



Old National Bancorp

Financial Trends Third Quarter 2014 October 27, 2014

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Notes: -Summations may not equal due to rounding.

Old National Bancorp

Financial Summary

Third Quarter 2014

2011	2012	2013		2013				2014				
				1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	
			<u>Profitability (in millions)</u>									
\$ 72.5	\$ 91.7	\$ 100.9	Net Income (Loss)	\$ 23.9	\$ 28.5	\$ 23.9	\$ 24.5	\$ 26.5	\$ 18.8	\$ 29.1		
72.5	91.7	100.9	Net Income (Loss) Avail. to Common Shareholders	23.9	28.5	23.9	24.5	26.5	18.8	29.1		
			<u>Diluted EPS</u>									
\$ 0.76	\$ 0.95	\$ 1.00	Net Income (Loss) Avail. to Common Shareholders	\$ 0.24	\$ 0.28	\$ 0.23	\$ 0.25	\$ 0.26	\$ 0.18	\$ 0.26		
			<u>Ratios - Net Income</u>									
7.24%	8.34%	8.54%	Return on Average Common Equity	8.00%	9.51%	8.23%	8.40%	9.03%	6.00%	8.54%		
0.86%	1.04%	1.05%	Return on Average Assets	1.01%	1.18%	1.00%	1.02%	1.12%	0.75%	1.07%		
73.80%	71.83%	68.61%	Efficiency Ratio (2)	68.34%	66.52%	72.96%	66.56%	67.77%	75.85%	67.41%		
3.87%	4.23%	4.02%	Net Interest Margin (FTE)	4.04%	3.97%	3.96%	4.11%	4.22%	4.07%	4.78%		
			<u>Capital Ratios:</u>									
			Risk-Based Capital Ratios (EOP):									
13.5%	13.6%	14.3%	Tier 1	14.1%	14.4%	14.2%	14.3%	14.8%	14.0%	13.0%		
15.0%	14.7%	15.2%	Total	15.1%	15.4%	15.1%	15.2%	15.7%	14.7%	13.8%		
8.3%	8.5%	8.9%	Leverage Ratio (to Average Assets)	8.7%	8.8%	8.8%	8.9%	9.3%	9.3%	8.9%		
11.94%	12.49%	12.33%	Total Equity to Assets (Averages)	12.64%	12.40%	12.12%	12.16%	12.38%	12.49%	12.58%		
8.97%	9.01%	8.52%	Tangible Common Equity to Tangible Assets (1)	8.96%	8.65%	8.41%	8.52%	8.82%	8.42%	8.23%		
			<u>Per Common Share Data:</u>									
0.28	0.36	0.40	Cash Dividends Declared	0.10	0.10	0.10	0.10	0.11	0.11	0.11		
37%	38%	40%	Dividend Payout Ratio	42%	35%	42%	41%	41%	61%	42%		
10.92	11.81	11.64	Common Book Value (EOP)	11.83	11.57	11.51	11.64	11.84	12.07	12.35		
11.65	11.87	15.37	Market Value (EOP)	13.75	13.83	14.20	15.37	14.91	14.28	12.97		
7.89	8.17	7.85	Tangible Common Book Value (1)	8.23	7.96	7.75	7.85	8.08	7.92	7.69		
			<u>Other Statistics</u>									
2,551	2,684	2,608	Full Time Equivalent Employees	2,589	2,578	2,658	2,608	2,570	2,653	2,920		

FTE - Fully taxable equivalent basis

EOP - End of period actual balances

(1) See Non-GAAP Reconciliation on Page 9.

(2) Efficiency ratio is defined as noninterest expense before amortization of intangibles as a percent of FTE net interest income and noninterest revenues, excluding net gains from securities transactions. This presentation excludes intangible amortization and net securities gains, as is common in other company releases, and better aligns with true operating performance.

Old National Bancorp
INCOME STATEMENT

(\$ In Millions except EPS information)

Nine Months		Change			Third Quarter		Change	
2014	2013	\$	%		2014	2013	\$	%
\$ 292.4	\$ 255.7	\$ 36.7	14.4%	Interest Income	\$ 114.6	\$ 83.9	\$ 30.7	36.6%
16.1	19.4	(3.4)	-17.3%	Less: Interest Expense	6.3	5.9	0.4	6.0%
276.3	236.2	40.1	17.0%	<i>Net Interest Income</i>	108.4	78.0	30.4	38.9%
20.5	17.6	2.9	16.4%	Wealth Management Fees	7.2	5.5	1.7	29.9%
35.4	36.8	(1.4)	-3.7%	Service Charges on Deposit Accounts	12.5	13.9	(1.4)	-10.4%
19.0	18.0	1.0	5.7%	Debit Card and ATM Fees	6.8	6.2	0.6	9.0%
3.6	3.8	(0.2)	-5.1%	Mortgage Banking Revenue	1.7	1.0	0.8	81.3%
31.5	29.1	2.4	8.3%	Insurance Premiums and Commissions	9.8	8.9	0.9	10.3%
12.7	12.1	0.5	4.4%	Investment Product Fees	4.7	4.5	0.2	4.7%
4.9	6.0	(1.0)	-17.2%	Company-owned Life Insurance	1.8	2.7	(0.9)	-32.5%
(36.9)	(5.9)	(31.0)	N/M	Change in Indemnification Asset	(19.1)	(2.1)	(17.0)	N/M
18.7	19.7	(1.0)	-5.0%	Other Income	6.3	7.0	(0.7)	-10.0%
109.5	137.2	(27.7)	-20.2%	<i>Total Fees, Service Charges & Other Rev.</i>	31.7	47.5	(15.9)	-33.4%
4.9	3.0	1.9	62.4%	Gains (Losses) Sales of Securities (1)	2.7	0.2	2.5	N/M
0.3	0.2	0.1	87.1%	Gains (Losses) Derivatives	0.0	0.0	0.0	73.3%
114.6	140.3	(25.7)	-18.3%	<i>Total Noninterest Income</i>	34.4	47.8	(13.3)	-27.9%
391.0	376.6	14.4	3.8%	<i>Total Revenues</i>	142.8	125.8	17.0	13.5%
161.1	151.5	9.6	6.3%	Salaries and Employee Benefits	54.6	51.8	2.9	5.5%
36.4	36.7	(0.3)	-0.9%	Occupancy	12.7	12.6	0.1	1.1%
9.5	9.0	0.5	6.0%	Equipment	3.3	3.3	0.0	0.7%
7.0	5.3	1.7	31.1%	Marketing	2.4	2.2	0.2	8.2%
18.5	16.6	1.9	11.3%	Data Processing	6.4	5.7	0.7	12.2%
7.6	7.9	(0.4)	-4.5%	Communication	2.6	2.7	(0.0)	-1.5%
12.7	9.6	3.0	31.3%	Professional Fees	5.3	3.1	2.2	69.8%
4.4	5.5	(1.1)	-19.4%	Loan Expenses	1.7	1.9	(0.2)	-12.3%
2.3	1.9	0.4	20.5%	Supplies	0.8	0.7	0.1	19.1%
4.6	3.6	0.9	25.6%	FDIC Assessment	1.7	1.9	(0.2)	N/M
2.8	4.0	(1.2)	-31.0%	Other Real Estate Owned Expense	0.8	1.5	(0.7)	-48.2%
6.4	6.2	0.1	2.2%	Intangible Amortization	2.5	1.9	0.7	35.5%
13.3	15.9	(2.6)	-16.3%	Other Expense	5.2	7.6	(2.4)	-31.8%
286.3	273.8	12.6	4.6%	<i>Total Noninterest Expense</i>	100.0	96.7	3.3	3.4%
2.2	(4.6)	6.8	N/M	Provision for loan losses	2.6	(1.7)	4.3	N/M
102.4	107.4	(5.0)	-4.6%	<i>Income (loss) before Income Taxes</i>	40.2	30.8	9.4	30.5%
28.0	31.0	(3.0)	-9.7%	<i>Total Taxes</i>	11.1	6.9	4.2	61.5%
\$ 74.4	\$ 76.4	\$ (2.0)	-2.6%	Net Income (Loss)	\$ 29.1	\$ 23.9	\$ 5.2	21.7%
				<u>Diluted EPS</u>				
\$ 0.70	\$ 0.75	\$ (0.06)	-8.0%	Net Income (Loss) Avail to Common	\$ 0.26	\$ 0.23	\$ 0.02	10.1%
				<u>Average Common Shares Outstanding (000's)</u>				
105,086	100,901	4,185	4.1%	Basic	111,428	100,645	10,782	10.7%
105,559	101,351	4,208	4.2%	Diluted	111,947	101,131	10,816	10.7%
113,984	100,693	13,292	13.2%	Common Shares Outstanding (EOP) (000's)	113,984	100,693	13,292	13.2%

