2^{nd} Quarter 2021 Financial Review

July 20, 2021

OLD NATIONAL BANCORP®

Forward-Looking Statements

This communication includes "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995, Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended, with respect to Old National's future plans, objectives, performance, revenues, growth, profits, operating expenses or Old National's underlying assumptions; First Midwest's and Old National's beliefs, goals, intentions, and expectations regarding the proposed transaction, revenues, earnings, loan production, asset quality, and capital levels, among other matters; our estimates of future costs and benefits of the actions we may take; our assessments of expected losses on loans; our assessments of interest rate and other market risks; our ability to achieve our financial and other strategic goals; the expected timing of completion of the proposed transaction; the expected cost savings, synergies and other anticipated benefits from the proposed transaction; and other statements that are not historical facts.

Forward-looking statements are typically identified by such words as "believe," "expect," "anticipate," "intend," "outlook," "estimate," "forecast," "project," "should," "will," and other similar words and expressions, and are subject to numerous assumptions, risks, and uncertainties, which change over time. These forward-looking statements include, without limitation, those relating to the terms, timing and closing of the proposed transaction.

Additionally, forward-looking statements speak only as of the date they are made; Old National does not assume any duty, and does not undertake, to update such forward-looking statements, whether written or oral, that may be made from time to time, whether as a result of new information, future events, or otherwise. Furthermore, because forward-looking statements are subject to assumptions and uncertainties, actual results or future events could differ, possibly materially, from those indicated in such forward-looking statements as a result of a variety of factors, many of which are beyond the control of Old National. Such statements are based upon the current beliefs and expectations of the management of Old National and are subject to significant risks and uncertainties outside of the control of the parties. Caution should be exercised against placing undue reliance on forward-looking statements. The factors that could cause actual results to differ materially include the following: the occurrence of any event, change or other circumstances that could give rise to the right of one or both of the parties to terminate the definitive merger agreement between First Midwest and Old National; the outcome of any legal proceedings that may be instituted against First Midwest or Old National; the possibility that the proposed transaction will not close when expected or at all because required regulatory, shareholder or other approvals are not received or other conditions to the closing are not satisfied on a timely basis or at all, or are obtained subject to conditions that are not anticipated (and the risk that required regulatory approvals may result in the imposition of conditions that could adversely affect the combined company or the expected benefits of the proposed transaction); the ability of First Midwest and Old National to meet expectations regarding the timing, completion and accounting and tax treatments of the proposed transaction; the risk that any announcements relating to the proposed transaction could have adverse effects on the market price of the common stock of either or both parties to the proposed transaction; the possibility that the anticipated benefits of the proposed transaction will not be realized when expected or at all, including as a result of the impact of, or problems arising from, the integration of the two companies or as a result of the strength of the economy and competitive factors in the areas where First Midwest and Old National do business; certain restrictions during the pendency of the proposed transaction that may impact the parties' ability to pursue certain business opportunities or strategic transactions; the possibility that the transaction may be more expensive to complete than anticipated, including as a result of unexpected factors or events; diversion of management's attention from ongoing business operations and opportunities; the possibility that the parties may be unable to achieve expected synergies and operating efficiencies in the merger within the expected timeframes or at all and to successfully integrate First Midwest's operations and those of Old National; such integration may be more difficult, time consuming or costly than expected; revenues following the proposed transaction may be lower than expected; First Midwest's and Old National's success in executing their respective business plans and strategies and managing the risks involved in the foregoing; the dilution caused by Old National's issuance of additional shares of its capital stock in connection with the proposed transaction; effects of the announcement, pendency or completion of the proposed transaction on the ability of First Midwest and Old National to retain customers and retain and hire key personnel and maintain relationships with their suppliers, and on their operating results and businesses generally; risks related to the potential impact of general economic, political and market factors on the companies or the proposed transaction and other factors that may affect future results of First Midwest and Old National; uncertainty as to the extent of the duration, scope, and impacts of the COVID-19 pandemic on First Midwest, Old National and the proposed transaction; and the other factors discussed in the "Risk Factors" and "Management's Discussion and Analysis of Financial Condition and Results of Operations" sections of each of First Midwest's and Old National's Annual Report on Form 10-K for the year ended December 31, 2020, in the "Risk Factors" and "Management's Discussion and Analysis of Financial Condition and Results of Operations" sections of each of First Midwest's and Old National's Quarterly Report on Form 10-Q for the quarter ended March 31, 2021, and in other reports First Midwest and Old National file with the U.S. Securities and Exchange Commission (the "SEC").

Additional Statements

Additional Information and Where to Find It

In connection with the proposed transaction, Old National filed with the SEC a registration statement on Form S-4 (SEC File No. 333-257536). The registration statement includes a joint proxy statement of First Midwest and Old National, which also constitutes a prospectus of Old National, that will be sent to First Midwest's and Old National's shareholders seeking certain approvals related to the proposed transaction.

The information contained herein does not constitute an offer to sell or a solicitation of an offer to buy any securities or a solicitation of any vote or approval, nor shall there be any sale of securities in any jurisdiction in which such offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of any such jurisdiction. Investors and security holders of First Midwest or Old National and their respective affiliates are urged to read the registration statement on Form S-4, the joint proxy statement/prospectus included within the registration statement on Form S-4 and any other relevant documents filed or to be filed with the SEC in connection with the proposed transaction, as well as any amendments or supplements to those documents, because they will contain important information about First Midwest, Old National and the proposed transaction. Investors and security holders may obtain a free copy of the registration statement, including the joint proxy statement/prospectus, as well as other relevant documents filed with the SEC containing information about First Midwest and Old National, without charge, at the SEC's website (http://www.sec.gov). Copies of documents filed with the SEC by First Midwest will be made available free of charge in the "Investor Relations" section of First Midwest's website, https://firstmidwest.com/, under the heading "SEC Filings." Copies of documents filed with the SEC by Old National will be made available free of charge in the "Investor Relations" section of Old National's website, https://www.oldnational.com/. under the heading "Financial Information."

Participants in Solicitation

First Midwest, Old National, and certain of their respective directors and executive officers may be deemed to be participants in the solicitation of proxies in respect of the proposed transaction under the rules of the SEC. Information regarding First Midwest's directors and executive officers is available in its definitive proxy statement, which was filed with the SEC on April 13, 2021, and certain other documents filed by First Midwest with the SEC. Information regarding Old National's directors and executive officers is available in its definitive proxy statement, which was filed with the SEC on March 8, 2021, and certain other documents filed by Old National with the SEC. Other information regarding the participants in the solicitation of proxies in respect of the proposed transaction and a description of their direct and indirect interests, by security holdings or otherwise, will be contained in the joint proxy statement/prospectus and other relevant materials to be filed with the SEC. Free copies of these documents, when available, may be obtained as described in the preceding paragraph.

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.

