

2021



**SUSTAINABILITY ACCOUNTING
STANDARDS BOARD INDEX**



OLD NATIONAL BANCORP®

SUSTAINABILITY ACCOUNTING STANDARDS BOARD INDEX

This 2021 Report is Old National’s second 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, 2021.

SOURCE KEY	
10K	2021 Form 10-K
CoC	Code of Business Conduct & Ethics
KM	Key Metrics Table
ESG	ESG Report
PP	Privacy Policy
W	Web Links

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.

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 2021 Form 10-K (pgs 25-26, 62) CoC Code of Business Conduct & Ethics ESG ESG Report (pg 22)
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 Key Metrics Table ESG ESG Report (pgs 10, 58-59)
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	KM Key Metrics Table
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	KM Key Metrics Table ESG ESG Report (pgs 50, 60)
INCORPORATION OF ENVIRONMENTAL, SOCIAL AND GOVERNANCE FACTORS IN CREDIT ANALYSIS		
FN-CB-410a.1	Commercial and industrial credit exposure, by industry	10K 2021 Form 10-K (pg 46)
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 customers Fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice or other related financial industry laws or regulations Customer privacy Selling and servicing of products Professional integrity, including duty of care Communications to customers or remuneration of loan originators Discriminatory mortgage lending 	10K 2021 Form 10-K (Note 21, pgs 127-128)

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 ESG Report (pg 21)
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	2021 Form 10K (pg 49)
EMPLOYEE DIVERSITY & INCLUSION			
FN-AC-330a.1 FN-IB-330a.1	Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees	KM ESG	Key Metrics Table ESG Report (pgs 32-47)
CUSTOMER PRIVACY			
FN-CF-220a.1	Number of account holders whose information is used for secondary purposes	KM PP	Key Metrics Table Privacy Policy
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, 2021.

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)	12,814
		\$1,992.0
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)	227
		\$20.4
FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	5,159
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	2,636

EMPLOYEE DIVERSITY & INCLUSION		
FN-AC-330a.1 FN-IB-330a.1	Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees	Chart A Chart B

CHART A

EMPLOYEE GROUP	FEMALE	MALE	N/A
Executive Management	25%	75%	0%
Non-Executive Management	56%	44%	0%
Professionals	59%	41%	0%
All Other Employees	73%	27%	0%

CHART B

EMPLOYEE GROUP	ASIAN	BLACK OR AFRICAN AMERICAN	HISPANIC OR LATINO	WHITE	OTHER	N/A
Executive Management	0%	6%	0%	81%	13%	0%
Non-Executive Management	2%	4%	3%	91%	0%	0%
Professionals	1%	3%	1%	91%	4%	0%
All Other Employees	2%	6%	4%	86%	2%	0%

CUSTOMER PRIVACY		
FN-CF-220a.1	Number of account holders whose information is used for secondary purposes	100%

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 C
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 D
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 E
FN-MF-450a.1	(1) Number and (2) value of mortgage loans in 100-year flood zones (\$ in millions)	361 \$51.1

CHART C	NUMBER			LOAN VALUE (\$ IN MILLIONS)		
	(FICO =< 660)	(FICO > 660)	Data N/A*	(FICO =< 660)	(FICO > 660)	Data N/A*
Hybrid or Option ARM	321	16,949	3,806	\$16.2	\$737.8	\$70.6
Higher Rate	16	75	0	\$1.2	\$5.5	\$-
Prepayment Penalty	1	71	110	\$-	\$1.9	\$0.5
Total Residential Mortgages	842	30,318	5,273	\$58.5	\$2,673.6	\$127.6

CHART D	NUMBER			LOAN VALUE (\$ IN THOUSANDS)		
	(FICO =< 660)	(FICO > 660)	Data N/A*	(FICO =< 660)	(FICO > 660)	Data N/A*
Modification	11	5	2	\$595.3	\$2,256.6	\$123.6
Foreclosure	10	1	3	\$673.8	\$33.7	\$125.8
Short Sale/Deed in Lieu	0	0	0	0	0	0

CHART E	MINORITY BORROWERS			ALL OTHER BORROWERS		
	(FICO =< 660)	(FICO > 660)	Data N/A*	(FICO =< 660)	(FICO > 660)	Data N/A*
Number	19	478	4	823	29,840	5,269
Value (\$ in millions)	\$1.5	\$75.1	\$0.6	\$57.0	\$2,598.4	\$127.1
Weighted Average LTV	71%	67%	85%	72%	65%	75%

*Data not available due to mergers and systems integrations.

ACTIVITY METRICS

FN-AC-000.B	Total assets under custody and supervision (\$ in millions) (Assets in the Company's Wealth segment)		\$19,153.1
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	605,129 \$7,845.3
		Small Business	63,904 \$2,747.8
FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business and (c) corporate (\$ in millions)	Personal	57,433 \$943.9
		Small Business	3,010 \$200.7
		Corporate	5,626 \$2,164.8
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	1,130 \$604.6
		Commercial	1,276 \$2,822.7

CONTACT OLD NATIONAL

Environmental, Social and Governance Group

ESG@oldnational.com

Media Relations

media.relations@oldnational.com

Customer Service

800-731-2265

oldnational.com