(1) Includes \$2.7 million of net gains and \$0.0 million of OTTI in 3Q14 and \$0.2 million of net gains and \$0.0 million of OTTI in 3Q13.

Includes \$5.0 million of net gains and \$0.1 million of OTTI in YTD 2014 and \$3.0 million of net gains and \$0.0 million of OTTI in YTD 2013.

EOP - End of period actual balances

N/M = Not meaningful

OTTI - Other Than Temporary Impairment

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NET INCOME TRENDS

Third Quarter 2014

(\$ In Millions except EPS information)

2011	2012	2013		2013				2014			
				1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
\$ 326.6	\$ 344.7	\$ 341.8	Interest Income	\$ 86.1	\$ 85.7	\$ 83.9	\$ 86.1	\$ 88.3	\$ 89.5	\$ 114.6	
53.7	35.9	24.4	Less: Interest Expense	7.1	6.5	5.9	4.9	4.8	5.0	6.3	
272.9	308.8	317.4	<i>Net Interest Income</i>	79.0	79.2	78.0	81.2	83.5	84.5	108.4	
20.5	21.5	23.5	Wealth Management Fees	5.7	6.4	5.5	5.9	5.8	7.5	7.2	
51.9	51.5	49.6	Service Charges on Deposit Accounts	11.1	11.8	13.9	12.8	11.1	11.8	12.5	
25.2	24.0	25.0	Debit Card and ATM Fees	5.8	5.9	6.2	7.0	5.7	6.5	6.8	
3.3	3.7	4.4	Mortgage Banking Revenue	1.3	1.6	1.0	0.6	0.6	1.3	1.7	
37.0	37.1	38.5	Insurance Premiums and Commissions	10.9	9.3	8.9	9.4	12.0	9.8	9.8	
11.1	12.7	16.0	Investment Product Fees	3.6	4.1	4.5	3.9	3.9	4.1	4.7	
5.3	6.5	7.5	Company-owned Life Insurance	1.6	1.6	2.7	1.5	1.5	1.6	1.8	
0.4	(3.4)	(9.3)	Change in Indemnification Asset	(2.3)	(1.5)	(2.1)	(3.4)	(7.3)	(10.5)	(19.1)	
20.1	21.7	26.1	Other Income	7.6	5.1	7.0	6.4	6.7	5.7	6.3	
174.6	175.4	181.2	<i>Total Fees, Service Charges & Other Rev.</i>	45.3	44.3	47.5	44.1	39.9	37.9	31.7	
7.3	13.6	3.3	Gains (Losses) Sales of Securities (1)	1.0	1.8	0.2	0.3	0.5	1.7	2.7	
1.0	0.8	0.2	Gains (Losses) Derivatives	(0.0)	0.1	0.0	0.0	0.2	0.1	0.0	
182.9	189.8	184.8	<i>Total Noninterest Income</i>	46.3	46.2	47.8	44.4	40.6	39.7	34.4	
455.8	498.6	502.2	<i>Total Revenues</i>	125.4	125.4	125.8	125.6	124.0	124.1	142.8	
189.5	193.9	202.4	Salaries and Employee Benefits	51.0	48.7	51.8	51.0	51.4	55.1	54.6	
51.1	50.9	48.4	Occupancy	12.1	12.0	12.6	11.7	10.9	12.7	12.7	
11.7	11.7	11.9	Equipment	2.9	2.8	3.3	2.9	3.0	3.2	3.3	
6.0	7.5	7.2	Marketing	1.2	1.9	2.2	1.9	2.2	2.4	2.4	
23.0	22.0	21.6	Data Processing	5.2	5.7	5.7	5.0	5.6	6.5	6.4	
10.4	10.9	10.5	Communication	2.6	2.7	2.7	2.6	2.6	2.3	2.6	
15.0	12.0	11.9	Professional Fees	3.7	2.8	3.1	2.3	3.7	3.6	5.3	
4.7	7.0	7.0	Loan Expenses	1.6	2.0	1.9	1.5	1.3	1.4	1.7	
3.8	2.7	2.4	Supplies	0.6	0.6	0.7	0.5	0.7	0.8	0.8	
7.5	6.0	5.1	FDIC Assessment	1.7	0.1	1.9	1.5	1.4	1.4	1.7	
2.0	17.1	4.1	Other Real Estate Owned Expense	1.0	1.5	1.5	0.1	0.8	1.3	0.8	
8.8	7.9	8.2	Intangible Amortization	2.5	1.8	1.9	1.9	1.8	2.0	2.5	
15.0	16.0	21.3	Other Expense	4.2	4.1	7.6	5.4	2.8	5.3	5.2	
348.5	365.8	362.0	<i>Total Noninterest Expense</i>	90.2	86.9	96.7	88.2	88.3	98.1	100.0	
7.5	5.0	(2.3)	Provision for Loan Losses	0.8	(3.7)	(1.7)	2.3	0.0	(0.4)	2.6	
99.8	127.8	142.5	<i>Income (loss) before Income Taxes</i>	34.3	42.2	30.8	35.2	35.8	26.4	40.2	
27.3	36.1	41.6	<i>Total Taxes</i>	10.4	13.7	6.9	10.6	9.2	7.7	11.1	
\$ 72.5	\$ 91.7	\$ 100.9	Net Income (Loss)	\$ 23.9	\$ 28.5	\$ 23.9	\$ 24.5	\$ 26.5	\$ 18.8	\$ 29.1	
\$ 0.76	\$ 0.95	\$ 1.00	Net Income (Loss) Avail to Common	\$ 0.24	\$ 0.28	\$ 0.23	\$ 0.25	\$ 0.26	\$ 0.18	\$ 0.26	
94,467	96,440	100,712	Average Basic Common Shares (000's)	101,081	100,981	100,645	100,153	99,797	103,904	111,428	
94,772	96,833	101,198	Average Diluted Common Shares (000's)	101,547	101,352	101,131	100,718	100,325	104,361	111,947	

