

PARK NATIONAL CORPORATION

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 1142336	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$793	\$653	-17.6%	
Loans	\$641	\$494	-23.0%	
Construction & development	\$185	\$90	-51.4%	
Closed-end 1-4 family residential	\$168	\$159	-5.2%	
Home equity	\$39	\$27	-32.2%	
Credit card	\$0	\$0		
Other consumer	\$5	\$3	-33.2%	
Commercial & Industrial	\$62	\$52	-15.4%	
Commercial real estate	\$160	\$144	-10.0%	
Unused commitments	\$45	\$70	55.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$107	\$0	-99.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$2	\$101	4557.0%	
Cash & balances due	\$12	\$21	66.7%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$15	\$16	1.0%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$14	\$16	12.5%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$683	\$542	-20.7%	
Deposits	\$633	\$532	-15.9%	
Total other borrowings	\$45	\$1	-97.0%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$110	\$111	1.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$52	\$26	NA	
Performance Ratios				
Tier 1 leverage ratio	9.1%	15.9%	--	
Tier 1 risk based capital ratio	11.7%	23.4%	--	
Total risk based capital ratio	13.1%	24.7%	--	
Return on equity ¹	-89.9%	-26.9%	--	
Return on assets ¹	-12.7%	-4.6%	--	
Net interest margin ¹	3.9%	4.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	40.1%	24.1%	--	
Loss provision to net charge-offs (qtr)	360.9%	32.0%	--	
Net charge-offs to average loans and leases ¹	5.8%	19.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	51.0%	30.8%	3.1%	17.1%
Closed-end 1-4 family residential	23.9%	22.2%	1.0%	2.7%
Home equity	26.6%	3.8%	2.7%	0.2%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	3.8%	2.7%	0.0%	0.1%
Commercial & Industrial	4.0%	35.3%	0.1%	6.0%
Commercial real estate	13.9%	11.0%	0.8%	1.0%
Total loans	26.8%	20.1%	1.5%	5.2%