

**PARK BANCORPORATION, INC.**

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 1209716	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev	
<b>Assets</b>	\$830	\$769	-7.4%	
Loans	\$677	\$597	-11.8%	
Construction & development	\$83	\$74	-10.6%	
Closed-end 1-4 family residential	\$104	\$88	-15.2%	
Home equity	\$42	\$37	-10.9%	
Credit card	\$6	\$6	-2.3%	
Other consumer	\$3	\$1	-49.6%	
Commercial & Industrial	\$94	\$85	-9.5%	
Commercial real estate	\$271	\$253	-6.5%	
Unused commitments	\$113	\$98	-13.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$53	\$71	32.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$16	\$7	-52.5%	
Cash & balances due	\$32	\$45	39.0%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$63	\$80	27.8%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$56	\$78	39.3%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$751	\$687	-8.5%	
Deposits	\$666	\$605	-9.2%	
Total other borrowings	\$72	\$69	-4.0%	
FHLB advances	\$58	\$59	1.4%	
<b>Equity</b>				
Equity capital at quarter end	\$79	\$82	3.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.4%	10.4%	--	
Tier 1 risk based capital ratio	10.8%	12.6%	--	
Total risk based capital ratio	12.0%	13.8%	--	
Return on equity <sup>1</sup>	-0.2%	5.4%	--	
Return on assets <sup>1</sup>	0.0%	0.6%	--	
Net interest margin <sup>1</sup>	3.8%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	50.6%	73.2%	--	
Loss provision to net charge-offs (qtr)	141.7%	84.1%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.7%	1.2%	--	
<sup>1</sup> Quarterly, annualized.				
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
Construction & development	3.5%	5.9%	0.0%	0.0%
Closed-end 1-4 family residential	5.0%	7.5%	0.2%	1.0%
Home equity	4.3%	0.0%	0.0%	0.1%
Credit card	0.3%	0.9%	1.0%	0.9%
Other consumer	0.7%	4.4%	7.7%	3.5%
Commercial & Industrial	13.0%	6.3%	0.8%	1.6%
Commercial real estate	0.9%	0.0%	0.0%	0.1%
Total loans	3.6%	2.8%	0.2%	0.4%