(1) Gains (losses) on sales of securities are net of OTTI.

Old National Bancorp

Balance Sheet (EOP)

Third Quarter 2014
(\$ in Millions)

						Change from Prior Year		12/31/2012	12/31/2011
	9/30/2014	6/30/2014	3/31/2014	12/31/2013	9/30/2013	9/30/2014 vs. 9/30/2013	9/30/2013		
Assets									
Fed Reserve Bank Account	\$ 19.9	\$ 16.0	\$ 12.8	\$ 11.2	\$ 24.7	\$ (4.8)	-19.3%	\$ 41.9	\$ 26.4
Money Market Investments	5.7	4.9	4.3	4.9	4.8	0.9	17.7%	3.9	4.8
Investments:									
Treasury & Gov't Sponsored Agencies	807.6	803.8	675.6	619.3	591.5	216.0	36.5%	703.1	416.1
Mortgage-backed Securities	1,252.5	1,249.2	1,278.4	1,342.1	1,448.5	(196.0)	-13.5%	1,250.6	1,352.2
States & Political Subdivisions	927.5	964.1	829.3	825.5	823.3	104.2	12.7%	746.6	619.2
Other Securities	420.4	418.3	409.3	392.2	313.2	107.3	34.3%	244.3	202.0
<i>Total Investments</i>	<u>3,408.0</u>	<u>3,435.5</u>	<u>3,192.6</u>	<u>3,179.1</u>	<u>3,176.4</u>	<u>231.6</u>	<u>7.3%</u>	<u>2,944.6</u>	<u>2,589.5</u>
Residential Real Estate Loans Held for Sale	12.9	11.4	6.2	7.7	7.9	5.0	62.6%	12.6	4.5
Leases Held for Sale	-	-	-	-	-	-	N/M	-	-
Loans:									
Commercial	1,627.4	1,475.4	1,342.8	1,345.6	1,351.1	276.3	20.5%	1,279.2	1,137.0
Commercial Leases	20.4	23.4	24.7	27.8	30.1	(9.7)	-32.2%	57.7	79.6
Commercial & Agriculture Real Estate	1,614.6	1,354.7	1,156.6	1,160.9	1,165.8	448.8	38.5%	1,255.9	1,067.4
Consumer:									
Home Equity	342.4	280.5	248.7	248.5	244.3	98.2	40.2%	253.6	216.2
Other Consumer Loans	932.3	808.5	749.1	722.8	686.1	246.2	35.9%	653.3	645.2
Subtotal of Commercial & Consumer Loans	4,537.1	3,942.6	3,521.9	3,505.6	3,477.4	1,059.8	30.5%	3,499.6	3,145.4
Residential Real Estate	1,547.0	1,425.2	1,356.2	1,359.5	1,344.3	202.7	15.1%	1,324.7	995.5
Covered Loans	158.3	171.1	194.2	217.8	250.8	(92.5)	-36.9%	372.3	626.4
<i>Total Loans</i>	<u>6,242.4</u>	<u>5,538.9</u>	<u>5,072.3</u>	<u>5,083.0</u>	<u>5,072.5</u>	<u>1,170.0</u>	<u>23.1%</u>	<u>5,196.6</u>	<u>4,767.2</u>
<i>Total Earning Assets</i>	<u>9,688.9</u>	<u>9,006.6</u>	<u>8,288.2</u>	<u>8,285.9</u>	<u>8,286.3</u>	<u>1,402.6</u>	<u>16.9%</u>	<u>8,199.6</u>	<u>7,392.5</u>
Allowance for Loan Losses	(48.3)	(46.2)	(47.6)	(47.1)	(47.3)	1.0	2.0%	(54.8)	(58.1)
Nonearning Assets:									
Cash and Due from Banks	205.9	215.8	197.4	190.6	217.9	(12.0)	-5.5%	218.3	191.6
Premises & Equipment	130.2	118.0	108.9	108.3	104.6	25.6	24.5%	89.9	71.9
Goodwill & Intangible Assets	530.5	439.3	376.8	378.7	379.3	151.1	39.8%	368.0	286.8
Company-owned Life Insurance	316.2	299.5	277.0	275.1	273.6	42.6	15.6%	270.6	248.7
FDIC Indemnification Asset	28.0	51.4	65.7	88.5	91.6	(63.6)	-69.4%	116.6	169.5
Covered ORE	9.5	11.2	12.9	13.7	18.2	(8.7)	-47.8%	26.1	30.4
Other Assets	318.9	292.2	265.5	288.1	327.8	(8.9)	-2.7%	309.2	276.3
<i>Total Nonearning Assets</i>	<u>1,539.1</u>	<u>1,427.5</u>	<u>1,304.2</u>	<u>1,343.0</u>	<u>1,413.1</u>	<u>126.0</u>	<u>8.9%</u>	<u>1,398.8</u>	<u>1,275.2</u>
<i>Total Assets</i>	<u>\$ 11,179.8</u>	<u>\$ 10,387.9</u>	<u>\$ 9,544.8</u>	<u>\$ 9,581.7</u>	<u>\$ 9,652.1</u>	<u>\$ 1,527.7</u>	<u>15.8%</u>	<u>\$ 9,543.6</u>	<u>\$ 8,609.7</u>
Liabilities & Equity									
Noninterest-bearing Demand Deposits	\$ 2,371.0	\$ 2,129.7	\$ 2,047.7	\$ 2,026.5	\$ 1,975.2	\$ 395.9	20.0%	\$ 2,007.8	\$ 1,728.5
NOW Accounts	2,069.5	1,912.2	1,789.2	1,775.9	1,711.3	358.3	20.9%	1,827.7	1,569.1
Savings Accounts	2,178.1	2,100.2	2,014.6	1,941.7	1,962.4	215.7	11.0%	1,869.4	1,570.4
Money Market Accounts	547.1	428.0	446.0	448.8	451.4	95.7	21.2%	292.9	295.8
Other Time under \$100,000	724.2	699.4	714.9	752.7	816.4	(92.2)	-11.3%	915.7	1,004.0
Other Time \$100,000 & over	277.9	247.9	245.9	265.3	291.8	(14.0)	-4.8%	365.5	421.9
<i>Total Core Deposits</i>	<u>8,167.7</u>	<u>7,517.4</u>	<u>7,258.2</u>	<u>7,210.9</u>	<u>7,208.4</u>	<u>959.3</u>	<u>13.3%</u>	<u>7,278.9</u>	<u>6,589.8</u>
Brokered CD's	39.6	37.6	-	-	-	39.6	N/M	0.1	21.7
<i>Total Deposits</i>	<u>8,207.3</u>	<u>7,555.0</u>	<u>7,258.2</u>	<u>7,210.9</u>	<u>7,208.4</u>	<u>998.9</u>	<u>13.9%</u>	<u>7,279.0</u>	<u>6,611.6</u>
Short-term Borrowings	495.3	467.6	410.1	462.3	419.0	76.3	18.2%	589.8	424.8
Other Borrowings	871.7	902.0	506.8	556.4	633.9	237.8	37.5%	237.5	290.8
<i>Total Borrowed Funds</i>	<u>1,367.0</u>	<u>1,369.6</u>	<u>916.9</u>	<u>1,018.7</u>	<u>1,052.9</u>	<u>314.1</u>	<u>29.8%</u>	<u>827.3</u>	<u>715.6</u>
Accrued Expenses & Other Liabilities	198.3	186.0	184.5	189.5	231.6	(33.3)	-14.4%	242.8	248.9
<i>Total Liabilities</i>	<u>9,772.6</u>	<u>9,110.6</u>	<u>8,359.5</u>	<u>8,419.1</u>	<u>8,492.8</u>	<u>1,279.7</u>	<u>15.1%</u>	<u>8,349.1</u>	<u>7,576.1</u>
Common Stock, Surplus & Retained Earnings	1,437.8	1,310.7	1,223.2	1,207.1	1,204.2	233.6	19.4%	1,164.8	1,018.6
Other Comprehensive Income	(30.6)	(33.3)	(37.9)	(44.5)	(44.9)	14.3	N/M	29.8	15.0
<i>Total Shareholders Equity</i>	<u>1,407.2</u>	<u>1,277.3</u>	<u>1,185.2</u>	<u>1,162.6</u>	<u>1,159.3</u>	<u>247.9</u>	<u>21.4%</u>	<u>1,194.6</u>	<u>1,033.6</u>
<i>Total Liabilities & Shareholders Equity</i>	<u>\$ 11,179.8</u>	<u>\$ 10,387.9</u>	<u>\$ 9,544.8</u>	<u>\$ 9,581.7</u>	<u>\$ 9,652.1</u>	<u>\$ 1,527.7</u>	<u>15.8%</u>	<u>\$ 9,543.6</u>	<u>\$ 8,609.7</u>

