



PARK
NATIONAL
C O R P O R A T I O N

KBW Investor Presentation

July 28, 2009

Forward-looking Statements

- This presentation contains forward-looking statements that are provided to assist in the understanding of anticipated future financial performance. Forward-looking statements provide current expectations or forecasts of future events and are not guarantees of future performance. The forward-looking statements are based on management's expectations and are subject to a number of risks and uncertainties. Although management believes that the expectations reflected in such forward-looking statements are reasonable, actual results may differ materially from those expressed or implied in such statements. Risks and uncertainties that could cause actual results to differ materially include, without limitation: governmental intervention in the U.S. financial system; changes in consumer spending, borrowing and savings habits; deterioration in the asset value of Park's loan portfolio may be worse than expected; Park's ability to execute its business plan successfully and within the expected timeframe; Park's ability to successfully integrate acquisitions into Park's operations; general economic and financial market conditions, specifically the real estate market, either national or in the states in which Park and its subsidiaries do business, are less favorable than expected; Park's ability to convert its Ohio-based divisions to one operating system; deterioration in credit conditions in the markets in which Park's subsidiary banks operate; changes in the interest rate environment reduce net interest margins; competitive pressures among financial institutions increase significantly; changes in banking regulations or other regulatory or legislative requirements affecting the respective businesses of Park and its subsidiaries; changes in accounting policies or procedures as may be required by the Financial Accounting Standards Board or other regulatory agencies; the effect of critical accounting policies and judgments; demand for loans in the respective market areas served by Park and its subsidiaries, and other risk factors relating to the banking industry as detailed from time to time in Park's reports filed with the Securities and Exchange Commission including those described in "Item 1A. Risk Factors" of Part I of Park's Annual Report on Form 10-K for the fiscal year ended December 31, 2008 and in "Item 1A. Risk Factors" of Part II of the Quarterly Report on Form 10-Q for the period ended June 30, 2009. Park does not undertake, and specifically disclaims any obligation, to publicly release the result of any revisions that may be made to update any forward-looking statement to reflect the events or circumstances after the date on which the forward-looking statement is made, or reflect the occurrence of unanticipated events, except to the extent required by law.
- Annualized, pro forma, projected and estimated amounts are presented for illustrative purposes and may not reflect actual results.

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I. PRK Overview

Company Profile

- Park National Corporation (Park) is a \$7.0 billion bank holding company headquartered in Newark, Ohio.
 - Park has two bank subsidiaries and 154 full-service offices:
 - The Park National Bank (11 bank divisions in Ohio)
 - Vision Bank, which has bank divisions in Florida and Alabama.
- Established in 1908, The Park National Bank (“PNB”) is a leading community bank in Ohio.
 - Our unique banking style combines local, personalized service and attention with the resources, security and expertise of a major bank
 - Dominant market share in the majority of the towns where we do business
 - Management team has on average 20 years of industry experience
 - PNB operates 11 community bank divisions, a data processing and IT division, 2 specialty finance companies and a title company
 - Operating in 29 Ohio counties & 1 Kentucky county
- Vision Bank (acquired by Park in March 2007) operates two community bank divisions headquartered in Gulf Shores, Alabama and Panama City, Florida.
 - 15 commercial banking offices stretching along the Gulf Coast from Mobile Bay, Alabama to east of Panama City, Florida

