

PARK BANCORPORATION, INC.

| | CPP Disbursement Date 03/06/2009 | RSSD (Holding Company) 1209716 | Number of Insured Depository Institutions 1 | |
|---|-------------------------------------|-----------------------------------|---|-------------|
| Selected balance and off-balance sheet items | 2008 \$ millions | 2009 \$ millions | %chg from prev | |
| Assets | \$815 | \$824 | 1.0% | |
| Loans | \$723 | \$728 | 0.8% | |
| <i>Construction & development</i> | \$93 | \$111 | 20.4% | |
| <i>Closed-end 1-4 family residential</i> | \$142 | \$109 | -23.2% | |
| <i>Home equity</i> | \$50 | \$51 | 2.5% | |
| <i>Credit card</i> | \$5 | \$6 | 16.0% | |
| <i>Other consumer</i> | \$6 | \$5 | -16.7% | |
| <i>Commercial & Industrial</i> | \$118 | \$112 | -5.0% | |
| <i>Commercial real estate</i> | \$271 | \$284 | 4.5% | |
| Unused commitments | \$192 | \$137 | -29.0% | |
| Securitization outstanding principal | \$0 | \$0 | | |
| Mortgage-backed securities (GSE and private issue) | \$0 | \$10 | 4156.9% | |
| Asset-backed securities | \$0 | \$0 | | |
| Other securities | \$16 | \$18 | 14.2% | |
| Cash & balances due | \$38 | \$27 | -30.5% | |
| Residential mortgage originations | | | | |
| <i>Closed-end mortgage originated for sale (quarter)</i> | \$25 | \$33 | 32.9% | |
| <i>Open-end HELOC originated for sale (quarter)</i> | \$0 | \$0 | | |
| <i>Closed-end mortgage originations sold (quarter)</i> | \$10 | \$37 | 263.8% | |
| <i>Open-end HELOC originations sold (quarter)</i> | \$0 | \$0 | | |
| Liabilities | \$746 | \$745 | -0.1% | |
| Deposits | \$603 | \$640 | 6.2% | |
| Total other borrowings | \$127 | \$94 | -25.9% | |
| FHLB advances | \$72 | \$68 | -5.2% | |
| Equity | | | | |
| Equity capital at quarter end | \$70 | \$79 | 13.4% | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$8 | \$16 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | 9.1% | 9.4% | -- | |
| Tier 1 risk based capital ratio | 9.0% | 9.6% | -- | |
| Total risk based capital ratio | 10.0% | 10.9% | -- | |
| Return on equity ¹ | -0.4% | -0.5% | -- | |
| Return on assets ¹ | 0.0% | 0.0% | -- | |
| Net interest margin ¹ | 3.4% | 3.5% | -- | |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans) | 182.5% | 67.1% | -- | |
| Loss provision to net charge-offs (qtr) | 118.0% | 444.0% | -- | |
| Net charge-offs to average loans and leases ¹ | 3.0% | 0.4% | -- | |
| ¹ Quarterly, annualized. | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | |
| Asset Quality (% of Total Loan Type) | 2008 | 2009 | 2008 | 2009 |
| <i>Construction & development</i> | 0.3% | 1.5% | 0.3% | 0.0% |
| <i>Closed-end 1-4 family residential</i> | 1.9% | 6.0% | 0.1% | 0.5% |
| <i>Home equity</i> | 0.3% | 0.1% | 0.9% | 0.0% |
| <i>Credit card</i> | 1.3% | 0.4% | 1.3% | 0.7% |
| <i>Other consumer</i> | 0.9% | 0.6% | 0.7% | 0.6% |
| <i>Commercial & Industrial</i> | 0.3% | 10.1% | 3.6% | 0.2% |
| <i>Commercial real estate</i> | 0.3% | 0.6% | 0.0% | 0.0% |
| <i>Total loans</i> | 0.6% | 2.9% | 0.7% | 0.1% |