EOP - End of period actual balances

N/M = Not meaningful

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Old National Bancorp

Balance Sheet Trends

PERIOD AVERAGES

(\$ in Millions)

2011	2012	2013		2013				2014				
				1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	
			Assets									
\$ 146.0	\$ 23.5	\$ 16.7	Fed Reserve Bank Account	\$ 18.4	\$ 12.7	\$ 16.3	19.3	\$ 11.1	\$ 12.7	\$ 13.9		
6.8	5.6	5.6	Money Market Investments	5.8	6.2	5.9	4.5	6.0	6.5	8.8		
			Investments:									
613.2	538.2	607.5	Treasury & Gov't Sponsored Agencies	661.0	582.1	568.0	618.9	640.3	739.1	820.2		
1,356.4	1,288.1	1,430.1	Mortgage-backed Securities	1,327.5	1,514.0	1,454.2	1,424.7	1,321.4	1,281.8	1,268.2		
580.9	684.6	818.4	States & Political Subdivisions	794.0	849.2	814.4	816.1	824.5	893.2	929.6		
211.9	214.6	289.0	Other Securities	256.3	258.6	269.5	371.7	403.2	416.8	421.1		
<u>2,762.3</u>	<u>2,725.5</u>	<u>3,145.0</u>	<i>Total Investments</i>	<u>3,038.8</u>	<u>3,203.9</u>	<u>3,106.1</u>	<u>3,231.4</u>	<u>3,189.4</u>	<u>3,331.0</u>	<u>3,439.1</u>		
3.5	4.9	8.6	Residential Real Estate Loans Held for Sale	10.7	10.7	7.6	5.5	3.8	6.5	13.6		
-	-	1.2	Leases Held for Sale	-	0.1	4.6	-	-	-	-		
			Loans:									
1,169.5	1,156.0	1,319.7	Commercial	1,256.2	1,339.1	1,353.3	1,330.3	1,328.3	1,428.8	1,546.1		
92.5	68.3	41.0	Commercial Leases	54.5	48.4	32.1	29.0	26.2	24.2	21.8		
1,152.8	1,100.9	1,196.8	Commercial & Agriculture Real Estate	1,235.6	1,208.9	1,179.9	1,163.0	1,165.8	1,276.7	1,527.1		
			Consumer:									
258.9	250.7	263.2	Home Equity	270.1	260.9	258.3	263.3	262.7	284.1	340.2		
643.3	621.8	648.7	Other Consumer Loans	626.5	626.2	651.2	691.2	719.8	768.7	861.7		
<u>3,317.0</u>	<u>3,197.7</u>	<u>3,469.5</u>	Subtotal of Commercial & Consumer Loans	<u>3,442.9</u>	<u>3,483.4</u>	<u>3,474.8</u>	<u>3,476.8</u>	<u>3,502.9</u>	<u>3,782.4</u>	<u>4,296.8</u>		
822.5	1,150.9	1,373.4	Residential Real Estate	1,338.8	1,377.7	1,422.0	1,355.0	1,358.5	1,405.2	1,507.8		
301.0	508.9	292.3	Covered Loans	355.1	312.0	272.2	229.9	204.6	185.7	164.8		
<u>4,440.5</u>	<u>4,857.5</u>	<u>5,135.1</u>	<i>Total Loans</i>	<u>5,136.8</u>	<u>5,173.1</u>	<u>5,169.0</u>	<u>5,061.7</u>	<u>5,065.9</u>	<u>5,373.3</u>	<u>5,969.4</u>		
7,359.1	7,617.1	8,312.2	<i>Total Earning Assets</i>	8,210.5	8,406.6	8,309.4	8,322.3	8,276.3	8,730.1	9,444.9		
(70.8)	(56.1)	(50.6)	Allowance for Loan Losses	(53.2)	(52.9)	(49.2)	(47.2)	(46.6)	(47.4)	(46.6)		
1,096.3	1,239.6	1,328.3	Nonearning Assets	1,319.2	1,307.6	1,345.8	1,340.6	1,262.5	1,329.8	1,454.8		
<u>\$ 8,384.7</u>	<u>\$ 8,800.5</u>	<u>\$ 9,589.9</u>	<i>Total Assets</i>	<u>\$ 9,476.6</u>	<u>\$ 9,661.4</u>	<u>\$ 9,606.0</u>	<u>\$ 9,615.7</u>	<u>\$ 9,492.2</u>	<u>\$ 10,012.5</u>	<u>\$ 10,853.0</u>		
			Liabilities & Equity									
\$ 1,555.9	\$ 1,828.8	\$ 1,952.8	Noninterest-bearing Demand Deposits	\$ 1,942.1	\$ 1,914.6	\$ 1,948.6	\$ 2,005.8	\$ 1,986.5	\$ 2,055.4	\$ 2,240.1		
1,472.7	1,608.6	1,734.8	NOW Accounts	1,726.4	1,707.3	1,716.2	1,789.4	1,783.5	1,937.4	2,042.3		
1,384.3	1,728.9	1,916.1	Savings Accounts	1,870.6	1,892.2	1,946.9	1,954.8	1,968.0	2,078.0	2,162.9		
328.6	289.0	368.4	Money Market Accounts	295.4	289.7	440.1	448.6	448.0	442.7	511.0		
1,596.8	1,309.5	1,152.3	Other Time	1,232.1	1,147.9	1,168.1	1,061.1	988.4	959.6	988.9		
<u>6,338.3</u>	<u>6,764.7</u>	<u>7,124.4</u>	<i>Total Core Deposits</i>	<u>7,066.6</u>	<u>6,951.7</u>	<u>7,219.8</u>	<u>7,259.7</u>	<u>7,174.5</u>	<u>7,473.1</u>	<u>7,945.1</u>		
51.0	10.5	0.0	Brokered CD's	0.1	-	-	-	-	36.3	37.1		
<u>6,389.2</u>	<u>6,775.2</u>	<u>7,124.5</u>	<i>Total Deposits</i>	<u>7,066.6</u>	<u>6,951.7</u>	<u>7,219.8</u>	<u>7,259.7</u>	<u>7,174.5</u>	<u>7,509.4</u>	<u>7,982.2</u>		
363.6	413.9	517.7	Short-term Borrowings	684.5	557.9	421.1	407.1	380.2	400.0	401.5		
414.9	280.2	539.3	Other Borrowings	294.6	731.0	572.7	559.0	581.4	684.4	916.4		
<u>778.5</u>	<u>694.1</u>	<u>1,057.0</u>	<i>Total Borrowed Funds</i>	<u>979.1</u>	<u>1,288.9</u>	<u>993.8</u>	<u>966.0</u>	<u>961.6</u>	<u>1,084.4</u>	<u>1,317.8</u>		
215.7	232.2	226.3	Accrued Expenses & Other Liabilities	233.0	222.9	227.9	221.1	181.3	167.9	188.1		
<u>7,383.5</u>	<u>7,701.6</u>	<u>8,407.7</u>	<i>Total Liabilities</i>	<u>8,278.8</u>	<u>8,463.5</u>	<u>8,441.6</u>	<u>8,446.8</u>	<u>8,317.4</u>	<u>8,761.7</u>	<u>9,488.1</u>		
990.3	1,072.1	1,188.9	Common Stock, Surplus & Retained Earnings	1,168.8	1,176.1	1,201.0	1,209.7	1,211.3	1,283.0	1,396.2		
10.9	26.9	(6.7)	Other Comprehensive Income	29.0	21.7	(36.6)	(40.8)	(36.5)	(32.2)	(31.3)		
<u>1,001.2</u>	<u>1,099.0</u>	<u>1,182.2</u>	<i>Total Shareholders Equity</i>	<u>1,197.7</u>	<u>1,197.9</u>	<u>1,164.5</u>	<u>1,168.9</u>	<u>1,174.8</u>	<u>1,250.8</u>	<u>1,365.0</u>		
<u>\$ 8,384.7</u>	<u>\$ 8,800.5</u>	<u>\$ 9,589.9</u>	<i>Total Liabilities & Shareholders Equity</i>	<u>\$ 9,476.6</u>	<u>\$ 9,661.4</u>	<u>\$ 9,606.0</u>	<u>\$ 9,615.7</u>	<u>\$ 9,492.2</u>	<u>\$ 10,012.5</u>	<u>\$ 10,853.0</u>		

Old National Bancorp
Interest Rate Trends (FTE basis)

