



First-Quarter 2015 Earnings

April 27, 2015





OLD NATIONAL BANCORP[®]

NASDAQ: ONB
oldnational.com

Lynell Walton
Investor Relations



Forward-Looking Statement

This presentation contains certain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These statements include, but are not limited to, descriptions of Old National Bancorp's ("Old National's") financial condition, results of operations, asset and credit quality trends and profitability. Forward-looking statements can be identified by the use of the words "anticipate," "believe," "expect," "intend," "could" and "should," and other words of similar meaning. These forward-looking statements express management's current expectations or forecasts of future events and, by their nature, are subject to risks and uncertainties and there are a number of factors that could cause actual results to differ materially from those in such statements. Factors that might cause such a difference include, but are not limited to: expected cost savings, synergies and other financial benefits from the recently completed mergers might not be realized within the expected timeframes and costs or difficulties relating to integration matters might be greater than expected; market, economic, operational, liquidity, credit and interest rate risks associated with Old National's business; competition; government legislation and policies (including the impact of the Dodd-Frank Wall Street Reform and Consumer Protection Act and its related regulations); ability of Old National to execute its business plan; changes in the economy which could materially impact credit quality trends and the ability to generate loans and gather deposits; failure or circumvention of our internal controls; failure or disruption of our information systems; significant changes in accounting, tax or regulatory practices or requirements; new legal obligations or liabilities or unfavorable resolutions of litigations; other matters discussed in this presentation and other factors identified in our Annual Report on Form 10-K and other periodic filings with the SEC. These forward-looking statements are made only as of the date of this presentation, and Old National does not undertake an obligation to release revisions to these forward-looking statements to reflect events or conditions after the date of this presentation.

Non-GAAP Financial Measures

These slides contain non-GAAP financial measures. For purposes of Regulation G, a non-GAAP financial measure is a numerical measure of the registrant's historical or future financial performance, financial position or cash flows that excludes amounts, or is subject to adjustments that have the effect of excluding amounts, that are included in the most directly comparable measure calculated and presented in accordance with GAAP in the statement of income, balance sheet or statement of cash flows (or equivalent statements) of the registrant; or includes amounts, or is subject to adjustments that have the effect of including amounts, that are excluded from the most directly comparable measure so calculated and presented. In this regard, GAAP refers to generally accepted accounting principles in the United States. Pursuant to the requirements of Regulation G, Old National Bancorp has provided reconciliations within the slides, as necessary, of the non-GAAP financial measure to the most directly comparable GAAP financial measure.

2015 Strategic Initiatives

Continue to Grow Organic Revenue

- Organic loan growth of \$2.2 million¹ over 4Q14 and \$341.4 million¹ over 1Q14, based on period-end balances
- Organic loan growth of \$57.6 million¹ over 4Q14 and \$344.8 million¹ over 1Q14, based on average balances
- Revenue growth² of 15.1% from 1Q14
- Enhanced referral program has already resulted in over 7,300 referrals
- Stable core net interest margin from 4Q14

Improve Operating Leverage

- Anticipated expense reductions resulting from branch sales and consolidations, early retirement and other workforce reductions tracking as planned
- Anticipated annualized noninterest expense savings of \$23 million to \$27 million

Prudent Use of Capital

- 3.4 million shares of stock repurchased during 1Q15
- Quarterly cash dividend recently increased to \$.12 per share

¹ Excluding change in FDIC covered loans and loans acquired in acquisitions

² Excluding changes in securities gains, accretion income and amortization of the indemnification asset

1Q15 Earnings

- Net income of \$20.9 million or \$.18 per share
- Included in net income are the following pre-tax items
 - \$4.4 million in early retirement & other severance charges
 - \$4.0 million in merger and integration charges
 - \$2.6 million in branch efficiency charges

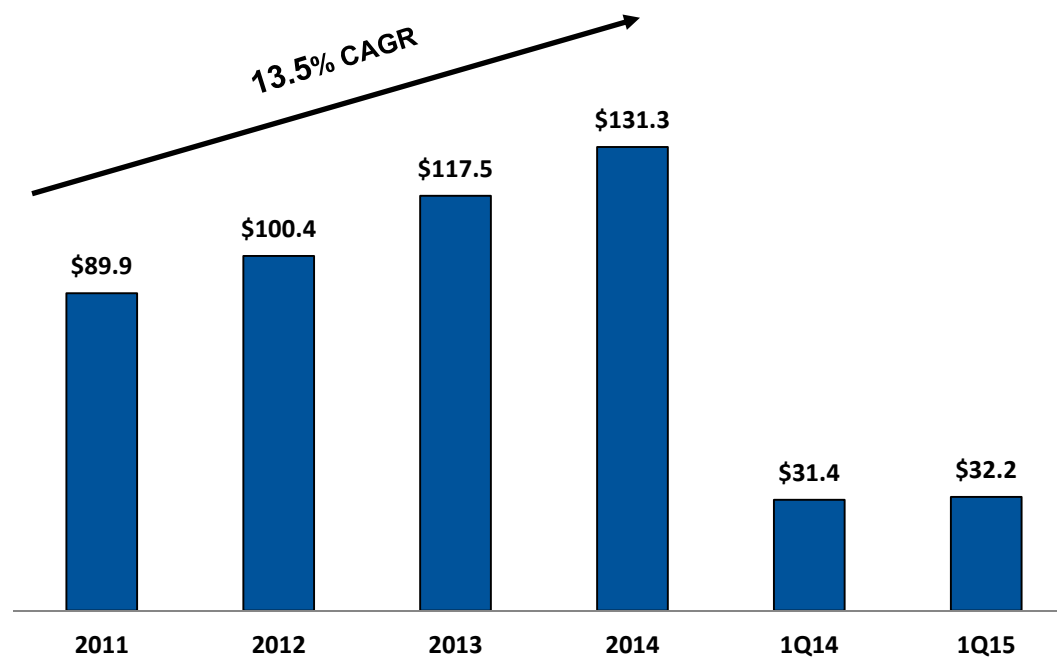


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Chris Wolking
Chief Financial Officer



Adjusted Income¹

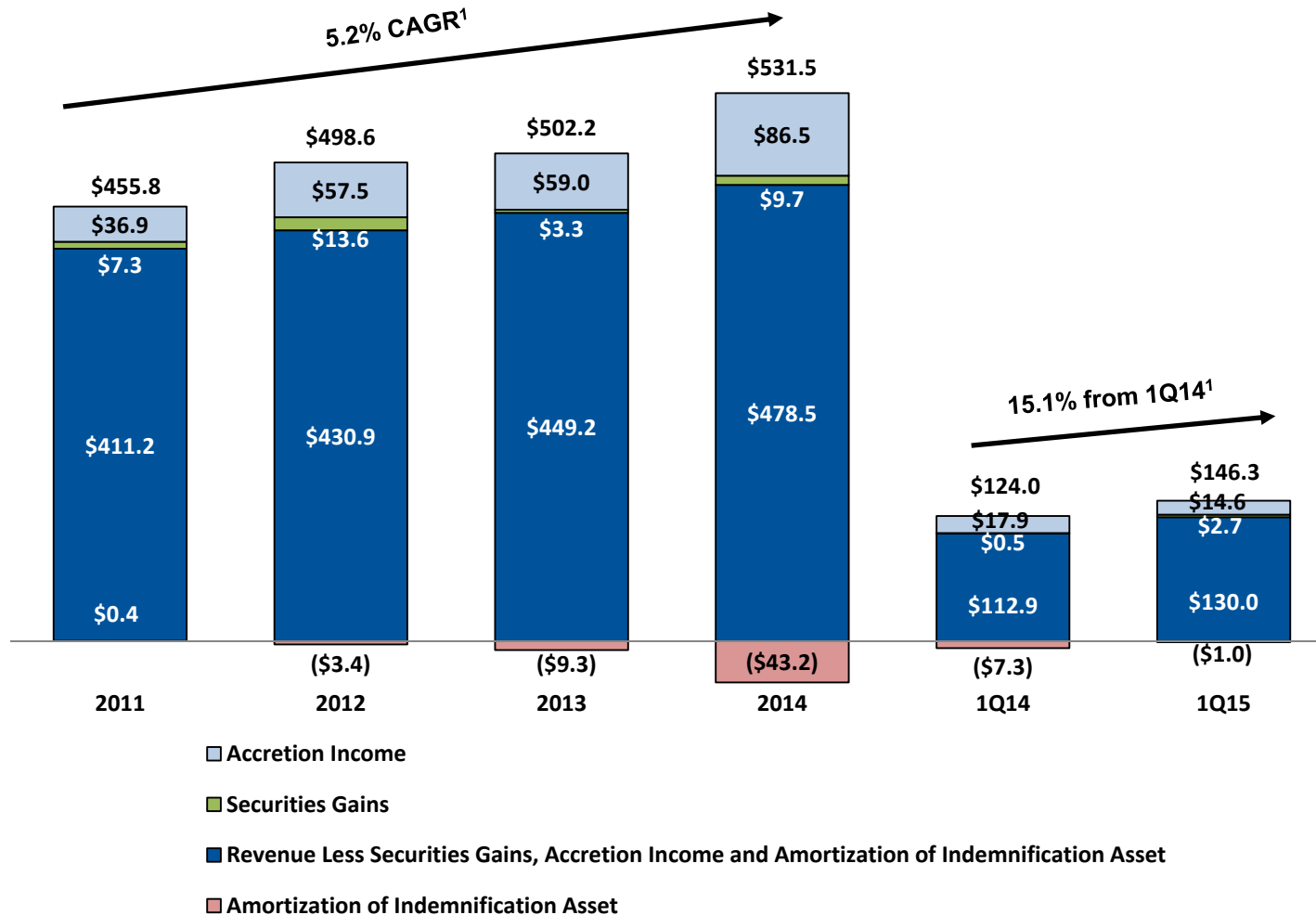


Adjusted income represents income before taxes less accretion income, change in indemnification assets, merger/integration expenses, costs associated with branch divestitures and early retirement program/other severance

\$ in millions

¹ Non-GAAP financial measure which Management believes is useful in evaluating the financial results of the Company – see Appendix for Non-GAAP reconciliation