2nd Quarter Highlights

EPS / Net Income	Adj. EPS/Net Income[1]	Adj PPNR[1]
$0.38/ $62.8mm	$0.41/ $67.4mm	$83.3mm

Adj. ROATCE[1]	Comm. Loan Growth[2]	Adj. Eff. Ratio[1]
14.56%	11.1%	57.74%

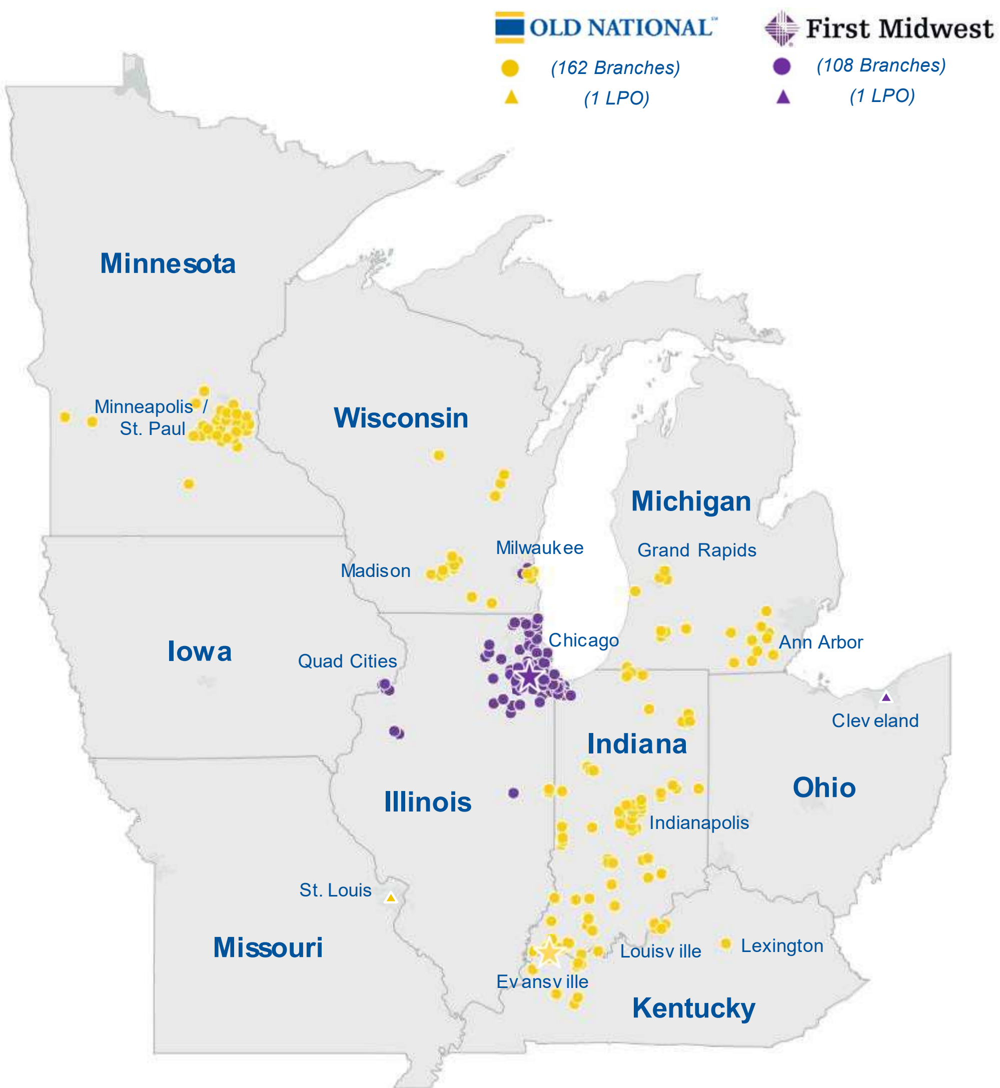
Performance Drivers

- End of period **commercial loans** (excluding PPP) **increase** +11.1% annualized; $1.1bn production
- End of period **core deposits increase** $94.2mm
- **Allowance for credit losses recapture** of $4.9mm; **net recoveries** of $336 thousand
- **Net interest income** (excluding PPP impact) **increase** $2.4mm
- **Capital markets income increase** $2.2mm driven by strong commercial production
- **Mortgage banking revenue decline** $8.7mm primarily on lower pipeline valuation

[1] Non-GAAP financial measure which Management believes is useful in evaluating the financial results of the Company – see Appendix for Non-GAAP reconciliation [2] Excludes the impact of PPP loans - annualized

Partnership Update

Strategically Connects Key Midwestern States…



Merger Structure

- Merger of Equals
- First Midwest merges into Old National
- 100% stock consideration

Compelling

- 22%[1] EPS accretion to ONB
- 35%[1] EPS accretion to FMBI
- Identified ~$109mm of full run-rate savings – 11% of combined noninterest expense
- 6th largest commercial bank headquartered in the Midwest

Balanced

- Equal board representation (8/8)
- Dual headquarters – Evansville, IN and Chicago, IL
- Significant executive leadership and operations maintained in both markets

Timing & Approval

- Approval of ONB and FMBI shareholders
- Customary regulatory approvals
- Anticipated closing in late 2021 / early 2022

[1] Based on 2022 consensus net income estimates (at time of deal announcement), excluding share buybacks. Assumes fully realized cost savings during 2022 and excluding restructuring charges for illustrative purposes.

Partnership Update

Q2 Momentum

Kendra Vanzo
Chief Admin. Officer
Evansville

Jeff Newcom
Chief Risk Officer
Chicago

- Robust integration experience
  - 17 partnerships combined over the last 10 years

- Joint leadership meetings held to determine individual and collective strengths, opportunities and challenges
  - Findings aided approach that formulated joint integration plan

- Integration team consisting of dual leadership (1-ONB + 1-FMBI) covering 12 work streams

Accomplishments and Next Steps

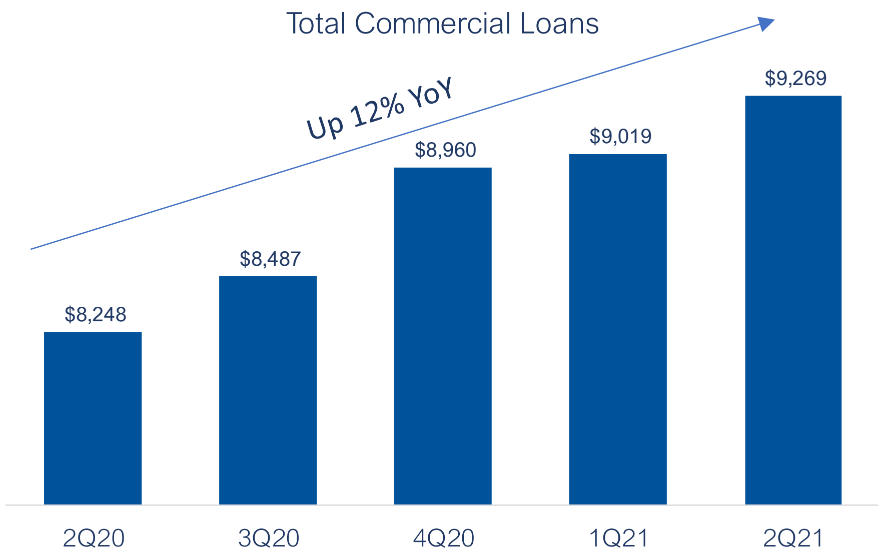
- Announced combined core executive leadership team
- Established joint Integration Office with experienced integration leaders across both companies; planning underway
- Strong team member commitment and excitement about opportunities in the larger, combined company
- SEC and regulatory filings completed
- Special Meeting of Stockholders for ONB and FMBI expected to be held in Q3 ‘21
- Merger expected to close in late Q4 ‘21 or early Q1 ‘22

