

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$769	\$714	-7.2%	
Loans	\$597	\$571	-4.3%	
Construction & development	\$74	\$82	10.1%	
Closed-end 1-4 family residential	\$88	\$90	2.4%	
Home equity	\$37	\$31	-17.2%	
Credit card	\$6	\$6	-6.8%	
Other consumer	\$1	\$2	22.6%	
Commercial & Industrial	\$85	\$71	-16.3%	
Commercial real estate	\$253	\$244	-3.8%	
Unused commitments	\$98	\$110	13.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$71	\$68	-3.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$7	\$8	13.5%	
Cash & balances due	\$45	\$21	-53.4%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$80	\$56	-30.1%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$78	\$57	-26.7%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$687	\$633	-7.9%	
Deposits	\$605	\$596	-1.4%	
Total other borrowings	\$69	\$24	-64.8%	
FHLB advances	\$59	\$24	-59.1%	
Equity				
Equity capital at quarter end	\$82	\$81	-0.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.4%	11.2%	--	
Tier 1 risk based capital ratio	12.6%	13.5%	--	
Total risk based capital ratio	13.8%	14.7%	--	
Return on equity ¹	5.4%	11.1%	--	
Return on assets ¹	0.6%	1.2%	--	
Net interest margin ¹	4.4%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	73.2%	184.6%	--	
Loss provision to net charge-offs (qtr)	84.1%	21.0%	--	
Net charge-offs to average loans and leases ¹	1.2%	0.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	5.9%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	7.5%	3.5%	1.0%	0.3%
Home equity	0.0%	0.2%	0.1%	0.2%
Credit card	0.9%	0.4%	0.9%	0.0%
Other consumer	4.4%	0.0%	3.5%	1.6%
Commercial & Industrial	6.3%	3.7%	1.6%	1.1%
Commercial real estate	0.0%	0.6%	0.1%	0.0%
Total loans	2.8%	1.3%	0.4%	0.2%