PERIOD AVERAGES

2011	2012	2013	2013				2014			
			1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
Earning Assets:										
Fed Funds Sold, Resell Agr, Fed Reserve										
0.33%	0.51%	0.17%	0.22%	0.15%	0.14%	0.16%	0.14%	0.20%	0.11%	
Bank Acct, & Money Mkt										
Investments:										
2.35%	2.35%	2.24%	2.24%	2.24%	2.30%	2.19%	2.20%	2.06%	2.00%	
2.80%	2.26%	1.85%	1.92%	1.78%	1.82%	1.89%	1.93%	1.87%	1.72%	
5.88%	5.47%	5.33%	5.19%	5.18%	5.48%	5.49%	5.14%	5.14%	5.05%	
4.23%	3.76%	2.92%	3.31%	3.34%	3.39%	2.01%	2.96%	2.68%	2.64%	
3.30%	3.18%	2.93%	2.96%	2.89%	3.00%	2.87%	2.94%	2.89%	2.80%	
Total Investments										
Loans:										
4.70%	4.87%	4.42%	4.44%	4.63%	4.24%	4.39%	5.00%	4.27%	4.45%	
6.46%	6.36%	6.16%	6.08%	5.97%	6.40%	6.33%	6.32%	6.41%	6.35%	
6.03%	7.22%	7.15%	7.17%	6.77%	6.80%	7.49%	8.47%	8.06%	11.86%	
Commercial										
Commercial Leases (1)										
Commercial & Agriculture Real Estate										
Consumer:										
4.20%	4.09%	4.55%	4.03%	4.03%	4.00%	6.18%	4.43%	4.40%	4.38%	
6.92%	6.03%	5.16%	5.71%	5.42%	5.03%	4.57%	4.32%	4.17%	3.93%	
5.43%	5.79%	5.51%	5.73%	5.56%	5.33%	5.72%	6.05%	5.62%	7.06%	
4.87%	4.50%	4.12%	4.15%	4.12%	4.09%	4.12%	3.97%	4.03%	4.16%	
5.46%	5.56%	5.18%	5.26%	5.12%	4.95%	5.24%	5.44%	5.16%	6.27%	
4.60%	4.70%	4.32%	4.39%	4.26%	4.21%	4.30%	4.46%	4.28%	5.00%	
Total Loans (1)										
Total Earning Assets										
Interest-bearing Liabilities:										
0.04%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	
0.29%	0.22%	0.15%	0.17%	0.15%	0.14%	0.14%	0.14%	0.14%	0.14%	
0.10%	0.10%	0.06%	0.08%	0.06%	0.05%	0.05%	0.05%	0.05%	0.05%	
1.87%	1.70%	1.27%	1.42%	1.44%	1.20%	0.97%	1.00%	0.99%	0.92%	
0.73%	0.54%	0.35%	0.42%	0.40%	0.33%	0.26%	0.26%	0.24%	0.23%	
1.59%	0.78%	2.24%	2.27%	0.00%	0.00%	0.00%	0.00%	0.52%	0.67%	
0.74%	0.55%	0.35%	0.42%	0.40%	0.33%	0.26%	0.26%	0.25%	0.23%	
Total Interest-bearing Deposits										
Brokered CD's										
Total Interest-bearing Deposits & CD's										
0.15%	0.13%	0.12%	0.16%	0.15%	0.09%	0.06%	0.07%	0.08%	0.08%	
4.16%	2.98%	1.04%	2.06%	0.69%	0.98%	1.01%	0.99%	0.94%	1.23%	
2.29%	1.28%	0.59%	0.74%	0.46%	0.60%	0.61%	0.62%	0.62%	0.86%	
Short-term Borrowings										
Other Borrowings										
Total Borrowed Funds										
0.96%	0.64%	0.39%	0.47%	0.41%	0.37%	0.32%	0.32%	0.31%	0.35%	
Total Interest-bearing Liabilities										
3.64%	4.05%	3.94%	3.92%	3.85%	3.84%	4.00%	4.15%	3.97%	4.65%	
Net Interest Rate Spread										
3.87%	4.23%	4.02%	4.04%	3.97%	3.96%	4.11%	4.22%	4.07%	4.78%	
Net Interest Margin (FTE)										
\$ 11.8	\$ 13.2	\$ 16.9	\$ 3.9	\$ 4.2	\$ 4.4	\$ 4.4	\$ 3.9	\$ 4.3	\$ 4.5	
FTE Adjustment (\$ in millions)										

FTE - Fully taxable equivalent basis
(1) Includes residential loans and leases held for sale.

Old National Bancorp
Asset Quality (EOP) Excludes Covered Assets (4)

						(\$ in Millions)					
2011	2012	2013		2013				2014			