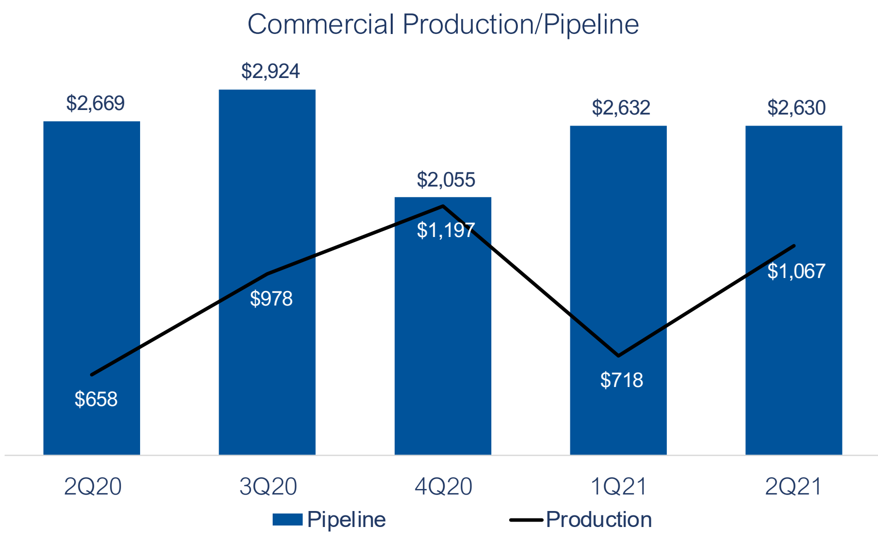
Second-Quarter 2021 Results

	2Q21	Change vs. 1Q21	Change vs. 2Q20	Linked-Quarter Performance Drivers
End of period total loans	$ 13,835	$ (141)	$ 97	• Strong total commercial production of $1.1bn resulting in over 11% annualized commercial loan growth[2]
annualized growth		*-4.0%*		• Decrease in PPP balances of $403mm
End of period core deposits	17,869	94	1,700	• Growth in noninterest-bearing checking and savings balances
annualized growth		*2.1%*		
Net interest income (FTE)	153.4	1.8	4.4	• Increase of $2.4mm excluding decrease of $0.7mm in PPP interest and fees
Provision for credit losses	(4.9)	12.5	(27.4)	• Allowance for credit losses decreased $4.6mm • Net recoveries $336 thousand
Noninterest income	51.5	(5.2)	(7.0)	• Capital Markets income increased $2.2mm • Mortgage revenue decreased $8.7mm • Gains on sales of debt securities decreased $1.3mm
Noninterest expense ex. tax credit amort., ONB Way charges & merger charges	120.9	5.9	5.9	• Increase in incentives and annual merit
Amortization of tax credit investments	1.8	0.6	1.5	
ONB Way, Diligence, Acquisition and Integration Charges	6.9	5.4	2.0	• Announced merger with First Midwest
Income taxes (FTE)	17.4	(3.8)	4.3	• Current FTE tax rate of 21.7%
Net income	**$62.8**	**($24.0)**	**$11.1**	
Earnings per diluted share	**$0.38**	**($0.14)**	**$0.06**	
Adjusted earnings per diluted share[1]	**$0.41**	**($0.11)**	**$0.08**	
Net charge-offs (recoveries)/avg loans	-0.01%	-1 bp	-3 bps	

$ in millions, except per-share data *[1] Non-GAAP financial measure which Management believes is useful in evaluating the financial results of the Company – see Appendix for Non-GAAP reconciliation* *[2] Excludes PPP loans*

Commercial Loans[1] and Earning Assets[1]



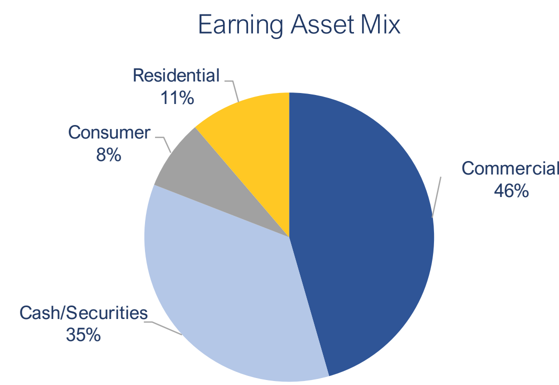


Total commercial loans

- Increase of $1.0bn YoY +12%
- Increase of $250mm from 1Q21 +11% annualized

2Q21 new production avg yields[1]

- Commercial and industrial: 2.63%
- Commercial real estate: 2.72%
- 75% of commercial production is floating rate

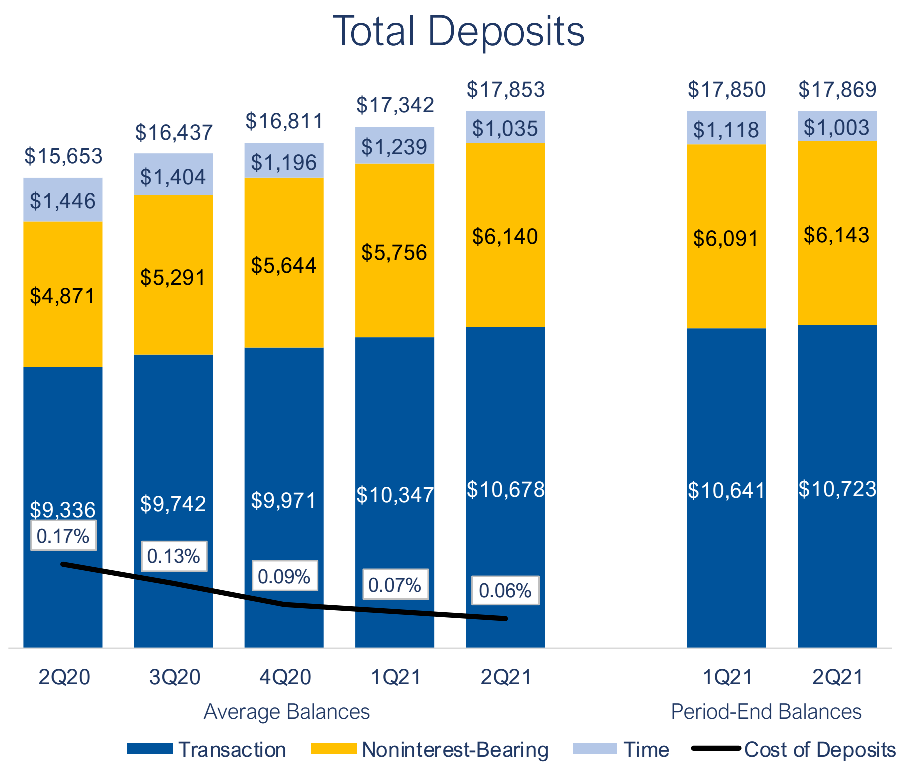


Securities

- Duration of 4.26 vs. 4.62 in 1Q21
- 2Q21 yield was 2.10%
- 2Q21 new money yield was 1.53%