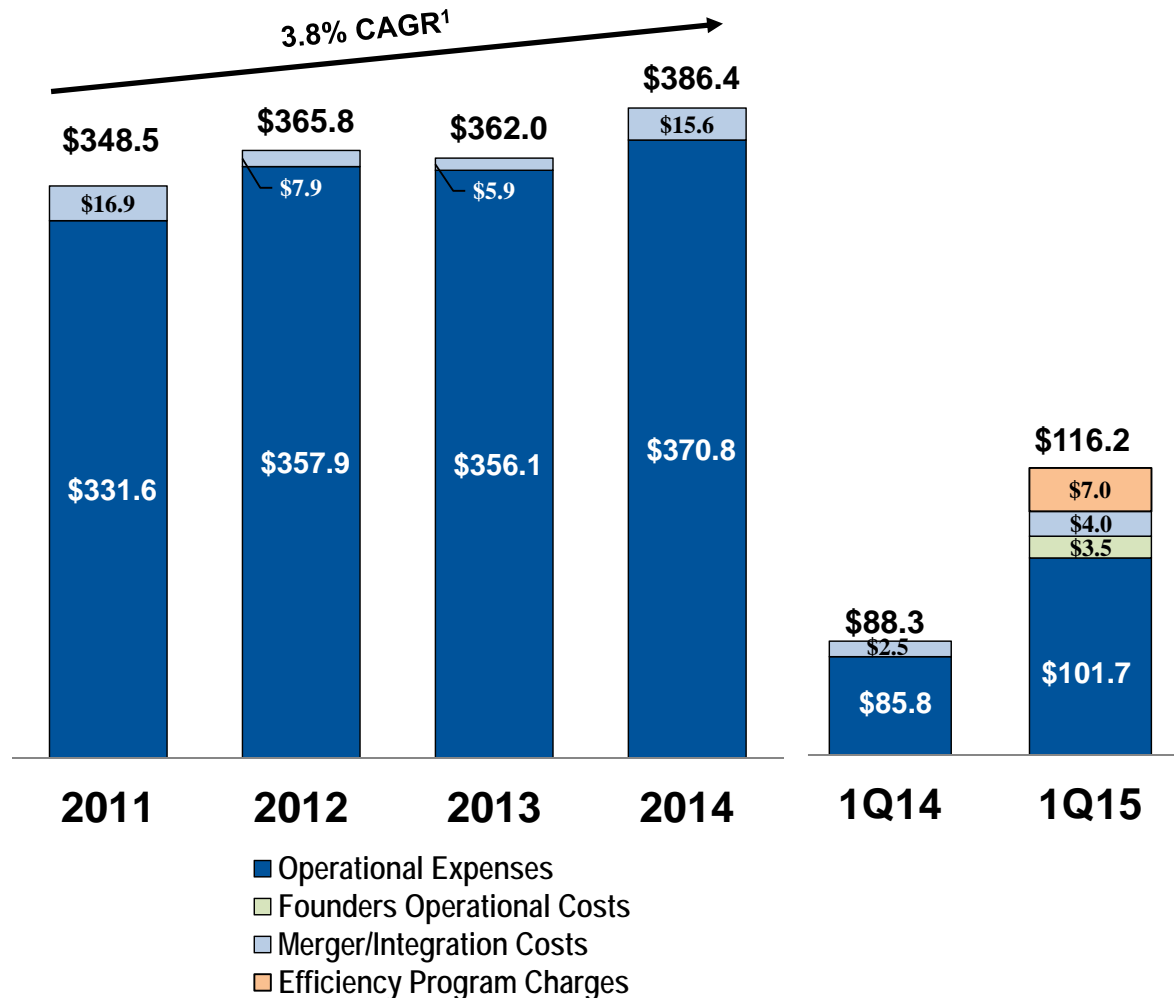
Total Revenue



\$ in millions

¹Revenue less securities gains, accretion income and amortization of indemnification asset

Noninterest Expense



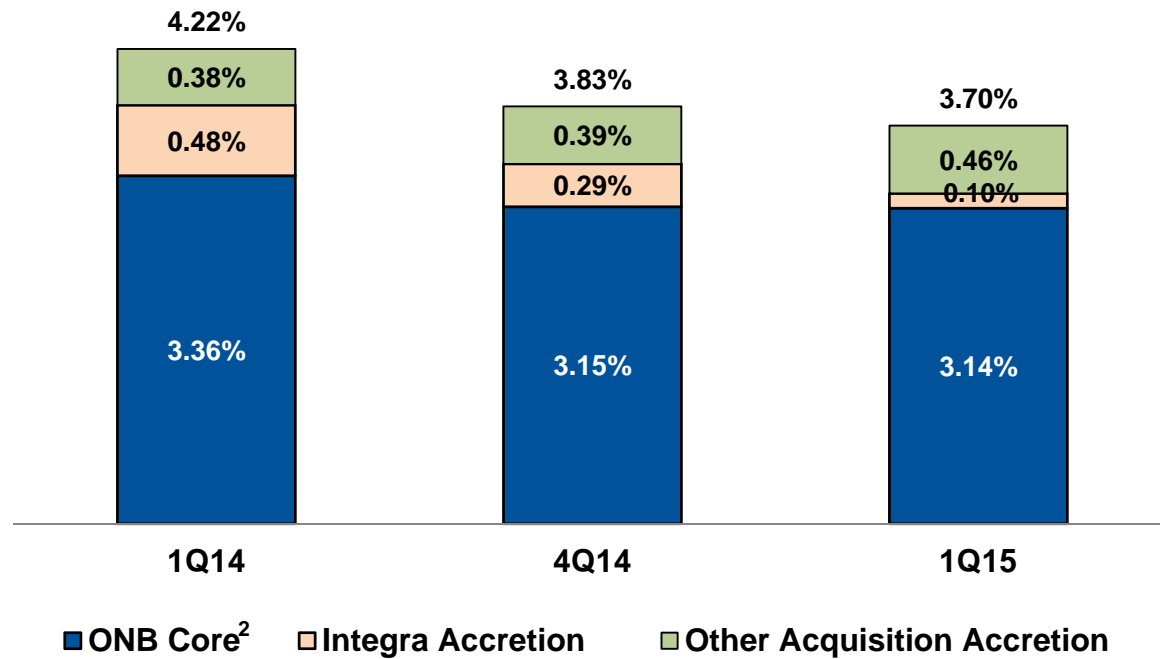
- Adjusted 1Q15 efficiency ratio of 68.9%²
- Annualized savings expected of \$23 million to \$27 million beginning in 4Q15 resulting from 300 estimated FTE reductions and 36 branch sales/consolidations
- Beginning in 4Q15, estimated cost savings of \$4 million to \$5 million (annualized) associated with fully integrated acquisitions

\$ in millions

¹Operational expenses = total noninterest expense less Founders operational costs, merger/integration costs and efficiency program charges

² Non-GAAP financial measure which Management believes is useful in evaluating the financial results of the Company – see Appendix for Non-GAAP reconciliation

Net Interest Margin¹



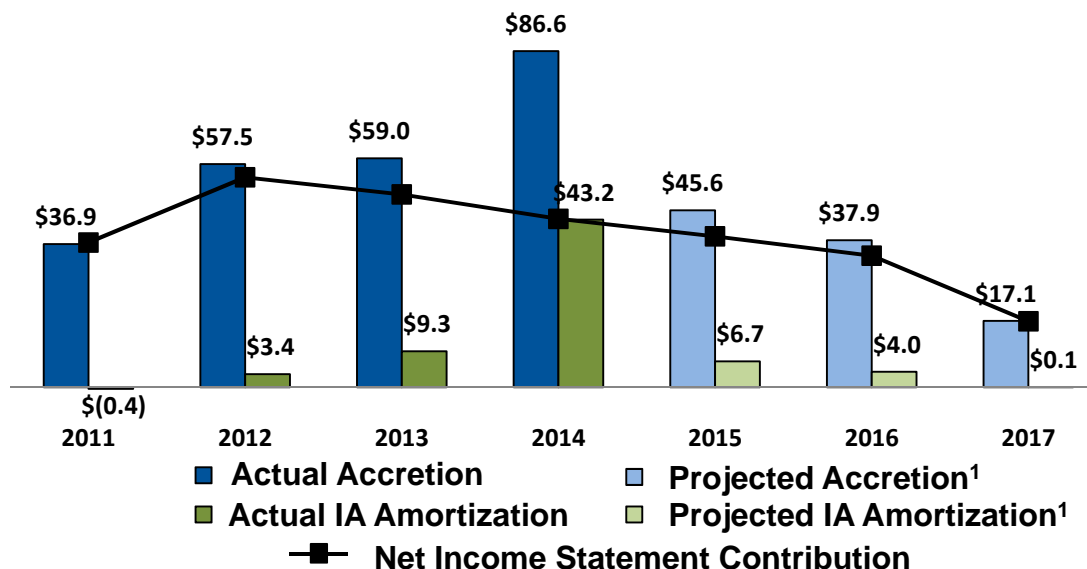
¹ Fully taxable equivalent basis, non-GAAP financial measure which Management believes is useful in evaluating the financial results of the Company – see Appendix for Non-GAAP reconciliation

² ONB Core includes contractual interest income of Monroe, Integra, IN Community, Tower, United, Lafayette and Founders loans

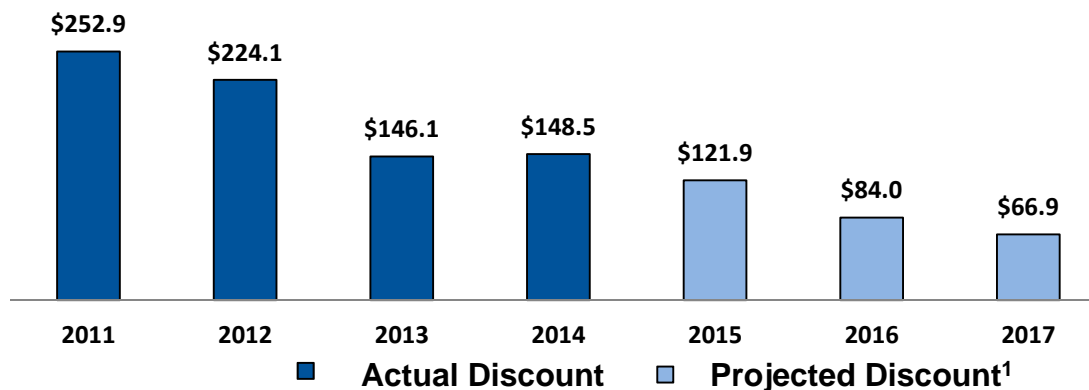
Projected Purchase Accounting Impact

Manageable declines in purchase accounting impact expected in future periods

Projected Accretion Income



Projected Remaining Discount



\$ in millions

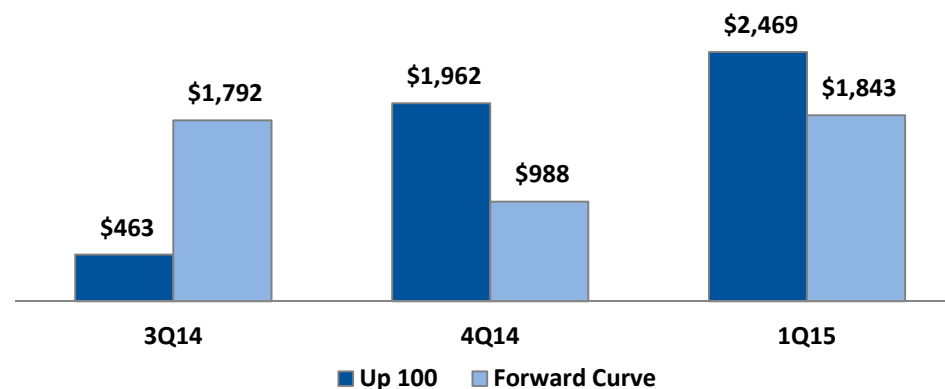
¹Projections updated quarterly – subject to change

IA = Indemnification Asset

Modeled Interest Rate Sensitivity

- Total non-maturity, interest-bearing accounts increase from 0.08% to 0.44% in the “Up 100 bps” scenario
- 21.5% of total non-interest bearing DDA are considered rate sensitive
- 43% of C&I and CRE loans reprice within one year
- 17% of loans have floors; less than 1% of these loans are currently below their floor rates
- Investment portfolio duration of 3.74 at 03/31/15, down from 3.76 at 12/31/14.

