

OLD NATIONAL BANCORP

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 1098303	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$7,713	\$7,845	1.7%	
Loans	\$4,778	\$3,908	-18.2%	
Construction & development	\$153	\$137	-10.5%	
Closed-end 1-4 family residential	\$875	\$698	-20.1%	
Home equity	\$264	\$271	2.4%	
Credit card	\$0	\$0		
Other consumer	\$688	\$604	-12.2%	
Commercial & Industrial	\$1,018	\$811	-20.3%	
Commercial real estate	\$838	\$767	-8.4%	
Unused commitments	\$1,124	\$1,038	-7.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1,173	\$1,048	-10.6%	
Asset-backed securities	\$9	\$3	-66.5%	
Other securities	\$1,022	\$1,808	76.9%	
Cash & balances due	\$192	\$496	158.6%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$39	\$45	16.2%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$33	\$39	18.8%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$7,041	\$7,197	2.2%	
Deposits	\$5,454	\$5,930	8.7%	
Total other borrowings	\$1,240	\$926	-25.3%	
FHLB advances	\$450	\$290	-35.6%	
Equity				
Equity capital at quarter end	\$671	\$648	-3.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.2%	7.0%	--	
Tier 1 risk based capital ratio	11.1%	10.4%	--	
Total risk based capital ratio	13.4%	12.2%	--	
Return on equity ¹	5.6%	-3.7%	--	
Return on assets ¹	0.5%	-0.3%	--	
Net interest margin ¹	3.9%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	99.9%	98.5%	--	
Loss provision to net charge-offs (qtr)	127.0%	100.1%	--	
Net charge-offs to average loans and leases ¹	1.1%	2.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	4.5%	1.6%	2.3%	0.1%
Closed-end 1-4 family residential	1.6%	2.7%	0.1%	0.2%
Home equity	0.9%	1.0%	0.3%	0.4%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.4%	0.6%	0.6%	0.6%
Commercial & Industrial	1.6%	2.1%	0.2%	1.9%
Commercial real estate	1.9%	2.0%	0.1%	0.2%
Total loans	1.4%	1.8%	0.3%	0.7%