

STATEMENT OF COMMUNITY INVOLVEMENT

Old National employs numerous programs and initiatives to invest in and grow the City of Chicago, supporting communities with economic development programs; cultural, educational, health, social service, and civic services, as well as grants, financial education to underserved communities and first-time buyers, and small business strategies for acquiring loans:

Home Manager Program:

Old National's Home Manager Program empowers clients who might not qualify for a traditional mortgage to achieve their dream of homeownership. Home Manager clients can purchase a home with as little as 3% down and enjoy a lower monthly payment with no Private Mortgage Insurance (PMI) requirements. Additionally, a special account called Home Manager Checking is available to help the client save what they need for real estate taxes and homeowner's insurance. Old National has provided 476 in mortgage loans through our Home Manager Mortgage Program year to date.

Old National Down Payment Assistance Program:

First time home buyers may be eligible for up to \$15,000 toward their down payment through Old National's down payment assistance program. Old National has provided 45 units in down payment assistance year to date towards the purchase of homes in the City of Chicago.

Empowerment Small Business Program:

To expand credit and improve access to capital for underserved communities, particularly Black and Brown entrepreneurs, Old National Bank launched an Empowerment Small Business Loan Program in 2023 that is unique to the U.S. financial industry. Loans generated through the program, which create access to capital to help expand entrepreneurial dreams, are evaluated using an approach that is not as dependent on consumer credit scores as most traditional credit models. In its first full year, the Empowerment Small Business Loan Program generated nearly \$45 million in loans with 37% of those loans going to Chicago small businesses. The program has a pull through rate of 76.6%. 75% of the small businesses supported through this program have a gross revenue under one million dollars.

Breakdown of borrower demographics:

41%- Black/ African American
25%- Latino/ Hispanic
25%- Women
9%- Asian

ITIN Holder Mortgage Program:

Old National Bank has a special home loan program for people in Chicago and Milwaukee who hold Individual Taxpayer Identification Numbers (ITIN). In Chicago we are partnering with the Spanish Coalition for Housing and The Resurrection Project to provide first-time home buyer education counseling as part of the eligibility for this program.

Two-Year Donations to Chicago:

Since 2022, Old National donations to the City of Chicago have included:

- \$1.5 million in Old National Bank Foundation Grants to Chicago-based nonprofits
- \$564,000 in CRA Grants to Chicago-based organizations
- \$2.2M in sponsorships to Chicago-based organizations
- 4,155 in volunteer hours to 58 Chicago-based nonprofit organizations in 2024

Financial Education:

Old National provided a week of financial education classes in the City of Chicago for EPIC Academy students, providing all with free lifetime access to our online Financial Education Portal. At DePaul University, Old

National provides support and leadership to DePaul's Kelley Center Academy, giving students access to our financial education learning platform. Beginning in 2024, Old National and the Keely Academy students partnered together to provide a day of financial education to local Chicagoland High School students, many of which were first generation college prospects.

Additional Resources:

How Old National Bank Assists Migrants, Immigrants Getting Their Start in Chicagoland
<https://www.oldnational.com/resources/insights/how-old-national-bank-assists-migrants-immigrants-getting-their-start-in-chicagoland/>

Giving to City of Chicago Non-Profits

Primarily through the giving arm of Old National, the Old National Bank Foundation, the grant totals to the City of Chicago totaled \$856,500 in 2023-24.

To date, the breakdown of these City of Chicago grant recipients are:

Affordable Housing: Resurrection Project, Neighborhood Housing Services of Chicago, Housing Opportunities and Maintenance for the Elderly, Lawyers Committee for Better Housing, Ignite Org, Chicago Furniture Bank Inc., Chinese American Service League Inc., Workforce and Human Development Services, Mercy Housing Lakefront, and Bickerdike Redevelopment Corp.

Economic Development: Chicago Sunshine Enterprises, Arts & Business Council of Chicago, A Safe Haven Foundation, Kaleidoscope Inc., and Become Inc.

Economic Achievement: Junior Achievement of Chicago, Chicago Architecture Foundation, By the Hand Club for Kids, Chicago Youth Programs Inc., Ladies of Virtue NFP, Chicago Youth Centers, LINK Unlimited Scholars, Onward Neighborhood House, Mission of our Lady of Mercy, Girls 4 Science, Friends of Children-Chicago, Epic Academy, Big Shoulders Fund, Erie Neighborhood House, Holy Family Ministries, and Josephinum Academy.

Financial Education: Ladder Up, Center for Changing Lives, Chicago Commons Association.

United Way: United Way of Metropolitan Chicago.

Workforce Development: Chicago Center for Arts and Technology Inc., Nehemiah Group, Equality Dream Team, Calculated Genius Inc., Lawrence Hall, Christ the King Jesuit College Preparatory School, Children's First Fund, Chicago Public School Foundation, Association House of Chicago, YWCA Metropolitan Chicago, Greenwood Project, Boys & Girls Clubs of Chicago, Inspiration Corporation, Firebird Community Arts, and Illinois Action for Children.

GRANTEE SPOTLIGHT: Inspiration Kitchens, Chicago

A \$15,000 grant from the Old National Bank Foundation allowed Inspiration Kitchens to fund a free, eight-week Food Service Training Program. Located in the East Garfield Park neighborhood of Chicago, this social enterprise restaurant and job training facility has more than 30 years' experience providing services to Chicagoans experiencing homelessness and poverty.

Volunteerism Among Banks:

Old National's strength is showing up in the communities we serve. We rank No. 2 in our bank peer group (asset amount) for volunteerism, compiled by number of employees and total volunteer hours:

Bank	Employee #	2023 Vol Hrs	Avg Vol Hrs/Emp
Associated Banc-Corp ASB	4,003	71,100	17.76
Old National Bank ONB	3,968	57,369	14.46
Comerica Incorporated CMA	7,496	80,000	10.67
BOK Financial Corporation BOKF	4,966	50,000	10.07
Pinnacle Financial Partners, Inc. PNFP	3,399	33,643	9.90
Commerce	4,718	36,500	7.74
Columbia Banking System, Inc. COLB	4,500	31,427	6.98
Zions Bancorporation ZION	9,679	62,967	6.51
Synovus Financial SNV	4,879	30,590	6.27
Wintrust Financial Corporation WTFC	5,521	27,000	4.89
Arvest	6,324	29,997	4.74
Webster Financial Corporation WBS	4,261	16,900	3.97
F.N.B Corporation FND	4,228	16,200	3.83
First Horizon Corporation FHN	7,300	27,000	3.70
Valley National Bancorp VLY	3,700	13,500	3.65
Western Alliance Bancorporation WAL	3,260	10,000	3.07
Cadence Bancorporation CADE	5,300	12,450	2.35
UMB Financial Corporation UMBF	3,599	7,680	2.13
Hancock Whitney Corporation HWC	3,591	6,500	1.81

** Information sourced from company annual reports or ESG reports*