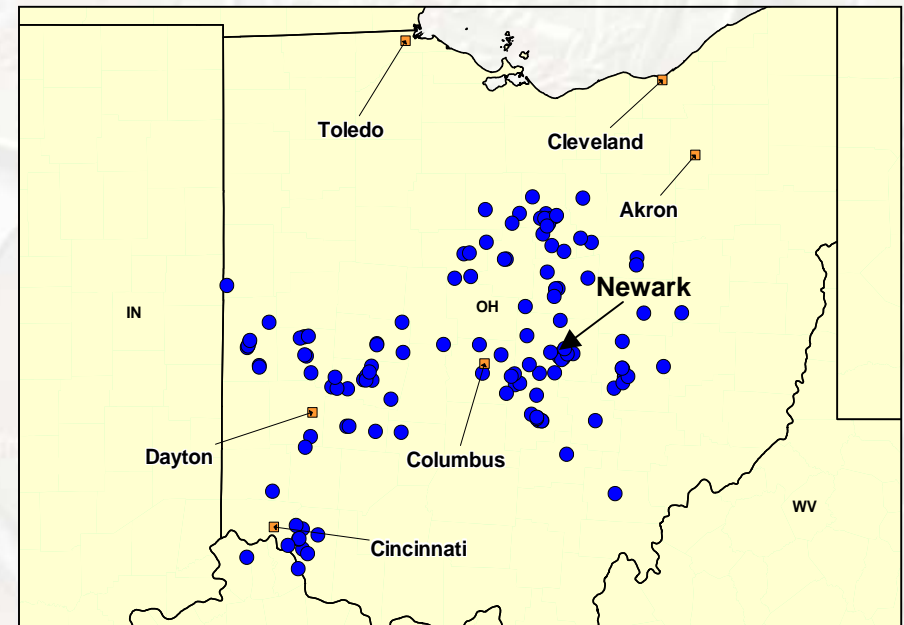
Our Mission

- **Maximize long-term return to our shareholders by:**
 - Acting at all times with integrity and concern for the well-being of our customers, our community and our associates;
 - Providing financial products and services of such high value that our customers view us as unique;
 - Operating our banks so as to assure financial strength and soundness, in order to protect our depositors and shareholders.
- **Our primary focus is to provide customers with competitive products, sound financial advice and extraordinary service:**
 - Deep commitment to the communities we serve
 - Dedicated to serving our customers personally, rapidly, honestly and thoroughly
 - Long-term financial success through best of quality and service to our customers
 - Treat one another well within the bank; invest in improvement; and operate the bank soundly so as to safeguard the interests of our depositors and investors