$ in millions [1] *Excludes PPP Loans*

Deposits/Funding



Core deposit balances increased $94mm from 1Q21

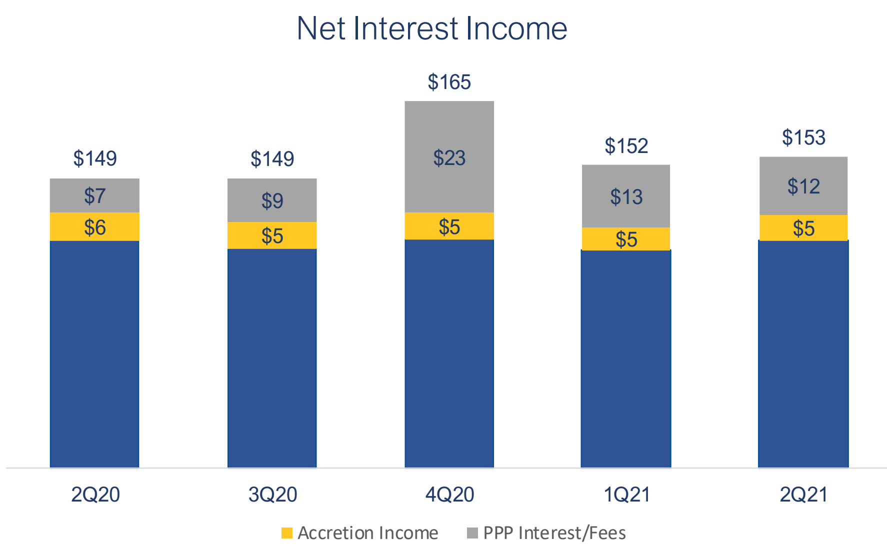
Deposit costs continue to decline

- 2Q21 total deposit costs of 6 bps
- Total interest-bearing liabilities costs were 30 bps, down 2 bps from 1Q21

Low loan to deposit ratio of 77%

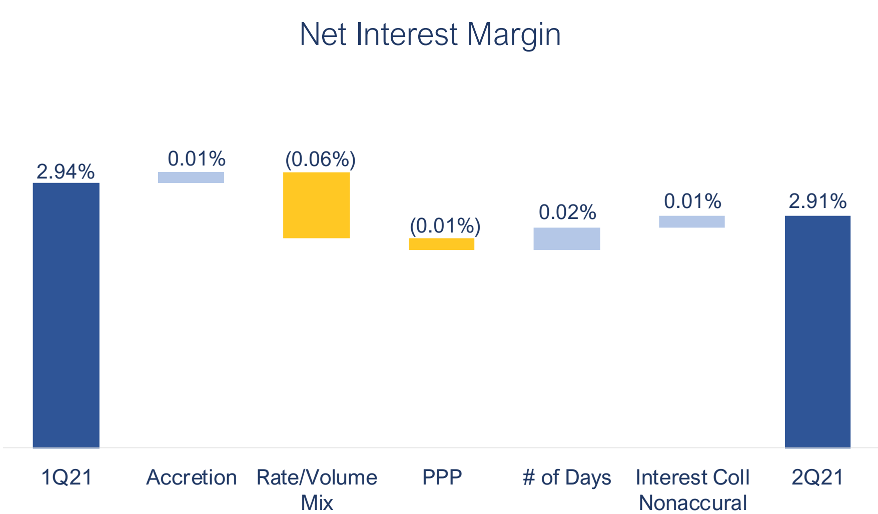
$ in millions

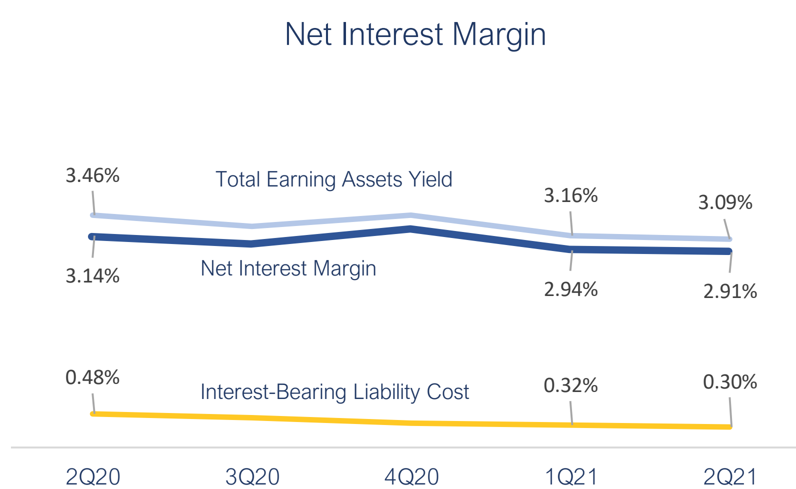
Net Interest Income & Net Interest Margin[1]



Key Performance Drivers

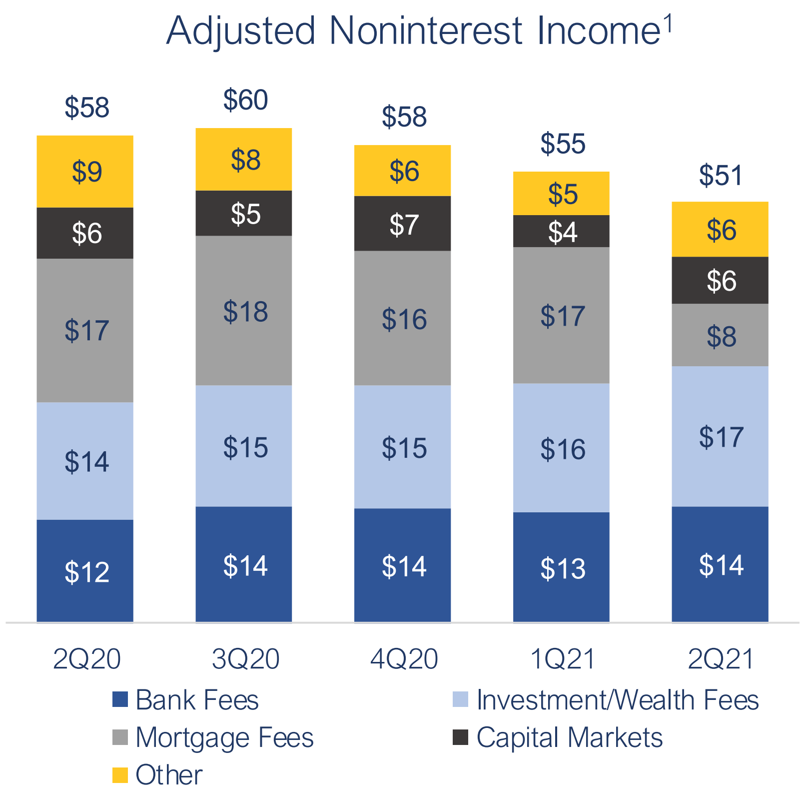
- Net interest income (excluding PPP) increased $2.4mm
- PPP 1% coupon + fees
  - $0.7mm decrease to NII
  - 1 bp decrease to NIM
- NIM decreased 3 bps vs. 1Q21
  - - 8 bps asset yields
  - + 2 bps # of days
  - + 2 bps funding costs
  - + 1 bp accretion
  - - 1 bp PPP impact
  - + 1 bp interest collected on nonaccruals