One Year Projected Change to Net Interest Income
(Historical)



\$ in thousands

Change to Net Interest Income based on a one year time horizon

Refer to slide 31 for rate curves

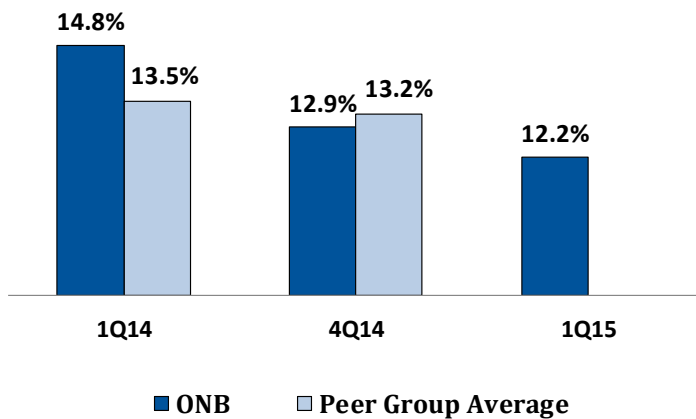
Tangible Common Equity

| | |
|--|----------------|
| Tangible Common Equity – 12/31/2014 | \$896.2 |
| 1Q15 Earnings | 20.9 |
| 1Q15 Dividend | (14.2) |
| 1Q15 Share Repurchase | (48.2) |
| Issuance of Shares from Acquisition | 50.6 |
| Changes in OCI – Securities | 10.2 |
| Changes in Equity - Other | (1.8) |
| Increase in Goodwill & Intangibles | (62.1) |
| Tangible Common Equity – 03/31/2015 | \$851.6 |

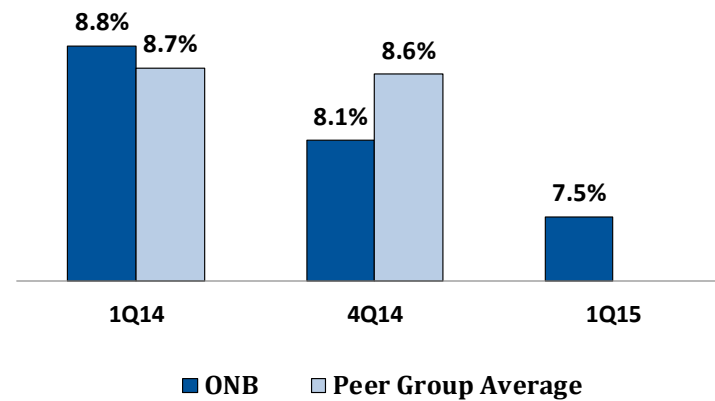
- **On October 23, 2014, ONB Board of Directors authorized repurchase of up to 6.0 million shares through January, 2016**
- **3.4 million shares of stock repurchased during 1Q15**

Capital Ratios

Tier 1 Risk-Based Capital Ratio



Tangible Common Equity to Tangible Assets¹



Peer Group data per SNL Financial
See Appendix for definition of Peer Group
¹See Appendix for Non-GAAP reconciliation



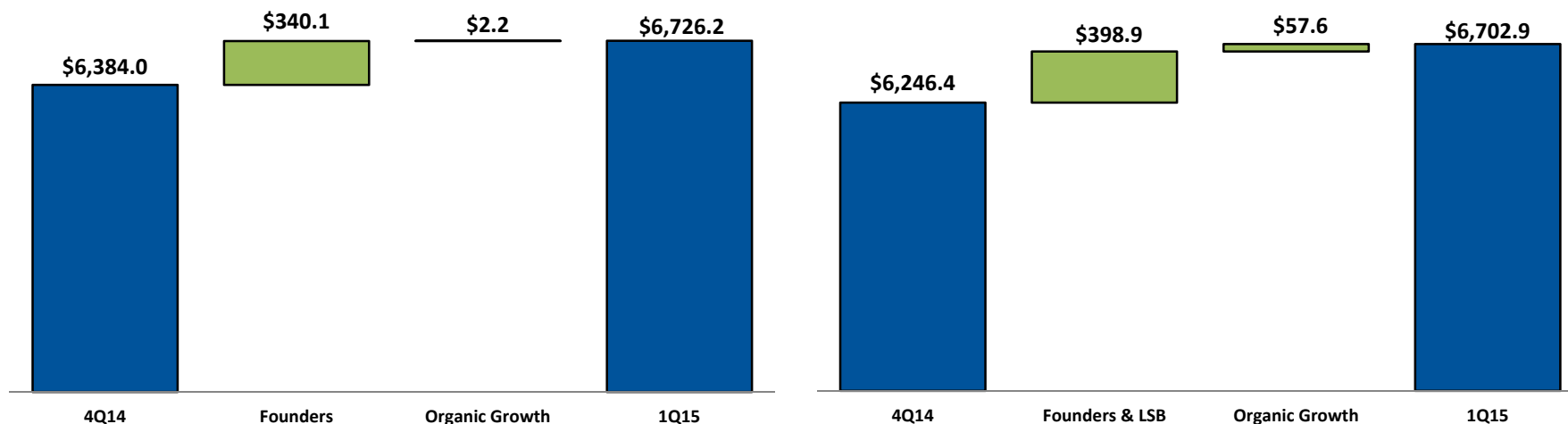
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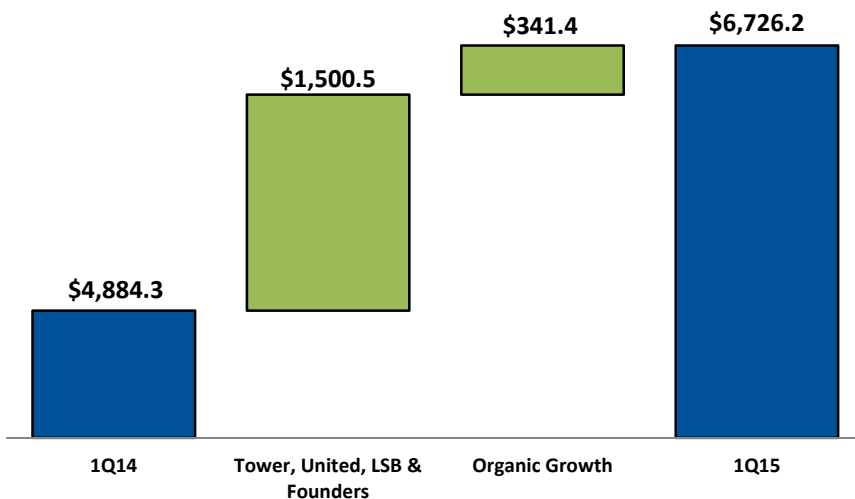
Jim Sandgren
Chief Banking Officer



