

PARK NATIONAL CORPORATION

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 1142336	Number of Insured Depository Institutions 2	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$7,166	\$7,085	-1.1%	
Loans	\$4,482	\$4,628	3.3%	
Construction & development	\$534	\$496	-7.2%	
Closed-end 1-4 family residential	\$1,168	\$1,152	-1.4%	
Home equity	\$274	\$280	2.1%	
Credit card	\$0	\$0		
Other consumer	\$600	\$660	9.9%	
Commercial & Industrial	\$625	\$648	3.6%	
Commercial real estate	\$950	\$1,042	9.7%	
Unused commitments	\$1,139	\$951	-16.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1,823	\$1,425	-21.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$166	\$368	121.7%	
Cash & balances due	\$155	\$174	12.4%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$31	\$99	215.0%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$29	\$101	247.3%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$6,686	\$6,506	-2.7%	
Deposits	\$4,847	\$5,359	10.6%	
Total other borrowings	\$1,669	\$1,048	-37.2%	
FHLB advances	\$904	\$383	-57.6%	
Equity				
Equity capital at quarter end	\$480	\$518	8.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$56	\$37	NA	
Performance Ratios				
Tier 1 leverage ratio	6.4%	6.8%	--	
Tier 1 risk based capital ratio	9.1%	9.4%	--	
Total risk based capital ratio	11.2%	11.4%	--	
Return on equity ¹	10.1%	8.5%	--	
Return on assets ¹	0.7%	0.6%	--	
Net interest margin ¹	3.9%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	60.8%	46.8%	--	
Loss provision to net charge-offs (qtr)	151.3%	135.5%	--	
Net charge-offs to average loans and leases ¹	1.9%	1.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	16.2%	24.2%	2.6%	1.9%
Closed-end 1-4 family residential	3.3%	4.9%	0.3%	0.4%
Home equity	0.5%	0.7%	0.2%	0.1%
Credit card	0.0%	0.0%	1.6%	0.0%
Other consumer	0.3%	0.2%	0.2%	0.1%
Commercial & Industrial	2.1%	2.9%	0.1%	0.4%
Commercial real estate	2.1%	4.3%	0.1%	0.2%
Total loans	3.6%	5.3%	0.5%	0.4%