$ in millions [1]Tax 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

Noninterest Income

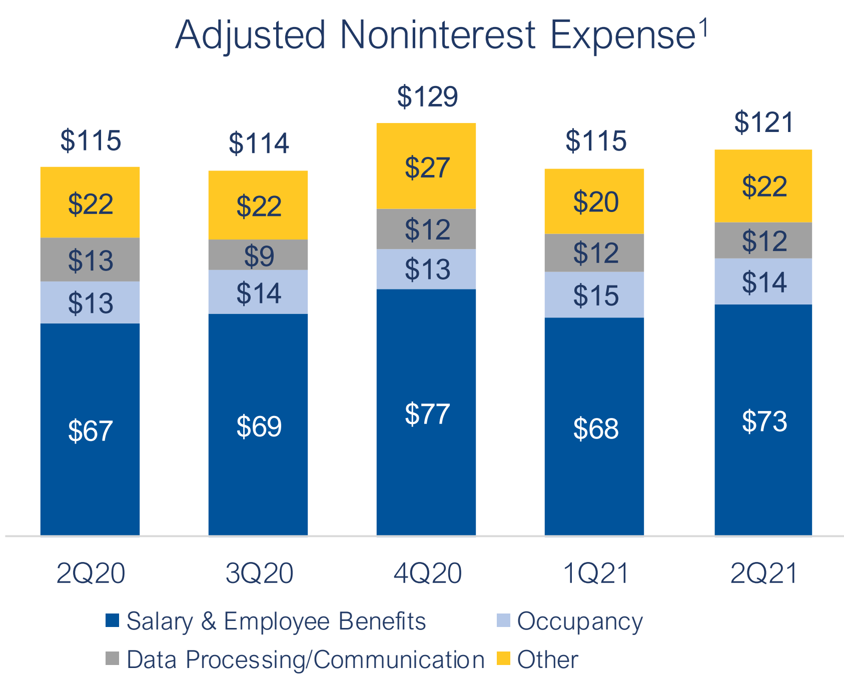


Key Performance Drivers

- 2Q21 adjusted noninterest income
  - $8.7mm decrease in mortgage income
    - $5.6mm decrease in pipeline valuation
    - $2.1mm decrease in gain on sales
- 2Q21 Mortgage activity
  - Production was $497mm
    - 61% purchase / 39% refi
    - 64% sold in secondary market
  - Quarter-end pipeline at $308mm

$ 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 Residential mortgage production includes quick home refinance product

Noninterest Expense



Key Performance Drivers

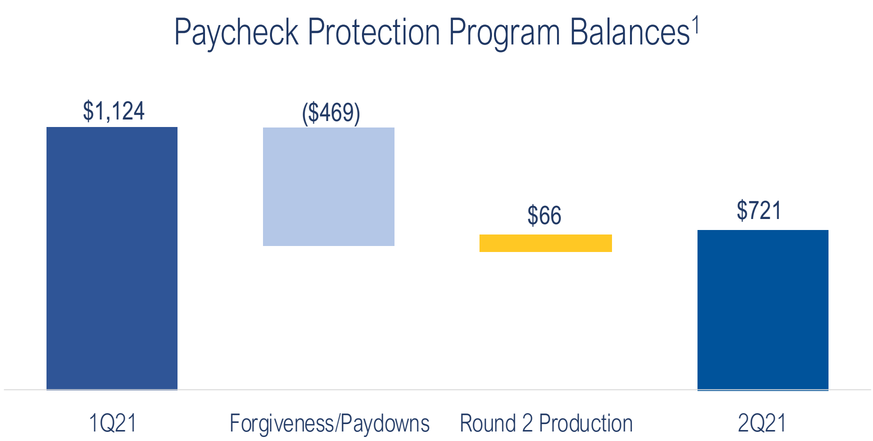
- 2Q21 adjusted noninterest expense
  - Increase in incentives and annual merit
- 2Q21 adjusted efficiency ratio of 57.74%

Diligence, Integration & Merger Charges of $6.5mm in 2Q21

- $6.2mm in Professional Fees
- $0.3mm in Miscellaneous Expense

$ 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

Paycheck Protection Program (PPP)



Remaining unamortized fees at 6/30/21

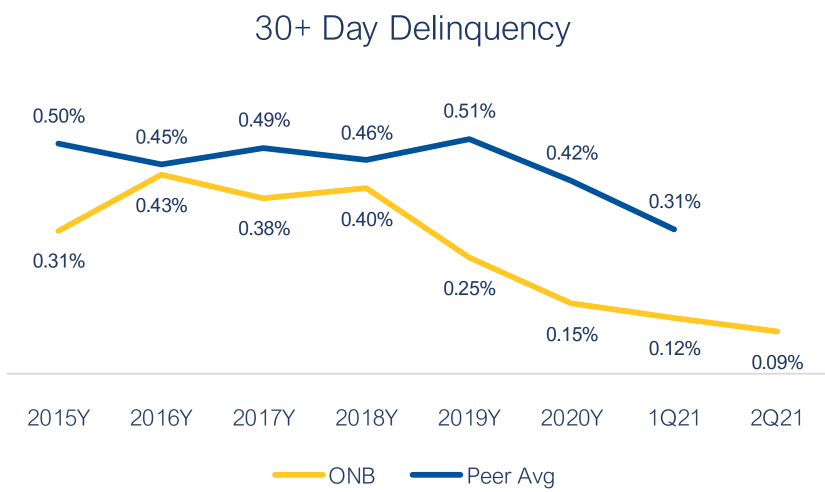
- $2.4mm from Round 1
- $23.2mm from Round 2