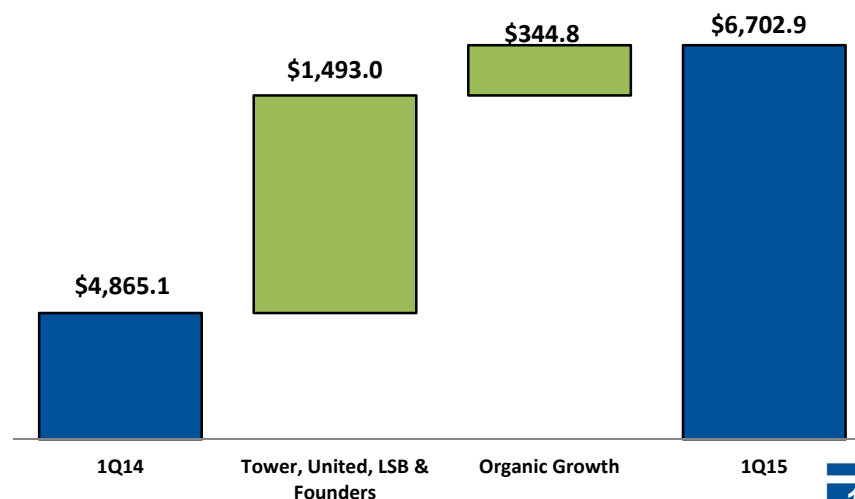
Loan Growth – Excluding Covered Loans



End of Period Balances

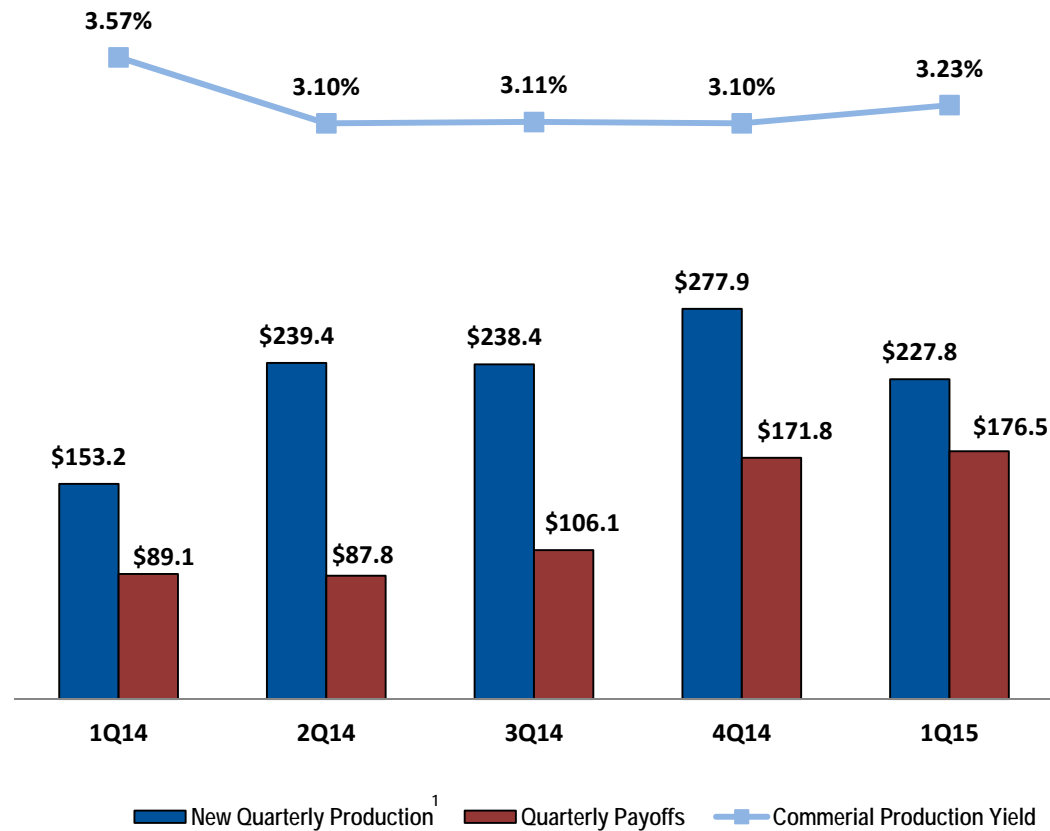


Average Balances



\$ in millions

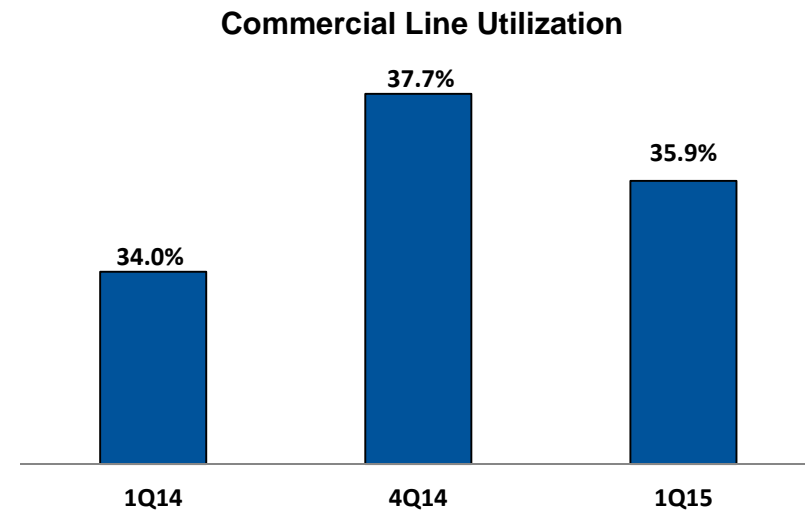
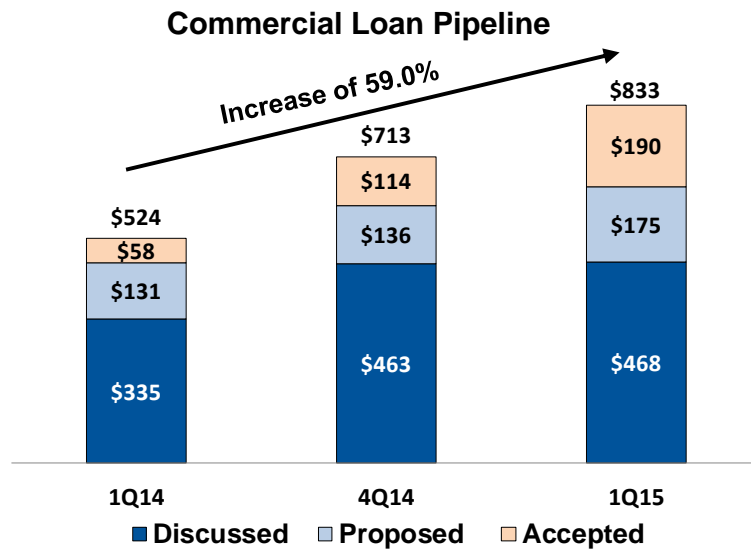
Commercial Loans



\$ in millions – End of Period Balances – includes held for sale and covered loans

¹New Quarterly Production includes 50% credit for unfunded commitments

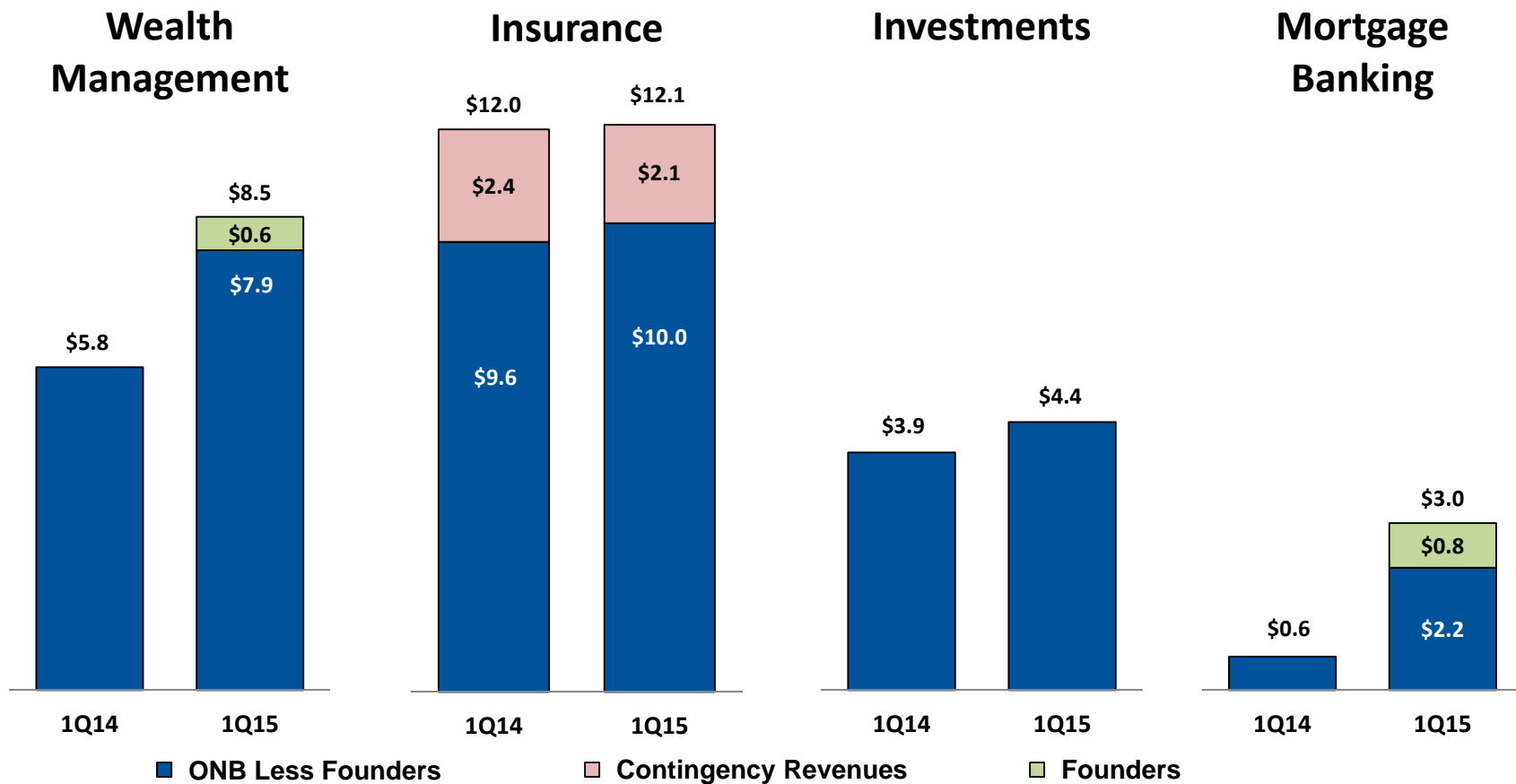
Commercial Loans



- 1% of line utilization = \$13.5 million in outstandings

New Market Commercial Loan Pipeline 1Q15
 Ft Wayne, IN - \$99.4 million
 Ann Arbor, MI - \$51.9 million
 Lafayette, IN - \$24.7 million
 Grand Rapids, MI - \$24.8 million (all Accepted)

Fee-Based Business Revenue



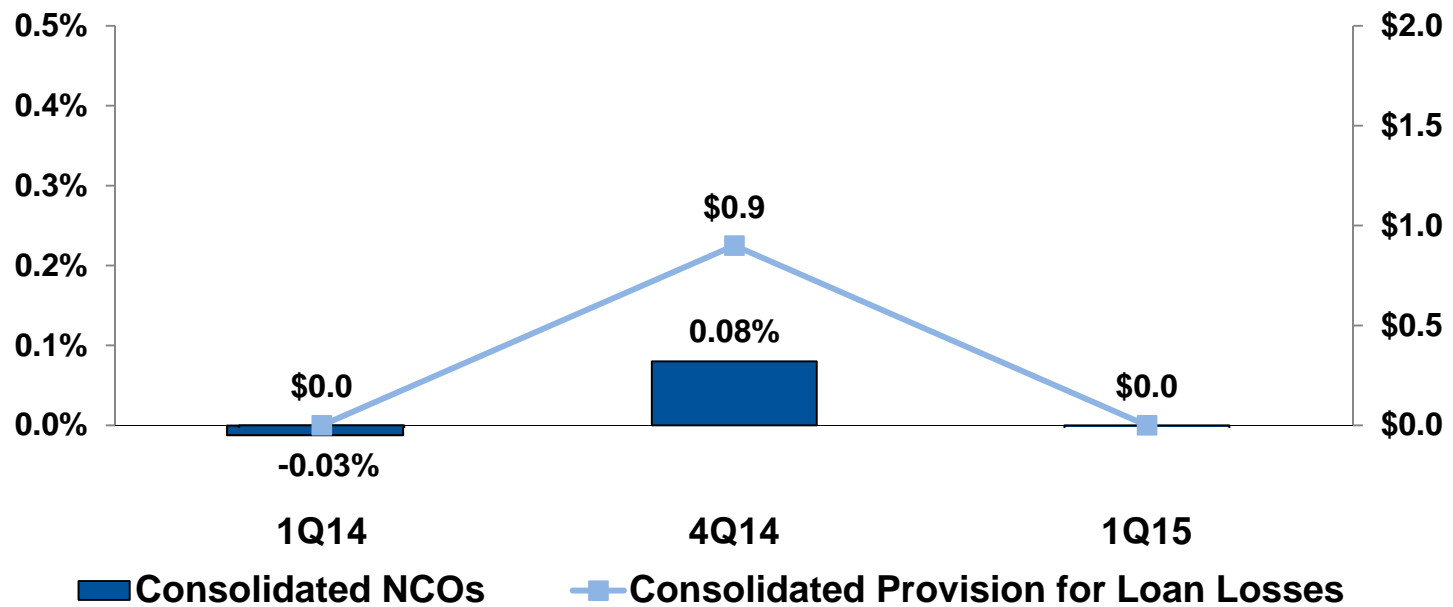
\$ in millions



Daryl Moore
Chief Credit Officer



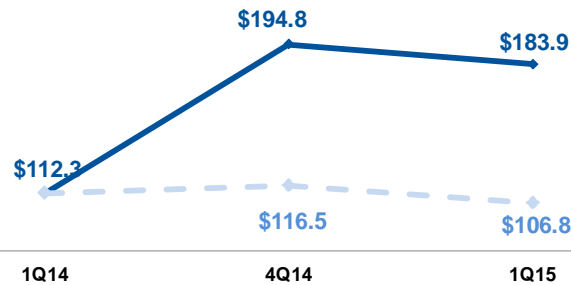
Net Charge-Offs / Provision



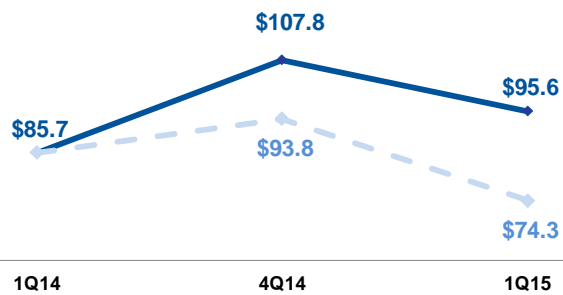
\$ in millions

Credit Quality – Excluding Covered Loans

Special Mention Loans



Substandard Accruing Loans



Substandard Nonaccruing + Doubtful Loans



— — — Excludes loans acquired through Tower, United, Lafayette & Founders transactions