				1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
\$ 72.3	\$ 57.1	\$ 49.0	Beginning Allowance for Loan Losses	\$ 49.0	\$ 47.3	\$ 43.9	\$ 42.3	\$ 41.7	\$ 41.5	\$ 42.5	
6.5	(1.0)	(3.9)	Provision for Loan Losses	(0.6)	(3.3)	(1.3)	1.3	(0.4)	1.1	3.0	
(34.1)	(21.4)	(14.9)	Gross Charge-offs	(4.0)	(3.4)	(3.4)	(4.1)	(2.6)	(2.1)	(2.4)	
-	-	-	Write-downs from Loans Sold	-	-	-	-	-	-	-	
12.4	14.3	11.5	Gross Recoveries	2.9	3.3	3.1	2.2	2.7	2.0	1.7	
(21.7)	(7.1)	(3.4)	Net Charge-offs	(1.1)	(0.1)	(0.3)	(1.9)	0.2	(0.1)	(0.8)	
<u>\$ 57.1</u>	<u>\$ 49.0</u>	<u>\$ 41.7</u>	Ending Allowance for Loan Losses	<u>\$ 47.3</u>	<u>\$ 43.9</u>	<u>\$ 42.3</u>	<u>\$ 41.7</u>	<u>\$ 41.5</u>	<u>\$ 42.5</u>	<u>\$ 44.7</u>	
0.53%	0.16%	0.07%	Net Charge-offs / Average Loans (1)	0.10%	0.01%	0.03%	0.16%	-0.02%	0.01%	0.05%	
\$ 4,139.5	\$ 4,348.7	\$ 4,842.8	Average Loans Outstanding (1)	\$ 4,781.7	\$ 4,861.1	\$ 4,896.8	\$ 4,831.8	\$ 4,861.3	\$ 5,187.6	\$ 5,804.5	
\$ 4,140.8	\$ 4,824.3	\$ 4,865.1	EOP Loans Outstanding (1)	\$ 4,785.6	\$ 4,887.6	\$ 4,821.7	\$ 4,865.1	\$ 4,878.1	\$ 5,367.7	\$ 6,084.1	
1.38%	1.02%	0.86%	Allowance for Loan Loss / EOP Loans (1)	0.99%	0.90%	0.88%	0.86%	0.85%	0.79%	0.73%	
<u>Underperforming Assets:</u>											
\$ 1.1	\$ 1.1	\$ 0.2	Loans 90 Days & over (still accruing)	\$ 2.0	\$ 1.2	\$ 0.8	\$ 0.2	\$ 0.2	\$ 0.3	\$ 0.5	
Non-performing Loans:											
115.3	150.4	96.6	Nonaccrual Loans (2)	145.3	129.5	107.6	96.6	84.8	96.7	125.4	
1.3	9.2	15.6	Renegotiated Loans	9.1	9.0	14.0	15.6	20.2	21.3	22.1	
116.7	159.5	112.2	Total Non-performing Loans	154.4	138.5	121.6	112.2	105.0	118.0	147.5	
7.1	11.2	7.6	Foreclosed properties	9.1	7.7	9.6	7.6	7.6	6.7	8.2	
<u>\$ 124.9</u>	<u>\$ 171.8</u>	<u>\$ 120.0</u>	Total Underperforming Assets	<u>\$ 165.5</u>	<u>\$ 147.4</u>	<u>\$ 132.0</u>	<u>\$ 120.0</u>	<u>\$ 112.9</u>	<u>\$ 125.0</u>	<u>\$ 156.2</u>	
\$ 204.1	\$ 233.4	\$ 159.8	Classified Loans - "Problem Loans"	\$ 221.7	\$ 198.4	\$ 178.3	\$ 159.8	\$ 170.5	\$ 203.9	\$ 226.1	
106.9	59.2	43.9	Other Classified Assets	57.0	49.6	48.4	43.9	42.0	41.5	26.5	
80.1	113.3	135.4	Criticized Loans - "Special Mention Loans"	127.3	152.8	129.5	135.4	112.3	112.9	170.5	
<u>\$ 391.1</u>	<u>\$ 405.9</u>	<u>\$ 339.0</u>	Total Classified & Criticized Assets	<u>\$ 406.0</u>	<u>\$ 400.9</u>	<u>\$ 356.1</u>	<u>\$ 339.0</u>	<u>\$ 324.8</u>	<u>\$ 358.2</u>	<u>\$ 423.1</u>	
2.82%	3.31%	2.31%	Non-performing loans / EOP Loans (1)	3.23%	2.83%	2.52%	2.31%	2.15%	2.20%	2.43%	
49%	31%	37%	Allowance to Non-performing Loans (3)	31%	32%	35%	37%	40%	36%	30%	
3.02%	3.56%	2.47%	Under-performing Assets / EOP Loans (1)	3.46%	3.02%	2.74%	2.47%	2.31%	2.33%	2.57%	
\$ 8,609.7	\$ 9,543.6	\$ 9,581.7	EOP Total Assets (includes covered assets)	\$ 9,673.7	\$ 9,641.1	\$ 9,652.1	\$ 9,581.7	\$ 9,544.8	\$ 10,387.9	\$ 11,179.8	
1.45%	1.80%	1.25%	Under-performing Assets / EOP Assets	1.71%	1.53%	1.37%	1.25%	1.18%	1.20%	1.40%	