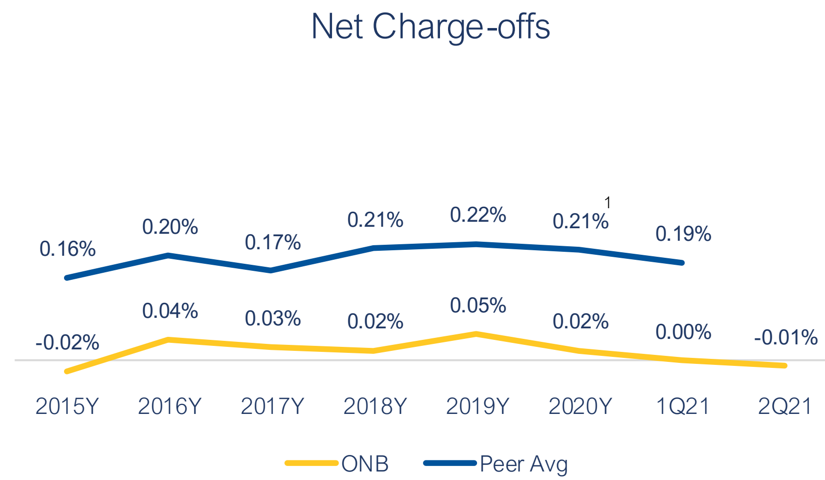
83% of Round 1 loans have been forgiven by the SBA

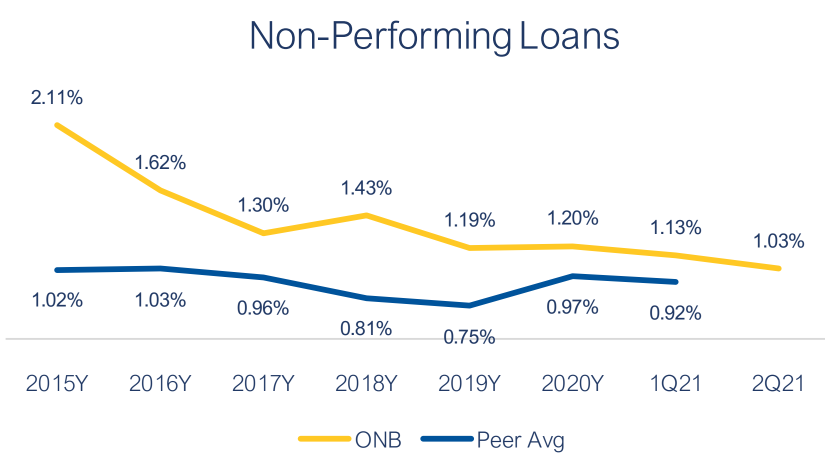
18% of Round 2 loans have been forgiven by the SBA

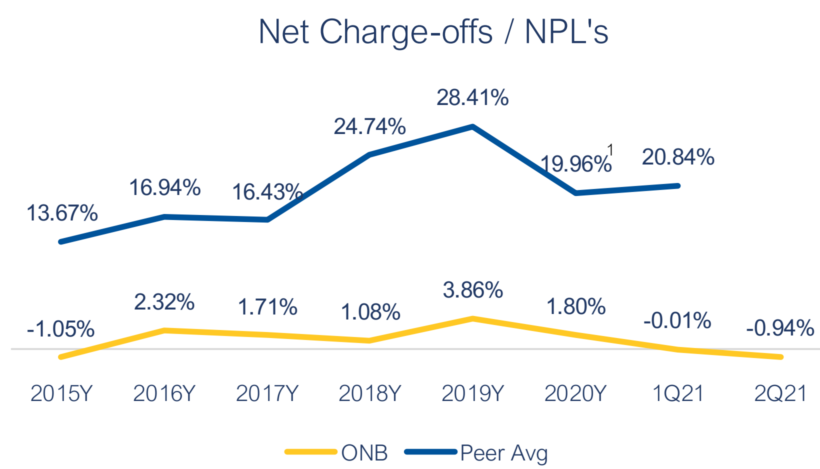
$ in millions *[1] Net of unearned fees*

Credit





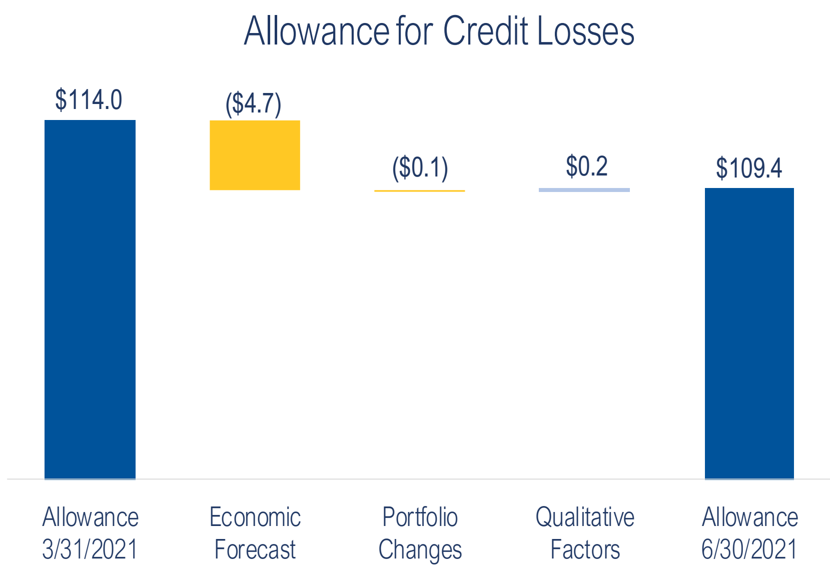


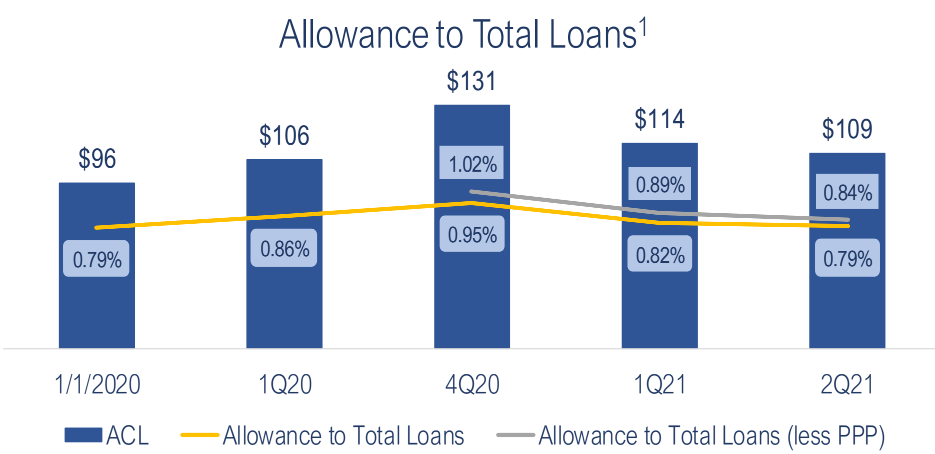


Peer Group data per S&P Global Market Intelligence as of 3/31/2021- See Appendix for definition of Peer Group