\$ in millions



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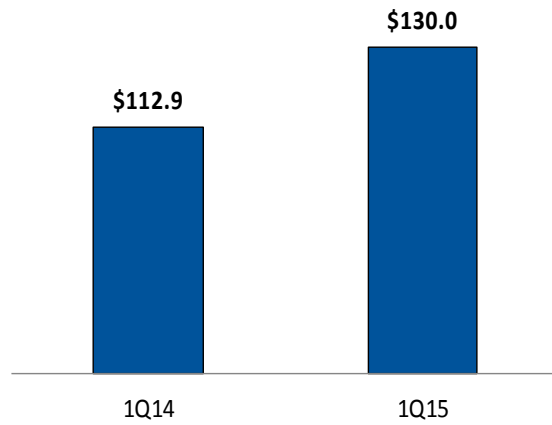
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Bob Jones
Chief Executive Officer

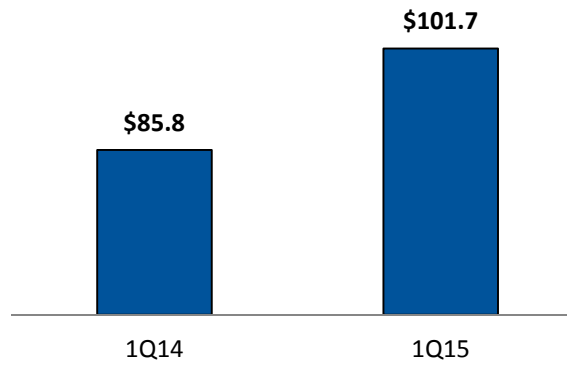


Basic Banking

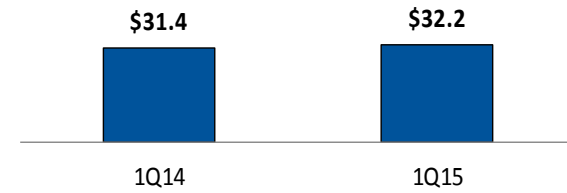
Revenue¹



Operational Expenses²

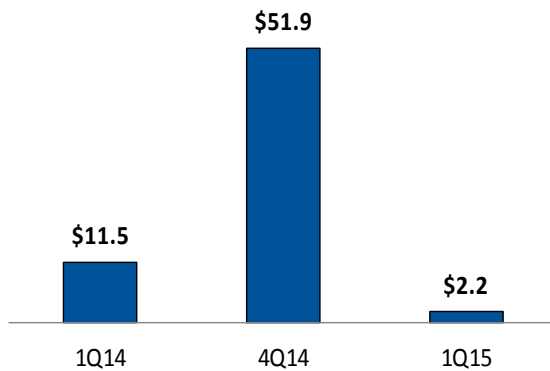


Adjusted Income³

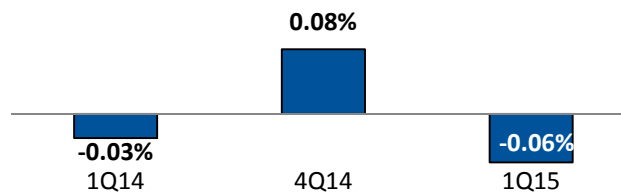


Organic Loan Growth⁴

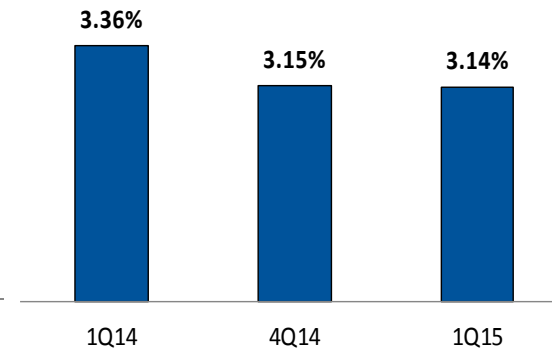
End of period balances



Consolidated NCOs



Core NIM⁵



\$ in millions

¹Refer to slide 9

²Refer to slide 10

³See appendix for non-GAAP reconciliation

⁴Refer to slide 17

⁵Refer to slide 11

M&A Update

- Lafayette, IN – LSB Financial Corp acquisition fully converted
- Grand Rapids, MI – Founders Financial Corporation acquisition closed and successfully converted
- Lexington, KY strategy



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Thank You
Q&A

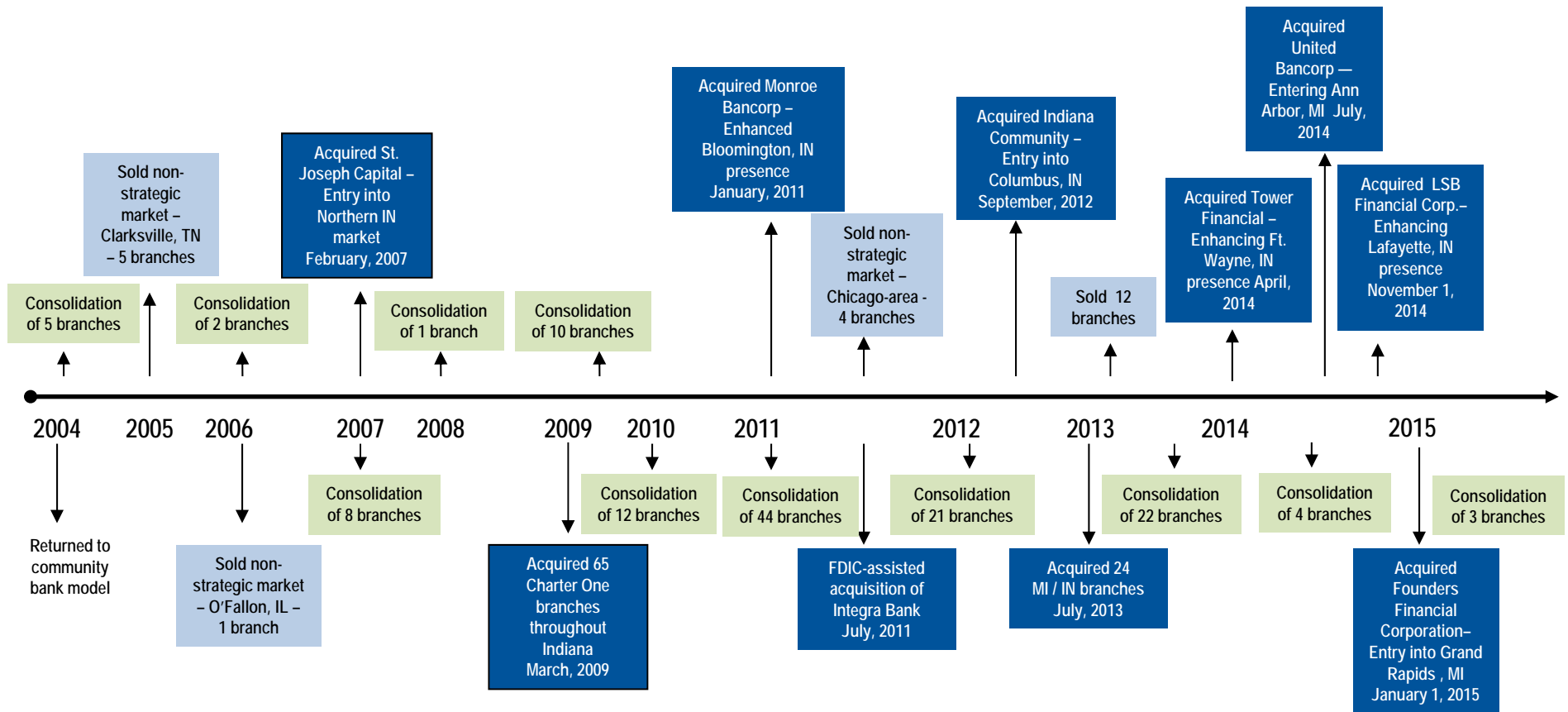




Appendix



Transforming Old National's Landscape



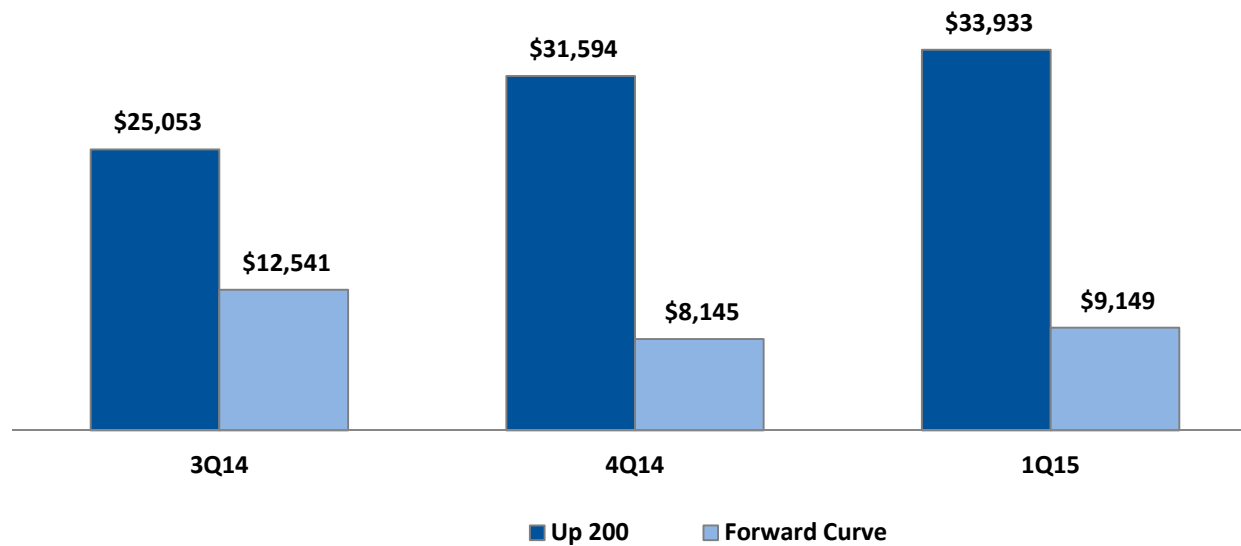
Acquired 209

Sold 22

Consolidated 132

Modeled Interest Rate Sensitivity

Two Year Projected Change to
Net Interest Income
(Historical)