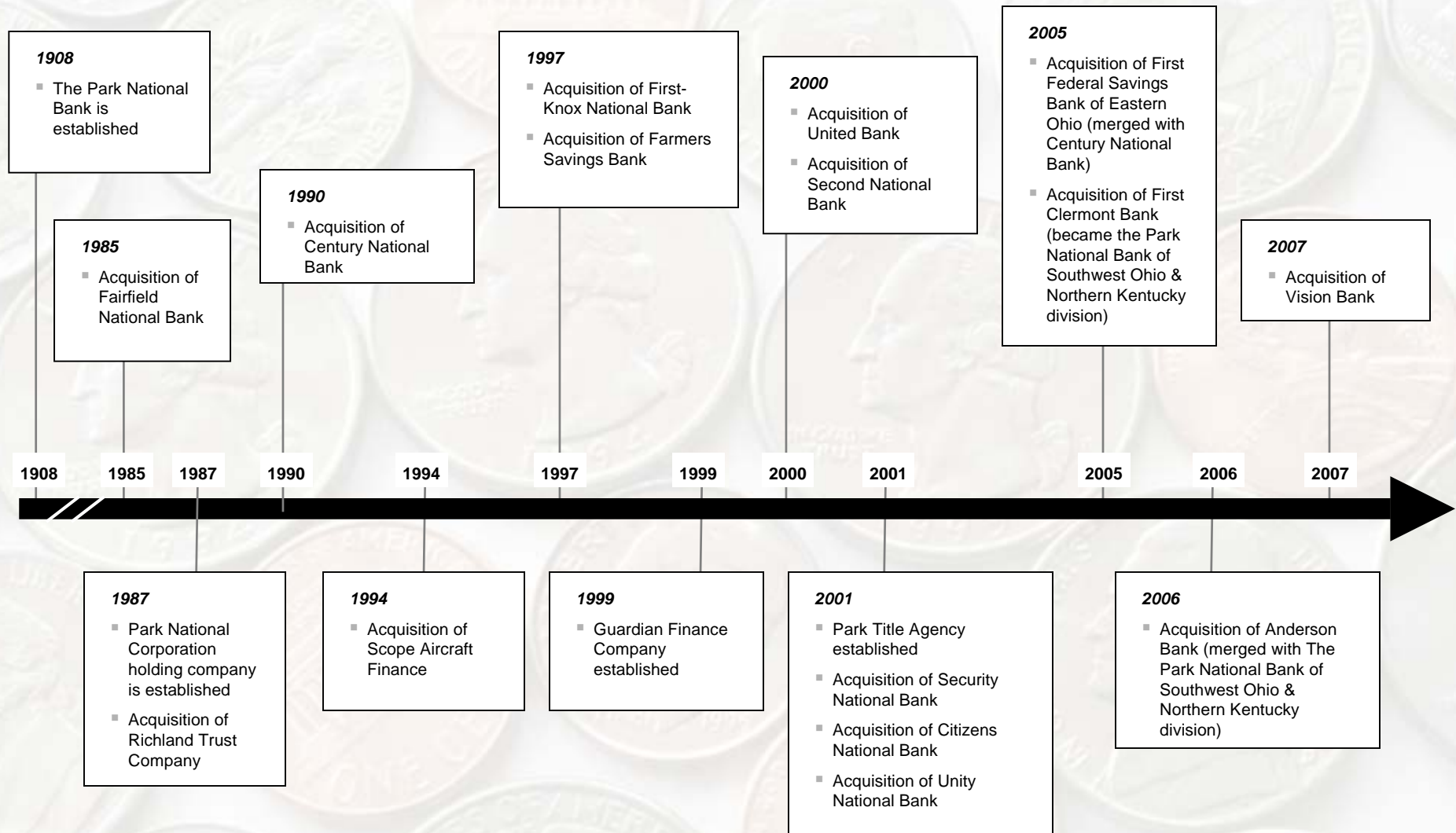
Company Overview

- **Headquarters: Newark, OH**
 - Assets: \$7.0 billion
 - Loans: \$4.6 billion
 - Deposits: \$5.1 billion
 - TC Equity: \$485 million
 - TARP: \$100 million
 - Market Cap: \$785 million
- **154 branches between two bank subsidiaries across 4 states**
 - Park National Bank
 - 11 bank divisions in Ohio and Kentucky
 - Vision Bank
 - Bank divisions Florida and Alabama
- **Business lines**
 - Full service consumer and commercial banking
 - Trust
 - Specialized finance
 - Title agency
 - Consumer finance
 - Asset management

Franchise Map



A Successful History of Disciplined Strategic Growth (14 acquisitions; 2 De Novos)



II. Leadership Team

Park Executive Management

- **C. Daniel DeLawder – Chairman and Chief Executive Officer – Age: 59** - Chairman, Chief Executive Officer and Board Member of The Park National Bank and Park National Corporation (Corporation or Park) headquartered in Newark, Ohio. He served previously as President of The Park National Bank and Park. He served as President of the Fairfield National Bank, a division of The Park National Bank, from 1985 through 1991. He also currently serves on the Boards of MedBen, Truck One, Inc. and Fleet Service, Inc.
Mr. DeLawder received his B.S.Ed., cum laude from Ohio University in Athens and joined Park immediately following graduation. He is a graduate of numerous bank industry educational programs. Mr. DeLawder is a member of the Board of Directors of the Federal Reserve Bank of Cleveland. He is the immediate past chairman of the Board of Trustees of Ohio University. He served as a member of the American Bankers Association (ABA) BankPac Committee as well as a member of the Government Relations Council of the ABA. He is past Chairman of the Ohio Bankers Association and a past Director-at-Large of the Community Bankers Association of Ohio.
- **David L. Trautman – President – Age: 48** - President and Board Member of The Park National Bank and Park National Corporation headquartered in Newark, Ohio. He also serves as Secretary of the Corporation. He served as President of First-Knox National Bank, a division of The Park National Bank, from May 1997 through January 2002, and as its Chairman from 2001 to 2006. In addition, he served on the Board of the United Bank of Bucyrus, a division of The Park National bank, from 2000 to 2006.
Mr. Trautman received his BA from Duke University and joined Park immediately following graduation. He holds an MBA, with honors, from The Ohio State University. He is a graduate of The Stonier Graduate School of Banking at The University of Delaware and the Ohio Bankers Association Leadership Institute.
Mr. Trautman is past Chairman of the Ohio Bankers League, Kenyon College Board member, member of Newark Rotary Club, past campaign chair for United Way of Licking County, and serves as a Trustee of the Licking County Foundation.