[1] 2020Y excludes Hancock Whitney

Allowance for Credit Losses





Key Economic Assumptions

	2Q21	3Q21	2021	2022	2023	2024
GDP Change	10.8%	6.7%	6.9%	5.0%	2.3%	2.8%
Unemployment Rate	5.8%	5.2%	5.4%	3.7%	3.5%	3.7%
BBB Spread/10Y Treasury	2.0%	2.1%	2.1%	2.5%	2.6%	2.6%

Other Key Model Inputs

- Commercial Asset Quality Ratings
- Consumer Credit Bureau Score
- Loan To Value
- Portfolio segment
- Seasoning

Discount on acquired portfolio

- $40.8mm remaining as of 6/30/2021

[1] *Excludes loans held for sale* *$ in millions*

Outlook

Category	Outlook
Commercial Loans	Healthy pipeline heading into 3Q bodes well for future growth; PPP runoff expected to be concentrated in late 2021
Net Interest Income / Net Interest Margin	Net interest income should remain stable given expected earning asset growth and reduced funding costs; FTE NIM, excluding accretion income, under pressure from continued low interest rate environment; timing of remaining PPP fees will coincide with timing of loan forgiveness
Noninterest Income	Mortgage revenue will be subject to industry trends and should remain consistent with 2Q levels in the near term; strong commercial activity should support capital markets revenue; all other fee lines expected to be stable in the near term
Noninterest Expense	Noninterest expenses, excluding ONB Way charges and tax credit amortization, should increase slightly with investment in new revenue-generating talent positions
Capital and Liquidity	Strong capital position validated by internal stress test model; liquidity position remains strong with a low loan to deposit ratio of 77%
Tax Rate/Credit	Expect 2021 tax credit amortization of $5mm; FY2021 tax rates expected to be ~21% FTE and ~18% GAAP

Appendix

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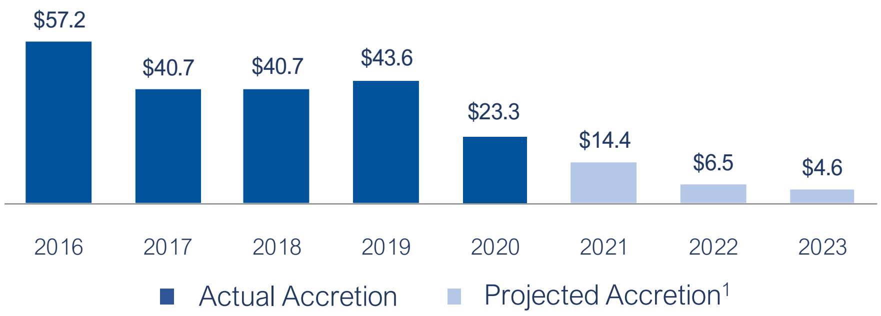
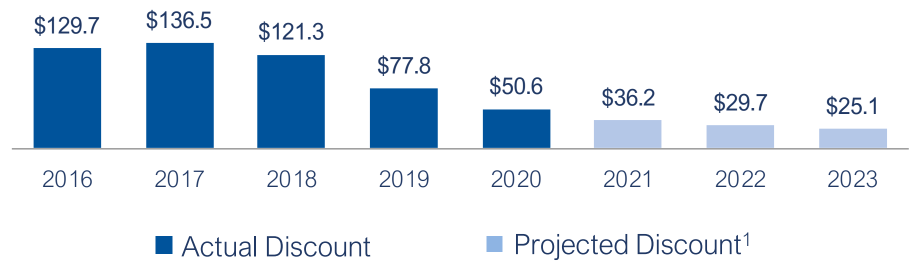
Projected Purchase Accounting Impact

Does not include the impact of the pending merger with First Midwest

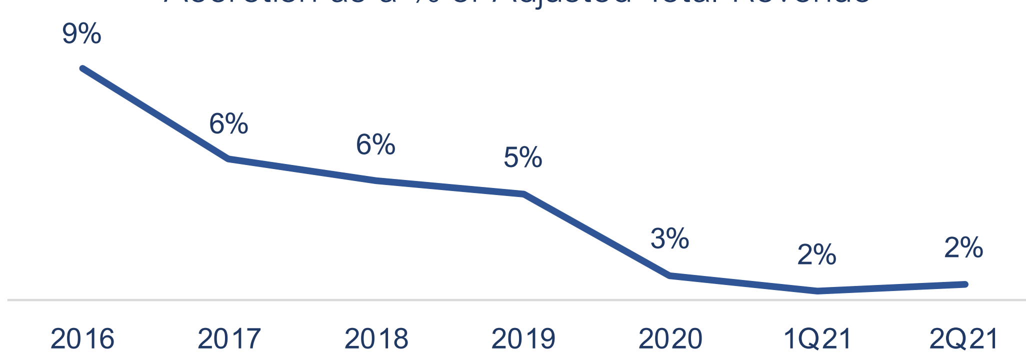
Projected Accretion Income



Projected Remaining Discount

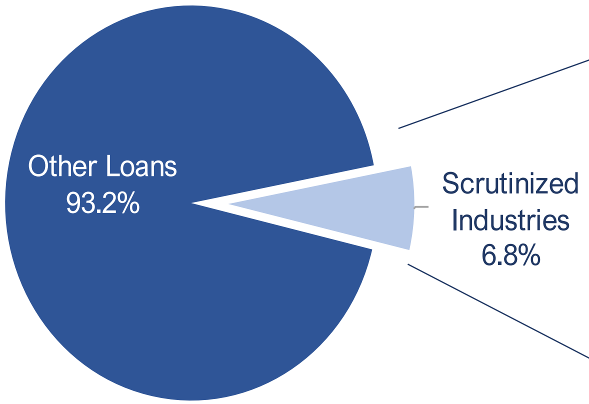


Accretion as a % of Adjusted Total Revenue[2]



$ in millions [1] Projections are updated quarterly, assumes no prepayments and are subject to change [2] Non-GAAP financial measure which management believes is useful in evaluating the financial results of the Company – see Appendix for Non-GAAP reconciliation

Credit Quality



Excludes PPP Loans

Scrutinized Industries

Industry	Balance	% of Total Loans	Exposure
CRE - Senior Housing	$282	2.2%	$297
Restaurants	$207	1.6%	$223
Arts/Entertainment	$149	1.1%	$186
C&I - Retail	$103	0.8%	$268
Hotels	$91	0.7%	$92
Oil/Gas	$58	0.4%	$113
Total	$890	6.8%	$1,179