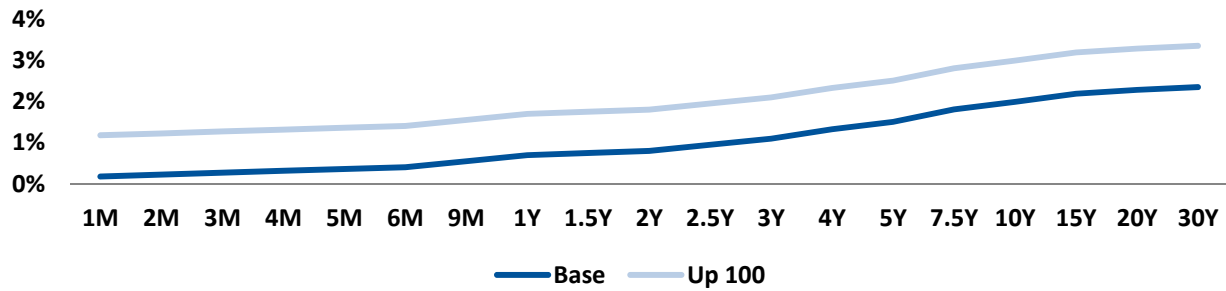
\$ in thousands

Change to Net Interest Income based on a two year time horizon

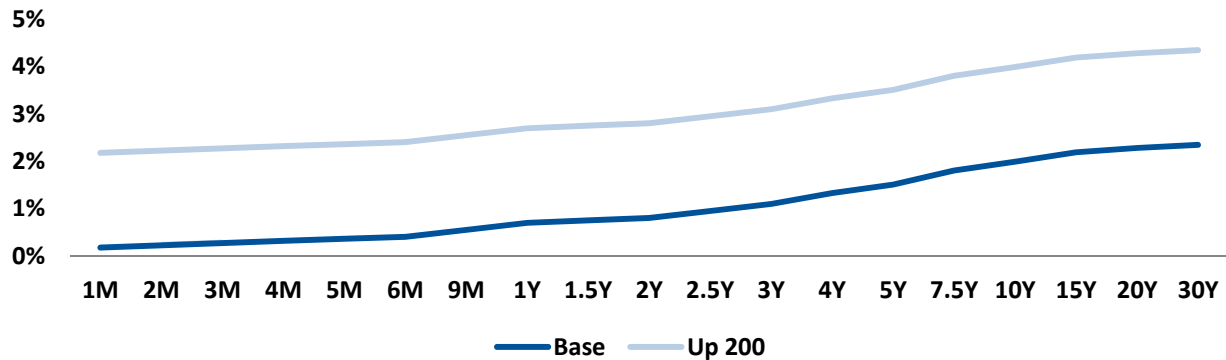
Refer to slide 31 for rate curves

Interest Rate Curves

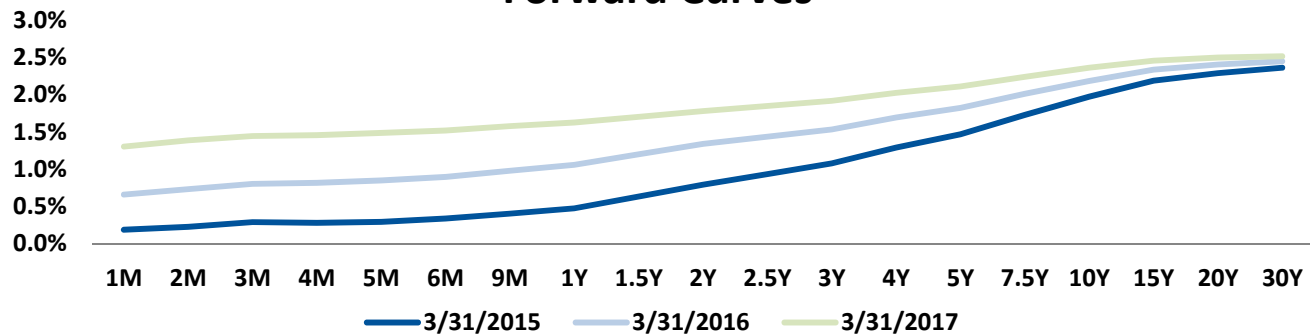
Up 100 vs. Base



Up 200 vs. Base



Forward Curves



Investment Portfolio

| \$ in millions | Book Value Dec 31, 2014 | Book Value Mar 31, 2015 | Market Value ¹ Dec 31, 2014 | Market Value ¹ Mar 31, 2015 | Market Value \$ Change |
|---|-------------------------------|-------------------------------|--|--|---------------------------|
| Federal National Mortgage Association | \$436.2 | \$432.0 | \$438.2 | \$438.1 | |
| Federal Home Loan Mortgage Corporation | 248.7 | 217.7 | 246.7 | 218.1 | |
| Federal Farm Credit Bank | 51.2 | 60.7 | 50.5 | 61.1 | |
| Federal Home Loan Bank and Other | 123.7 | 163.4 | 124.0 | 164.7 | |
| Subtotal U.S. Government Agencies-Senior Debentures | \$859.9 | \$873.8 | \$859.4 | \$882.0 | \$22.6 |
| U.S. Treasury | \$15.0 | \$24.9 | \$15.2 | \$25.2 | \$10.0 |
| Mortgage Backed Securities | \$1,257.5 | \$1,099.7 | \$1,266.2 | \$1,113.2 | (\$153.0) |
| Trust Preferred | 31.5 | 31.3 | 19.2 | 19.3 | |
| Other Corporate | 318.7 | 324.0 | 318.3 | 325.2 | |
| Subtotal Corporate Securities | \$350.2 | \$355.3 | \$337.5 | \$344.5 | \$7.0 |
| Municipal Securities – Taxable | \$207.2 | \$199.0 | \$261.1 | \$256.9 | (\$4.2) |
| Municipal Securities – Tax Exempt | \$750.4 | \$779.5 | \$759.3 | \$788.3 | \$29.0 |
| Federal Reserve, FHLB Stock, Other Securities | \$104.2 | \$110.1 | \$104.2 | \$110.1 | \$5.9 |
| Totals | \$3,544.4 | \$3,442.3 | \$3,602.9 | \$3,520.2 | (\$82.7) |

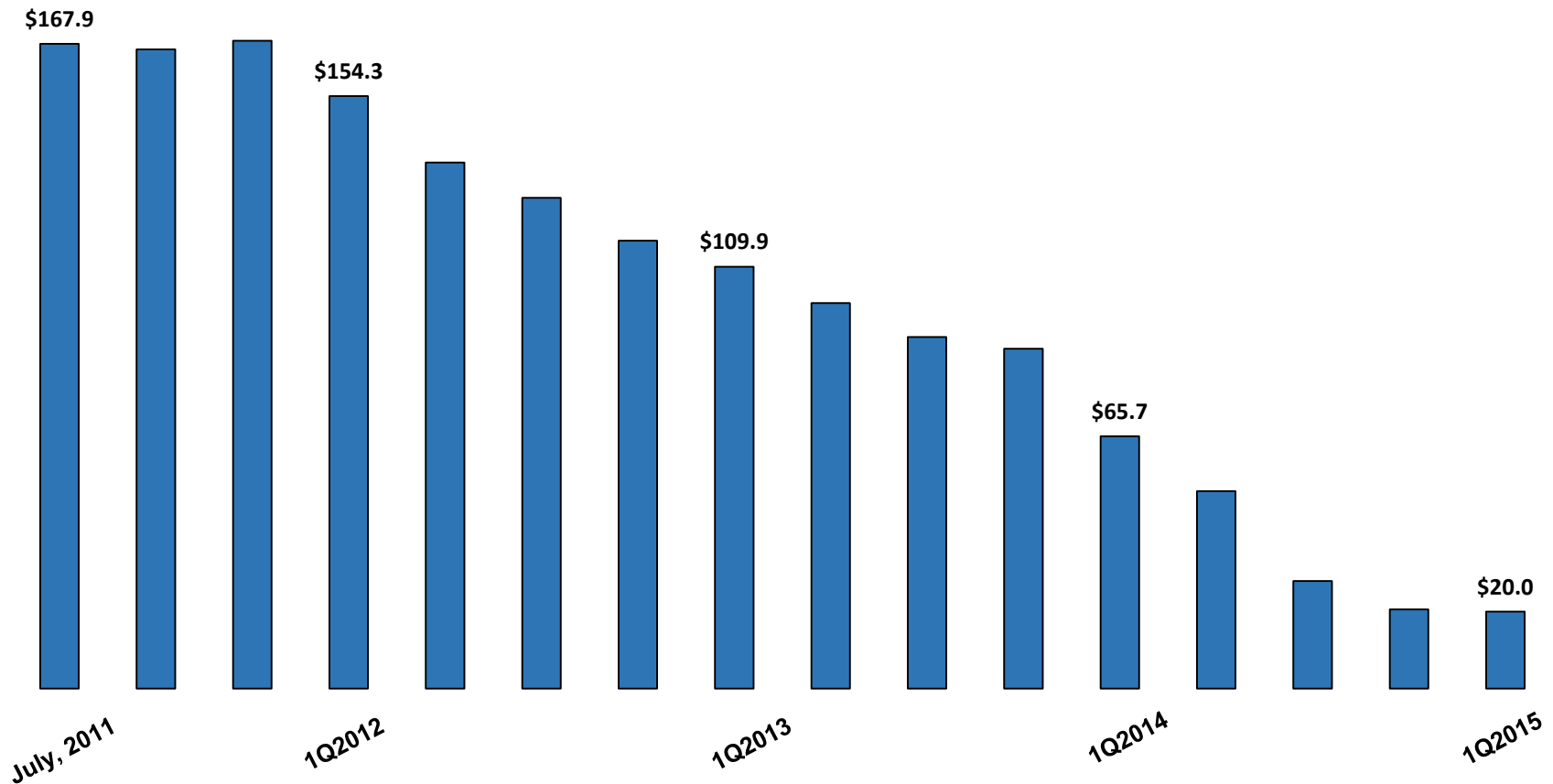
¹Includes market value for both available-for-sale and held-to-maturity securities

Investment Portfolio

| \$ in thousands | Effective Duration Dec 31, 2014 | Effective Duration Mar 31, 2015 | Book Value Dec 31, 2014 | Book Value Mar 31, 2015 |
|---------------------------------------|---------------------------------------|---------------------------------------|-------------------------------|-------------------------------|
| Money Market Investments ¹ | 0.72 | 0.72 | \$992 | \$744 |
| Treasuries | 2.81 | 1.62 | 14,978 | 24,876 |
| Agencies | 3.10 | 2.57 | 859,911 | 863,757 |
| Pools | 2.02 | 1.85 | 520,504 | 496,967 |
| CMOs | 2.94 | 3.10 | 737,007 | 602,696 |
| Municipals | 6.45 | 6.93 | 957,634 | 974,630 |
| Corporates | 3.18 | 3.16 | 139,045 | 141,648 |
| ABS | 1.09 | 1.03 | 210,188 | 212,067 |
| Totals | 3.71 | 3.74 | \$3,440,259 | \$3,317,385 |

