an in-kind value over

\$1 MILLION



Intersection Connection

A community partnership housed in the Lafayette, Indiana YMCA that provides financial education, health services, and education and childcare services to at-risk individuals.

- **\$125,000** donated by ONB
- ONB helped secure **\$28 MILLION** in tax credits
- **\$10.5 MILLION** loan and **\$1 MILLION** line of credit through ONB

88%

of Old National Bank Foundation grants are targeted toward CRA-eligible initiatives

ONB Community Equity

By working closely with developers, government agencies, consultants and other professional partners, Old National helps bring community development projects to life.



Learn more at
ONBCommunityEquity.com



\$3.5 MILLION

loaned to low-to-moderate income clients in 2018 through the use of Federal Home Loan Bank programs

FACILITATED OVER \$200 MILLION

through the rehabilitation and re-use of iconic historic buildings by investing more than

\$40 MILLION

Projects generated

**15
MEGAWATTS**

of solar power

200+

affordable apartments created for an investment of \$23 million

Committed to Community Development

\$242.9 MILLION in Community Reinvestment Act-eligible community development loan originations in 2018

\$318,350 in down payment assistance and home repair grants through the Federal Home Loan Bank

\$3.2 MILLION in Affordable Housing Program (AHP) grants through the Federal Home Loan Bank supporting the development of 222 affordable housing units



In-Kind Contributions

\$167,000

value of in-kind equipment and automobile donations in 2018

OVER \$1 MILLION

of in-kind donations since 2009

In-kind value of associate volunteer hours in 2018:

\$1.8 MILLION

Energy-efficient banking center with solar-paneled carport unveiled in Darmstadt, Indiana