EOP - End of period actual balances

(1) Excludes residential loans and leases held for sale.

(2) Includes \$22.8 million in 3Q14 of renegotiated loans.

(3) Because the acquired loans from Monroe, Integra, IBT, and Tower were recorded at fair value in accordance with ASC 805 at the date of acquisition, the credit risk is incorporated in the fair value recorded. No allowance for loan losses is recorded on the acquisition date.

(4) The Company entered into separate loss sharing agreements with the FDIC providing for specified credit loss protection for substantially all acquired single family residential loans, commercial loans, and other real estate owned. At September 30, 2014, approximately \$158.3 million of loans and \$9.5 million of other real estate owned are covered by the loss sharing agreements. As such, eighty percent of losses incurred on these covered assets will be reimbursed to Old National by the FDIC

Old National Bancorp
Asset Quality (EOP) Including Covered Assets (4)

						(\$ in Millions)				
2011	2012	2013								
			2013				2014			
			1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
\$ 72.3	\$ 58.1	\$ 54.8	\$ 54.8	\$ 53.5	\$ 49.3	\$ 47.3	\$ 47.1	\$ 47.6	\$ 46.2	
7.5	5.0	(2.3)	0.8	(3.7)	(1.7)	2.3	0.0	(0.4)	2.6	
(34.9)	(22.3)	(17.0)	(5.0)	(4.0)	(3.5)	(4.5)	(2.4)	(3.1)	(2.1)	
-	-	-	-	-	-	-	-	-	-	
13.2	14.0	11.7	2.9	3.5	3.2	2.0	2.8	2.1	1.7	
(21.7)	(8.3)	(5.3)	(2.1)	(0.5)	(0.3)	(2.4)	0.4	(1.0)	(0.5)	
<u>\$ 58.1</u>	<u>\$ 54.8</u>	<u>\$ 47.1</u>	<u>\$ 53.5</u>	<u>\$ 49.3</u>	<u>\$ 47.3</u>	<u>\$ 47.1</u>	<u>\$ 47.6</u>	<u>\$ 46.2</u>	<u>\$ 48.3</u>	
0.49%	0.17%	0.10%	0.17%	0.04%	0.02%	0.19%	-0.03%	0.07%	0.03%	
\$ 4,440.5	\$ 4,857.5	\$ 5,135.1	\$ 5,136.8	\$ 5,173.1	\$ 5,169.0	\$ 5,061.7	\$ 5,065.9	\$ 5,373.3	\$ 5,969.4	
\$ 4,767.2	\$ 5,196.6	\$ 5,083.0	\$ 5,112.0	\$ 5,176.2	\$ 5,072.5	\$ 5,083.0	\$ 5,072.3	\$ 5,538.9	\$ 6,242.4	
1.22%	1.05%	0.93%	1.05%	0.95%	0.93%	0.93%	0.94%	0.83%	0.77%	
<u>Underperforming Assets:</u>										
\$ 3.4	\$ 1.1	\$ 0.2	\$ 2.0	\$ 1.2	\$ 0.9	\$ 0.2	\$ 0.2	\$ 0.4	\$ 0.6	
Non-performing Loans:										
298.2	254.3	128.4	210.5	189.8	148.3	128.4	112.1	118.0	142.3	
1.3	9.2	15.7	9.1	9.0	14.0	15.7	20.4	21.4	22.3	
<u>299.5</u>	<u>263.5</u>	<u>144.2</u>	<u>219.6</u>	<u>198.8</u>	<u>162.3</u>	<u>144.2</u>	<u>132.5</u>	<u>139.5</u>	<u>164.6</u>	
37.6	37.3	21.2	35.2	30.9	27.9	21.2	20.5	17.9	17.6	
<u>\$ 340.5</u>	<u>\$ 301.9</u>	<u>\$ 165.7</u>	<u>\$ 256.8</u>	<u>\$ 230.9</u>	<u>\$ 191.0</u>	<u>\$ 165.7</u>	<u>\$ 153.2</u>	<u>\$ 157.7</u>	<u>\$ 182.8</u>	
\$ 404.3	\$ 355.4	\$ 195.3	\$ 303.1	\$ 265.9	\$ 223.9	\$ 195.3	\$ 200.9	\$ 228.7	\$ 245.1	
106.9	59.2	43.9	57.0	49.6	48.4	43.9	42.0	41.5	26.5	
103.2	122.6	143.8	141.5	166.8	139.4	143.8	119.8	119.4	175.8	
<u>\$ 614.4</u>	<u>\$ 537.2</u>	<u>\$ 383.0</u>	<u>\$ 501.7</u>	<u>\$ 482.4</u>	<u>\$ 411.7</u>	<u>\$ 383.0</u>	<u>\$ 362.7</u>	<u>\$ 389.6</u>	<u>\$ 447.4</u>	
6.28%	5.07%	2.84%	4.30%	3.84%	3.20%	2.84%	2.61%	2.52%	2.64%	
19%	21%	33%	24%	25%	29%	33%	36%	33%	29%	
7.14%	5.81%	3.26%	5.02%	4.46%	3.77%	3.26%	3.02%	2.85%	2.93%	
\$ 8,609.7	\$ 9,543.6	\$ 9,581.7	\$ 9,673.7	\$ 9,641.1	\$ 9,652.1	\$ 9,581.7	\$ 9,544.8	\$ 10,387.9	\$ 11,179.8	
3.96%	3.16%	1.73%	2.65%	2.39%	1.98%	1.73%	1.61%	1.52%	1.64%	

EOP - End of period actual balances

(1) Excludes residential loans and leases held for sale.