¹Money market investments includes balances in the Federal Reserve Bank Account

Indemnification Asset Balance

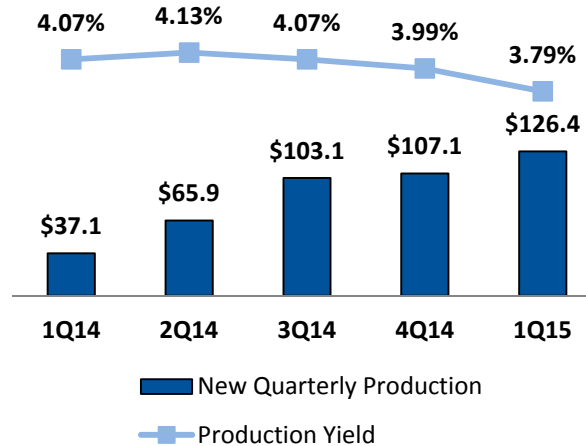


At March 31, 2015, \$8.5 million of the remaining IA balance is expected to be amortized and reported in noninterest income over the next 18 months

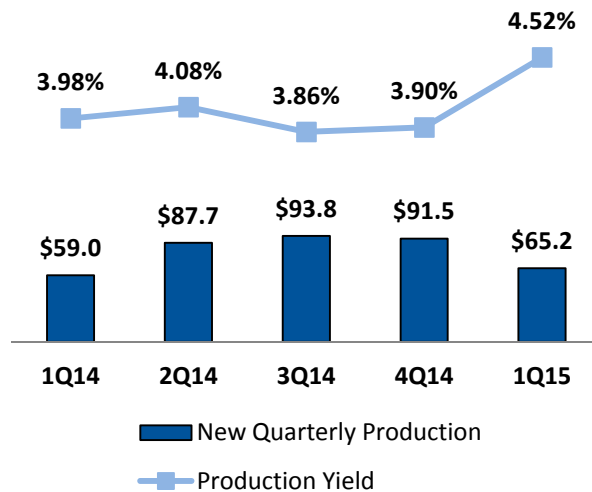
\$ in millions

Loan Production & Yield Trends

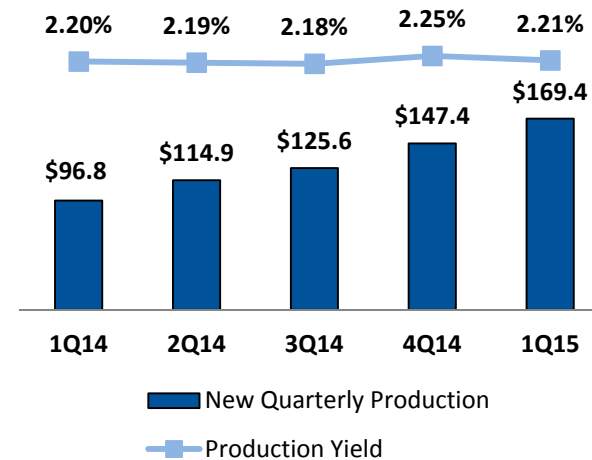
Residential Mortgage



Consumer Direct



Consumer Indirect

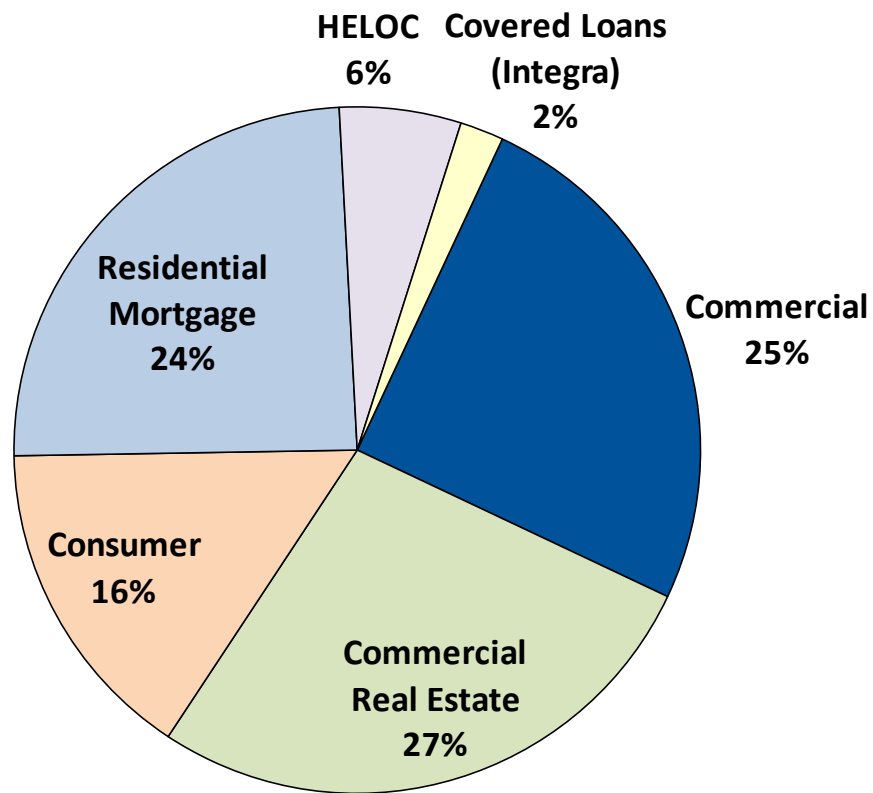


\$ in millions

New quarterly production includes unfunded commitments – Yield is based on funded balances only

Loan Portfolio at March 31, 2015

\$13.8 Comml, \$36.5 CRE, \$66.3 Consumer, \$20.2 Resi Mortg



| | |
|-------------------------|------------------|
| Commercial | \$1,668.3 |
| Commercial Real Estate | 1,813.6 |
| Consumer | 1,027.8 |
| Residential Mortgage | 1,625.4 |
| HELOC | 380.7 |
| Covered Loans (Integra) | 136.8 |
| Total Loans | \$6,652.5 |

Covered Assets / Risk Grades

| | 1Q14 | 4Q14 | 1Q15 |
|-----------------------|-------|-------|-------|
| Loans 90+ Days & Over | \$0.0 | \$0.0 | \$0.0 |

| | | | |
|---------------------------|---------|---------|---------|
| Grades 1 through 6 - Pass | \$56.7 | \$38.8 | \$32.3 |
| Special Mention | 7.5 | 4.5 | 6.1 |
| Substandard Accruing | 2.7 | 1.9 | 1.2 |
| Nonaccruing + Doubtful | 24.6 | 12.8 | 10.7 |
| Retail Loans | 102.7 | 89.7 | 86.5 |
| Total Covered Loans | \$194.2 | \$147.7 | \$136.8 |

Commercial Loans

| | | | |
|-------------------------|--------|-------|-------|
| Other Real Estate Owned | \$12.9 | \$9.1 | \$7.1 |
|-------------------------|--------|-------|-------|

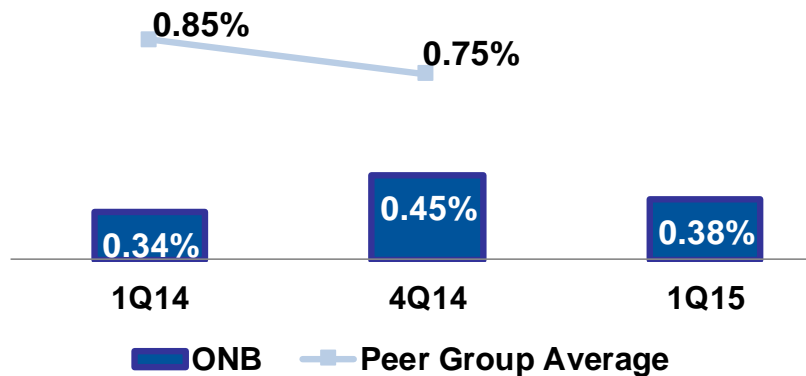
On this portfolio of covered loans*, the FDIC will reimburse Old National for 80% of the losses up to \$275.0 million, 0% of losses from \$275.0 million up to \$467.2 million and 80% of losses in excess of \$467.2 million.

\$ in millions – period-end balances

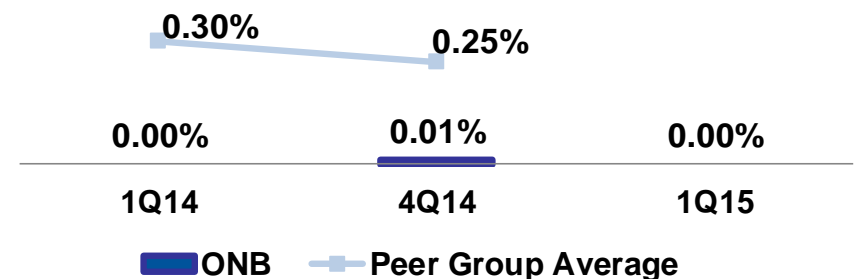
*Covered loans shown net of \$35.1 million discount

Credit Quality – Excluding Covered Loans

30+ Day Delinquent Loans¹



90+ Day Delinquent Loans¹



¹As a % of end of period total loans
Peer Group data per SNL Financial
See Appendix for definition of Peer Group

Credit Quality – ALLL and Mark Summary

| At March 31, 2015 | ONB Legacy | Monroe | Integra | Indiana Community | Tower | United | Lafayette | Founders | Total |
|---|---------------|---------|---------|----------------------|---------|---------|-----------|----------|-----------|
| Allowance for Loan Losses (ALLL) | \$44.7 | \$1.3 | \$2.3 | \$0.3 | \$0.0 | \$0.3 | \$0.0 | \$0.0 | \$48.9 |
| Loan Mark | N/A | \$6.5 | \$35.8 | \$23.0 | \$19.0 | \$31.9 | \$19.5 | \$17.5 | \$153.2 |
| Total ALLL/Mark | \$44.7 | \$7.7 | \$38.0 | \$23.3 | \$19.0 | \$32.3 | \$19.5 | \$17.5 | \$202.0 |
| Pre-Mark Loan Balance | \$4,984.1 | \$109.0 | \$180.8 | \$169.4 | \$278.6 | \$521.5 | \$219.8 | \$351.1 | \$6,814.3 |
| ALLL/Pre-Mark Loan Balance | 0.90% | 1.18% | 1.25% | 0.16% | 0.00% | 0.06% | 0.00% | 0.00% | 0.72% |
| Mark/Pre-Mark Loan Balance | N/A | 5.92% | 19.78% | 13.58% | 6.83% | 6.13% | 8.88% | 4.97% | 2.25% |
| Combined ALLL & Mark/Pre-Mark Loan Balance ¹ | 0.90% | 7.11% | 21.04% | 13.74% | 6.83% | 6.19% | 8.88% | 4.97% | 2.97% |