[1] Includes loans held for sale $ in millions   Data as of 6/30/2021

Non-GAAP Reconciliations

	2Q20	1Q21	2Q21
As Reported:			
Net Interest Income (FTE)	$149.0	$151.6	$153.4
Add: Fee Income	58.5	56.7	51.5
Total Revenue (FTE)	$207.5	$208.3	$204.9
Less: Provision	(22.5)	17.4	4.9
Less: Noninterest Expense	(120.2)	(117.7)	(129.6)
Pre-Tax Income	$64.8	$108.0	$80.2
Less: Income Taxes (FTE)	13.1	21.2	17.4
Net Income	**$51.7**	**$86.8**	**$62.8**
Earnings Per Share	**$0.32**	**$0.52**	**$0.38**
Adjustments:			
Less: Debt Securities Gains/Losses	($0.5)	($2.0)	($0.7)
Add: Loss on Branch Actions	0.1	-	-
Add: ONB Way Charges	4.9	1.5	0.4
Add: Diligence, Acquisition and Integration Charges	-	-	6.5
Net Total Adjustments	$4.5	($0.5)	$6.2
Tax Effect on Net Total Adjustments	1.1	(0.1)	1.6
After-Tax Net Total Adjustments	$3.4	($0.4)	$4.6
Adjusted Net Income	**$55.1**	**$86.4**	**$67.4**
Adjusted Earnings Per Diluted Share	**$0.33**	**$0.52**	**$0.41**

$ in millions, except per share data

Non-GAAP Reconciliations

	2Q20	3Q20	4Q20	1Q21	2Q21
As Reported:					
Net Interest Income (FTE)	$149.0	$149.0	$164.6	$151.6	$153.4
Add: Fee Income	58.5	64.7	58.5	56.7	51.5
Total Revenue (FTE)	$207.5	$213.7	$223.1	$208.3	$204.9
Less: Noninterest Expense	120.2	120.2	142.3	117.7	129.6
Pre-Provision Net Revenue (PPNR)	**$87.3**	**$93.5**	**$80.8**	**$90.6**	**$75.3**
Revenue Adjustments:					
Less: Debt Securities Gains/Losses	($0.5)	($4.9)	($0.2)	($2.0)	($0.7)
Less: Gain/Loss on Branch Actions	0.1	-	(0.1)	-	-
Adjusted Total Revenue	$207.1	$208.8	$222.8	$206.3	$204.2
Expense Adjustments:					
Less: ONB Way Charges	($4.9)	($2.9)	($3.6)	($1.5)	($0.4)
Less: Diligence, Acquisition and Integration Charges	-	-	-	-	(6.5)
Less: Amortization of Tax Credit Investments	(0.3)	(3.1)	(9.9)	(1.2)	(1.8)
Adjusted Noninterest Expense	$115.0	$114.2	$128.8	$115.0	$120.9
Adjusted Pre-Provision Net Revenue (PPNR)	**$92.1**	**$94.6**	**$94.0**	**$91.3**	**$83.3**
Accretion Income	$5.8	$5.4	$5.4	$4.7	$5.1
Accretion Income as a % of Total Revenue	**2.8%**	**2.5%**	**2.4%**	**2.3%**	**2.5%**
Accretion Income as a % of Adjusted Total Revenue	**2.8%**	**2.6%**	**2.4%**	**2.3%**	**2.5%**

$ in millions

Non-GAAP Reconciliations

	2Q20	1Q21	2Q21
Noninterest Expense As Reported	$120.2	$117.7	$129.6
Less: ONB Way Charges	(4.9)	(1.5)	(0.4)
Less: Diligence, Acquisition and Integration Charges	-	-	(6.5)
Noninterest Expense Less Charges	$115.3	$116.2	$122.7
Less: Amortization of Tax Credit Investments	(0.3)	(1.2)	(1.8)
Adjusted Noninterest Expense	$115.0	$115.0	$120.9
Less: Intangible Amortization	(3.6)	(3.1)	(2.9)
Adjusted Noninterest Expense Less Intangible Amortization	**$111.4**	**$111.9**	**$118.0**
Net Interest Income As Reported	$145.6	$148.1	$149.9
Add: FTE Adjustment	3.4	3.5	3.5
Net Interest Income (FTE)	$149.0	$151.6	$153.4
Noninterest Income As Reported	$58.5	$56.7	$51.5
Total Revenue (FTE)	$207.5	$208.3	$204.9
Less: Debt Securities Gains/Losses	(0.5)	(2.0)	(0.7)
Less: Gain/Loss on Branch Actions	0.1	-	-
Adjusted Total Revenue (FTE)	**$207.1**	**$206.3**	**$204.2**
Reported Efficiency Ratio	**56.29%**	**55.57%**	**62.05%**
Adjusted Efficiency Ratio	**53.79%**	**54.25%**	**57.74%**

$ in millions [1] *Year-over-year basis point change in noninterest expense plus change in total revenue* [2] *Year-over-year basis point change in adjusted noninterest expense plus change in adjusted total revenue*

Non-GAAP Reconciliations

	2Q20	1Q21	2Q21
Net Interest Income As Reported	$145.6	$148.1	$149.9
FTE Adjustment	3.4	3.5	3.5
Net Interest Income (FTE)	$149.0	$151.6	$153.4
Average Earning Assets	$19,007.7	$20,601.7	$21,095.3
Net Interest Margin	3.06%	2.88%	2.84%
Net Interest Margin (FTE)	**3.14%**	**2.94%**	**2.91%**

	2Q20	3Q20	4Q20	1Q21	2Q21
Noninterest Income As Reported	$58.5	$64.7	$58.5	$56.7	$51.5
Less: Debt Securities Gains/Losses	(0.5)	(4.9)	(0.2)	(2.0)	(0.7)
Less: Gain/Loss on Branch Actions	0.1	-	(0.1)	-	-
Adjusted Noninterest Income	**$58.1**	**$59.8**	**$58.2**	**$54.7**	**$50.8**

	2Q21
Net Income As Reported	$62.8
Add: Intangible Amortization (net of tax)	2.2
Tangible Net Income	$65.0
Less: Debt Securities Gains/Losses (net of tax)	(0.5)
Add: Diligence, Acquisition and Integration Charges	4.9
Add: ONB Way Charges (net of tax)	0.3
Adjusted Tangible Net Income (Loss)	$69.7
Average Total Shareholders' Equity As Reported	$2,992.7
Less: Average Goodwill	(1,037.0)
Less: Average Intangibles	(41.4)
Average Tangible Shareholders' Equity	$1,914.3
Return on Average Tangible Common Equity	**13.58%**
Adjusted Return on Average Tangible Common Equity	**14.56%**

$ in millions

Peer Group

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

Associated Banc-Corp	ASB
BancorpSouth Bank	BXS
Bank OZK	OZK
Cadence Bancorporation	CADE
Commerce Bancshares, Inc.	CBSH
F.N.B. Corporation	FNB
First Financial Bancorp.	FFBC
First Midwest Bancorp, Inc.	FMBI
Fulton Financial Corporation	FULT
Great Western Bancorp, Inc.	GWB
Hancock Whitney Corporation	HWC
TCF Financial Corporation	TCF
Trustmark Corporation	TRMK
UMB Financial Corporation	UMBF
Umpqua Holdings Corporation	UMPQ
United Bankshares, Inc	UBSI
Valley National Bancorp	VLY
Webster Financial Corporation	WBS
Western Alliance Bancorporation	WAL
Wintrust Financial Corporation	WTFC