(2) Includes \$22.8 million in 3Q14 of renegotiated loans.

(3) Because the acquired loans from Monroe, Integra, IBT and Tower were recorded at fair value in accordance with ASC 805 at the date of acquisition, the credit risk is incorporated in the fair value recorded. No allowance for loan losses is recorded on the acquisition date.

(4) The Company entered into separate loss sharing agreements with the FDIC providing for specified credit loss protection for substantially all acquired single family residential loans, commercial loans, and other real estate owned. At September 30, 2014, approximately \$158.3 million of loans and \$9.5 million of other real estate owned are covered by the loss sharing agreements. As such, eighty percent of losses incurred on these covered assets will be reimbursed to Old National by the FDIC

Old National Bancorp
NON-GAAP MEASURES

Third Quarter 2014
(\$ In Millions except EPS information)

2011	2012	2013		2013				2014					
				1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr		
			<u>Actual EOP Balances</u>										
\$ 1,033.6	\$ 1,194.6	\$ 1,162.6	GAAP Shareholders' Equity	\$ 1,199.7	\$ 1,167.0	\$ 1,159.3	\$ 1,162.6	\$ 1,185.2	\$ 1,277.3	\$ 1,407.2			
			<u>Deduct:</u>										
253.2	338.8	352.7	Goodwill	338.8	339.4	352.7	352.7	352.7	408.5	491.4			
33.6	29.2	26.0	Intangibles	26.7	25.0	26.6	26.0	24.1	30.8	39.0			
286.8	368.0	378.7		365.5	364.4	379.3	378.7	376.8	439.3	530.5			
<u>\$ 746.8</u>	<u>\$ 826.5</u>	<u>\$ 784.0</u>	Tangible Shareholders' Equity	<u>\$ 834.2</u>	<u>\$ 802.6</u>	<u>\$ 779.9</u>	<u>\$ 784.0</u>	<u>\$ 808.4</u>	<u>\$ 838.1</u>	<u>\$ 876.7</u>			
			<u>Deduct:</u>										
-	-	-	Preferred Stock, Surplus & Retained Earnings	-	-	-	-	-	-	-			
<u>\$ 746.8</u>	<u>\$ 826.5</u>	<u>\$ 784.0</u>	Tangible Common Shareholders' Equity	<u>\$ 834.2</u>	<u>\$ 802.6</u>	<u>\$ 779.9</u>	<u>\$ 784.0</u>	<u>\$ 808.4</u>	<u>\$ 838.1</u>	<u>\$ 876.7</u>			
			<u>Actual EOP Balances</u>										
\$ 8,609.7	\$ 9,543.6	\$ 9,581.7	GAAP Assets	\$ 9,673.7	\$ 9,641.1	\$ 9,652.1	\$ 9,581.7	\$ 9,544.8	\$ 10,387.9	\$ 11,179.8			
			<u>Add:</u>										
0.6	0.1	0.1	Trust Overdrafts	0.2	0.1	0.1	0.1	0.0	0.0	0.1			
			<u>Deduct:</u>										
253.2	338.8	352.7	Goodwill	338.8	339.4	352.7	352.7	352.7	408.5	491.4			
33.6	29.2	26.0	Intangibles	26.7	25.0	26.6	26.0	24.1	30.8	39.0			
286.8	368.0	378.7		365.5	364.4	379.3	378.7	376.8	439.3	530.5			
<u>\$ 8,323.5</u>	<u>\$ 9,175.7</u>	<u>\$ 9,203.1</u>	Tangible Assets	<u>\$ 9,308.4</u>	<u>\$ 9,276.7</u>	<u>\$ 9,272.8</u>	<u>\$ 9,203.1</u>	<u>\$ 9,168.0</u>	<u>\$ 9,948.7</u>	<u>\$ 10,649.4</u>			
5,163.5	5,604.9	5,734.0	Risk Weighted Assets	5,595.2	5,640.7	5,680.6	5,734.0	5,729.5	6,339.2	7,063.5			
			<u>Actual EOP Balances</u>										
\$ 72.5	\$ 91.7	\$ 100.9	GAAP Net Income	\$ 23.9	\$ 28.5	\$ 23.9	\$ 24.5	\$ 26.5	\$ 18.8	\$ 29.1			
			<u>Add:</u>										
7.0	6.4	6.5	Intangible Amortization (net of tax)	1.9	1.5	1.5	1.5	1.5	1.7	2.2			
<u>\$ 79.4</u>	<u>\$ 98.1</u>	<u>\$ 107.4</u>	Tangible Net Income	<u>\$ 25.9</u>	<u>\$ 30.0</u>	<u>\$ 25.5</u>	<u>\$ 26.1</u>	<u>\$ 28.0</u>	<u>\$ 20.4</u>	<u>\$ 31.3</u>			
			<u>Tangible Ratios</u>										
10.64%	11.87%	13.70%	Return on Tangible Common Equity	12.42%	14.95%	13.05%	13.31%	13.84%	9.76%	14.29%			
0.95%	1.07%	1.17%	Return on Tangible Assets	1.11%	1.29%	1.10%	1.13%	1.22%	0.82%	1.18%			
8.97%	9.01%	8.52%	Tangible Common Equity to Tangible Assets	8.96%	8.65%	8.41%	8.52%	8.82%	8.42%	8.23%			
14.46%	14.75%	13.67%	Tangible Common Equity to Risk Wgt Assets	14.91%	14.23%	13.73%	13.67%	14.11%	13.22%	12.41%			
7.89	8.17	7.85	Tangible Common Book Value (1)	8.23	7.96	7.75	7.85	8.08	7.92	7.69			

Tangible Common Equity is defined as GAAP Shareholders' Equity less Preferred Stock, Goodwill and Intangibles.
Tangible Common Equity presentation includes Other Comprehensive Income (OCI) as is common in other company releases.
(1) Tangible Common Shareholders' Equity Divided By Common Shares Issued and Outstanding at Period-End.