

Old National Bank Earns ‘Outstanding’ Rating under the Community Reinvestment Act

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EVANSVILLE, Ind., March 30, 2026 (GLOBE NEWSWIRE) -- Old National Bank announced today that it has received an “Outstanding” overall rating — the highest possible — under the Community Reinvestment Act (CRA), recognizing the bank’s exceptional commitment to meeting the credit, investment and community service needs of the neighborhoods it serves. In a typical review cycle, fewer than 10% of U.S. banks earn an “Outstanding” rating.

The rating reflects Old National’s long-standing dedication to expanding access to financial resources, supporting affordable housing initiatives, and fostering economic empowerment across low- and moderate-income communities throughout its footprint. Evaluated by the Office of the Comptroller (OCC), this rating considered lending, investment, and community service activities from a quantitative and qualitative perspective between 2022 and 2024.

“This recognition affirms the work our teams do every day to partner with and uplift the communities we proudly serve,” said Old National Chairman and CEO Jim Ryan. “During the evaluation period, Old National provided nearly \$2.4 billion in CRA-eligible community development loans that supported affordable housing, economic development, community services for low- and moderate-income people, and revitalization or stabilization of low-to-moderate income communities. Every dollar provided makes a positive impact on our communities.”

The CRA evaluation highlights Old National Bank’s ratings for each of the following areas:

- The Lending Test – “Outstanding”: The OCC noted Old National’s significant level of Community Development lending activities and extensive use of innovative and flexible loan products to meet credit and community development needs. Three of the five Multistate Metropolitan Statistical Areas (MMSAs) assessed, and the State of Indiana performance, were rated Outstanding.

- The Investment Test – “Outstanding”: Old National had an excellent level of Community Development investments which were responsive to community needs throughout the rating areas. All five MMSAs were rated Outstanding in addition to the states of Indiana, Michigan, Minnesota, Tennessee and Wisconsin.
- The Services Test – “High Satisfactory”: Delivery systems were deemed accessible to geographies and individuals of different income levels. Old National had good levels of Community Development services which demonstrated responsiveness to community needs, leadership, and complexity. Three of the MMSAs were rated Outstanding.

During the course of the evaluation, Old National provided information highlighting more than 20,000 hours of volunteerism across 10 states, reflecting active board and committee service, financial education, technical assistance, and direct engagement with community-based organizations. The activities demonstrate sustained leadership and responsiveness at the local level. Old National also highlighted proprietary financial literacy programming, and partnerships with nonprofit organizations addressing critical community needs.

“We believe that healthy communities are the foundation of a strong financial institution,” said Old National Chief Community, Culture & Social Responsibility Officer Kathy Schoettlin. “Old National is proud to play a role in driving positive change and expanding opportunities for individuals and families across our markets.”

The CRA was enacted in 1977 to ensure banks meet the credit needs of all segments of their communities. An “Outstanding” rating is reserved for institutions that go above and beyond standard regulatory expectations in their community development activities. Old National Bank continues to deepen its investments, strengthen community partnerships, and expand financial inclusion initiatives as part of its ongoing commitment to responsible, community-focused banking.

ABOUT OLD NATIONAL

Old National Bancorp (NASDAQ: ONB) is the holding company of Old National Bank. As the sixth largest commercial bank headquartered in the Midwest, Old National proudly serves clients primarily in the Midwest and Southeast. With approximately \$72 billion of assets and \$37 billion of assets under management, Old National ranks among the top 25 banking companies headquartered in the United States. Tracing our roots to 1834, Old National focuses on building long-term, highly valued partnerships with clients while also strengthening and supporting the communities we serve. In addition to providing extensive services in consumer and commercial banking, Old National offers comprehensive wealth management and capital markets services. For more information and financial data, please visit Investor Relations at [oldnational.com](https://www.oldnational.com). In 2025, Points of Light named Old National one of “The Civic 50” -- an honor reserved for the 50 most community-minded companies in the United States.

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