\$ in millions

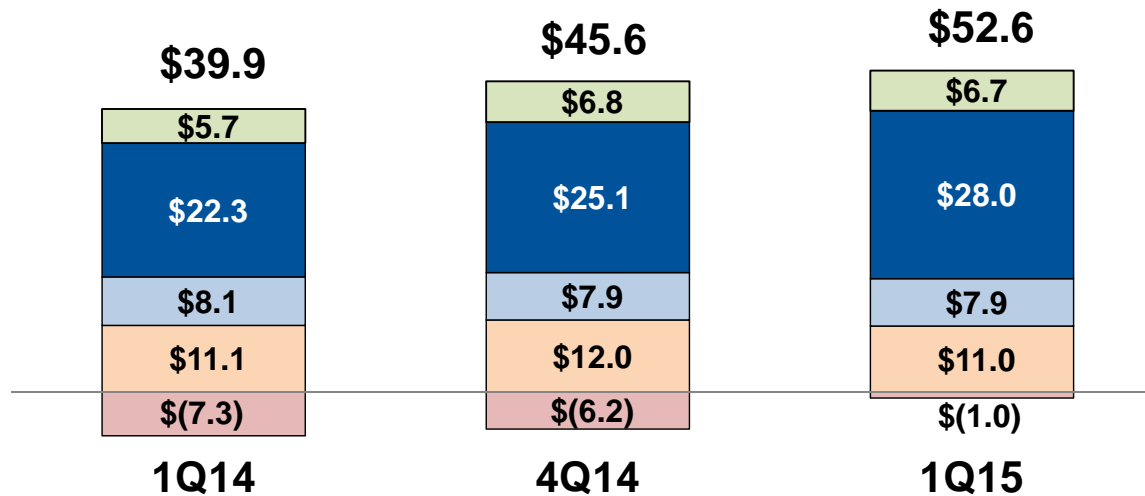
¹ Non-GAAP financial measure which Management believes useful to demonstrate that the remaining discount considers credit risk and should be included as part of total coverage N/A = not applicable

CD Maturity Schedule

| Bucket | Amount (\$ in 000's) | Rate |
|--------------|-------------------------|-------|
| 0-30 days | 79,985 | 0.72% |
| 31-60 days | 46,486 | 0.45% |
| 61-90 days | 52,267 | 0.48% |
| 91-120 days | 58,686 | 0.54% |
| 121-150 days | 51,306 | 0.46% |
| 151-180 days | 66,560 | 0.65% |
| 181-210 days | 58,246 | 1.48% |
| 211-240 days | 34,292 | 0.92% |
| 241-270 days | 47,021 | 0.88% |
| 271-300 days | 37,822 | 0.40% |
| 301-330 days | 37,270 | 0.61% |
| 331-365 days | 42,335 | 0.57% |
| 1-2 years | 263,724 | 1.97% |
| 2-3 years | 107,445 | 0.96% |
| 3-4 years | 68,507 | 1.17% |
| 4-5 years | 56,418 | 1.74% |
| Over 5 years | 25,671 | 1.38% |

Represents CD maturities at March 31, 2015

Noninterest Income



- Debit Card and ATM Fees
- Fee-based business: Wealth Management, Insurance, Mortgage and Investments
- Other Income
- Service Charges on Deposits
- Amortization of Idemnification Asset

\$ in millions

Non-GAAP Reconciliations

| | 2011 | 2012 | 2013 | 2014 | 1Q14 | 1Q15 |
|----------------------------------|-----------|-----------|-----------|-----------|----------|-----------|
| Total Revenues | \$455.8 | \$498.6 | \$502.2 | \$531.5 | \$124.0 | \$146.3 |
| Less: Provision for Loan Losses | (\$7.5) | (\$5.0) | \$2.3 | (\$3.1) | \$0.0 | \$0.0 |
| Less: Noninterest Expense | (\$348.5) | (\$365.8) | (\$362.0) | (\$386.4) | (\$88.3) | (\$116.2) |
| Taxable Equivalent Adjustment | \$11.8 | \$13.2 | \$16.9 | \$17.0 | \$3.9 | \$4.7 |
| Pre-tax Income (FTE) | \$111.6 | \$141.0 | \$159.4 | \$159.0 | \$39.6 | \$34.8 |
| Less: Total Accretion | \$36.9 | \$57.5 | \$59.0 | \$86.5 | \$17.9 | \$14.6 |
| Change in IA | (\$0.4) | \$3.4 | \$9.3 | \$43.2 | \$7.3 | \$1.0 |
| Mergers/Integration Expenses | \$16.9 | \$7.9 | \$5.9 | \$15.6 | \$2.5 | \$4.0 |
| Branch Divestitures | (\$1.2) | \$5.7 | \$1.9 | \$0.0 | \$0.0 | \$2.6 |
| Early Retirement/Other Severance | \$0.0 | \$0.0 | \$0.0 | \$0.0 | \$0.0 | \$4.4 |
| Adjusted Income | \$89.9 | \$100.4 | \$117.5 | \$131.3 | \$31.4 | \$32.2 |

\$ in millions

Non-GAAP Reconciliations

| end of period balances | 1Q14 | 4Q14 | 1Q15 |
|---|-----------|------------|------------|
| Total Shareholders' Equity | \$1,185.2 | \$1,465.8 | \$1,483.3 |
| Deduct: Goodwill and Intangible Assets | (376.8) | (569.5) | (631.6) |
| Tangible Common Shareholders' Equity | \$808.4 | \$896.2 | \$851.6 |
| Total Assets | \$9,544.8 | \$11,647.6 | \$11,951.3 |
| Add: Trust Overdrafts | 0.0 | 0.2 | 0.1 |
| Deduct: Goodwill and Intangible Assets | (376.8) | (569.5) | (631.6) |
| Tangible Assets | \$9,168.0 | \$11,078.2 | \$11,319.7 |
| Tangible Equity to Tangible Assets | 8.82% | 8.09% | 7.52% |
| Tangible Common Equity to Tangible Assets | 8.82% | 8.09% | 7.52% |
| Net Income | \$26.5 | \$29.3 | \$20.9 |
| After-Tax Intangible Amortization | 1.5 | 2.5 | 2.8 |
| Tangible Net Income | \$28.0 | \$31.7 | \$23.7 |
| ROTCE | 13.84% | 14.15% | 11.12% |

\$ in millions

Non-GAAP Reconciliations

| end of period balances | 1Q14 | 4Q14 | 1Q15 |
|--|-----------|-----------|-----------|
| Total Shareholders' Equity | \$1,185.2 | \$1,465.8 | \$1,483.3 |
| Deduct: Goodwill and Intangible Assets | (376.8) | (569.5) | (631.6) |
| Tangible Common Shareholders' Equity | \$808.4 | \$896.2 | \$851.6 |
| Risk Weighted Assets | \$5,729.5 | \$7,333.4 | \$7,694.0 |
| Tangible Common Equity to Risk Weighted Assets | 14.11% | 12.22% | 11.07% |

| end of period balances | 1Q14 | 2Q14 | 3Q14 | 4Q14 | 1Q15 |
|--|-----------|-----------|-----------|-----------|-----------|
| Total Shareholders' Equity | \$1,185.2 | \$1,277.3 | \$1,407.2 | \$1,465.8 | \$1,483.3 |
| Deduct: Goodwill and Intangible Assets | (376.8) | (439.3) | (530.5) | (569.5) | (631.6) |
| Tangible Common Shareholders' Equity | \$808.4 | \$838.1 | \$876.7 | \$896.2 | \$851.6 |
| Common Shares Issued and Outstanding at Period End | 100,084 | 105,851 | 113,984 | 116,847 | 116,983 |
| Tangible Common Book Value | \$8.08 | \$7.92 | \$7.69 | \$7.67 | \$7.28 |

Non-GAAP Reconciliations

| | 1Q14 | 4Q14 | 1Q15 |
|--|-------------|-------------|--------------|
| Net Interest Income (\$ in 000's) | \$83,478 | \$90,043 | \$90,993 |
| Taxable Equivalent Adjustment | \$3,931 | 4,324 | 4,658 |
| Net Interest Income – Taxable Equivalent | \$87,409 | \$94,367 | \$95,651 |
| Average Earning Assets | \$8,276,267 | \$9,858,522 | \$10,346,167 |
| Net Interest Margin | 4.03% | 3.65% | 3.52% |
| Net Interest Margin – Fully Taxable Equivalent | 4.22% | 3.83% | 3.70% |

| Efficiency Ratio - As Reported | 1Q15 |
|--|--------|
| Net Interest Income (FTE) (\$ in millions) | \$95.7 |
| Noninterest Income Less Security Gains | 52.6 |
| Revenue Less Security Gains | 148.2 |
| Noninterest Expense | 116.2 |
| Intangible Amortization | 3.1 |
| Noninterest Expense Less Intangible Amortization | 113.0 |
| Efficiency Ratio | 76.27% |
| Efficiency Ratio Excluding Acquisition Costs | 1Q15 |
| Net Interest Income (FTE) (\$ in millions) | \$95.7 |
| Noninterest Income Less Security Gains | 52.6 |
| Revenue Less Security Gains | 148.2 |
| Noninterest Expense | 116.2 |
| Intangible Amortization | 3.1 |
| Acquisition Costs | 4.0 |
| Early Retirement/Other Severance | 4.4 |
| Branch Divestitures | 2.6 |
| Noninterest Expense Less Intangible Amortization and Acquisition Costs | 102.1 |
| Efficiency Ratio | 68.88% |

Old National's Peer Group

Like-size, publicly-traded financial services companies, generally in the Midwest, serving comparable demographics with comparable services as ONB

| | | | |
|--|------|--------------------------------|------|
| Associated Banc-Corporation | ASB | MB Financial Inc. | MBFI |
| BancFirst Corporation | BANF | National Penn Bancshares Inc. | NPBC |
| BancorpSouth, Inc. | BXS | Park National Corporation | PRK |
| Bank of Hawaii Corporation | BOH | PrivateBancorp, Inc. | PVTB |
| Chemical Financial Corporation | CHFC | Prosperity Bancshares Inc. | PB |
| Commerce Bancshares, Inc. | CBSH | Renasant Corporation | RNST |
| Cullen/Frost Bankers, Inc. | CFR | South State Corporation | SSB |
| F.N.B. Corporation | FNB | Susquehanna Bancshares, Inc. | SUSQ |
| First Commonwealth Financial Corporation | FCF | TCF Financial Corporation | TCB |
| First Finanical Bancorp. | FFBC | TFS Financial Corporation | TFSL |
| First Merchants Corporation | FRME | Trustmark Corporation | TRMK |
| First Midwest Bancorp Inc. | FMBI | UMB Financial Corporation | UMBF |
| FirstMerit Corporation | FMER | United Bankshares Inc. | UBSI |
| Flagstar Bancorp Inc. | FBC | Valley National Bancorp | VLY |
| Fulton Financial Corporation | FULT | WesBanco Inc. | WSBC |
| Home Bancshares, Inc. | HOMB | Wintrust Financial Corporation | WTFC |
| IberiaBank Corporation | IBKC | | |

Old National Investor Relations Contact

Additional information can be found on the
Investor Relations web pages at

www.oldnational.com

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