Park Executive Management (continued)

- **John W. Kozak – Chief Financial Officer – Age: 54** - Chief Financial Officer of Park since April 1998 (became an executive officer of Park on July 22, 2002); Senior Vice President since January 1999, Chief Financial Officer since April 1998, a Member of the Board of Directors since December 2006, and Vice President from 1991 to 1998, of The Park National Bank; Chief Financial Officer from 1980 to 1991, and a Member of the Board of Directors from 1988 to May 2006 of Century National Bank.
Mr. Kozak received his B.S. Degree in Accounting from The Ohio State University in 1977. Graduated summa cum laude and received the Pacesetter Award from the College of Business.
- **Brady T. Burt – Chief Accounting Officer – Age: 37** - Chief Accounting Officer of Park since April 2007.
Prior to joining Park, Mr. Burt served Vail Banks, Inc. in various capacities, including EVP-Chief Financial Officer from June 2005 to November 2006, SVP-Director of Internal Audit from September 2003 to June 2005, and VP-Assistant Audit Director from April 2002 to September 2003. Mr. Burt was also employed by Bank One from August 2001 to March 2002 and Coopers & Lybrand from September 1994 to August 2001, working in various accounting roles.
Mr. Burt received his B.S. Degree in Accounting from Miami University in 1994. He currently serves on the Finance Committee of the Licking County United Way and is a member of Rotary International.

Experienced Management Team

- Senior leadership consists of 16 executives with proven local market experience
- Management team averages 25 years of banking experience
- Average Management tenure at Park National is approximately 22 years

Name	Position	Age	Years with PRK	Years In Industry
C. Daniel DeLawder	Chairman & CEO	59	38	38
David L. Trautman	President	48	26	26
John W. Kozak	Chief Financial Officer	54	29	29

Management Team - continued

Name	Position	Age	Years with PRK	Years In Industry
Brady T. Burt	VP – Chief Accounting Officer	37	2	8
Tom Button	SVP – Chief Credit Officer	49	12	23
Tom Cummiskey	SVP – Trust	39	9	11
Lynn B. Fawcett	SVP – Operations	50	19	19
William C. Fralick	President – Security National Bank	54	33	33
Bob Kent	President – Scope Aircraft Finance	51	6	26
Timothy J. Lehman	SVP – Consolidated Computer Center	44	14	14
Laura Lewis	SVP – Human Resources & Marketing	49	25	25
Thomas M Lyall	President – Century National Bank	63	38	38
Cheryl Snyder	SVP – Retail Lending	52	30	32
Jeff A. Wilson	SVP – Director of Internal Audit	42	5	12
William R. Wilson	SVP – Commercial Lending	60	39	39
Gordon E. Yance	President – First Knox National Bank	61	31	31

III. Selected Financial Data

Results Count - ROA and ROE History – PRK, excluding Vision

	<u>Park ROA</u>	<u>Peer median ROA</u>	<u>Park ROE *</u>	<u>Peer median ROE</u>
Q2 2009 – YTD annualized	1.76%	N/A	23.16%	N/A
Q1 2009 annualized	1.68%	0.07%	22.63%	-0.56%
2008	1.64%	-0.04%	21.60%	-1.80%
2007	1.52%	0.87%	17.88%	9.45%
2006	1.75%	1.11%	16.71%	12.23%
2005	1.71%	1.14%	17.07%	12.96%
2004	1.81%	1.15%	17.37%	13.15%
2003	1.81%	1.15%	17.33%	13.53%
2002	1.93%	1.21%	17.56%	14.46%
2001	1.84%	1.15%	17.33%	13.39%
2000	1.65%	1.15%	16.55%	14.97%

* Calculated using average common equity for Park National Corporation, excluding Vision Bank.

Source: SNL Financial; Company Filings as of June 30, 2009, unless noted otherwise
Peers include all bank holding companies nationwide with total assets between \$3.0 and \$10.0 billion

Park National Corporation, excluding Vision – Income Statement

- Prior to our acquisition of Vision Bank in 2007, Park had a history of being a top performing community bank.

(in thousands)	Six months ended June 30, 2009	Dec. 31, 2008	Dec. 31, 2007	Dec. 31, 2006
Net interest income	\$ 122,937	\$ 228,808	\$ 210,921	\$ 213,244
Provision for loan losses	9,743	23,524	10,051	3,927
Net Interest Income after Provision	113,194	205,284	200,870	209,317
Non Interest Income	44,510	81,820	68,175	64,762
Non Interest Expense	82,101	152,366	151,584	141,002
Net income	53,272	94,895	83,388	94,091

Vision Bank – Income Statement

<u>(in thousands)</u>	<u>Six months ended June 30, 2009</u>	<u>Dec. 31, 2008</u>	<u>Dec. 31, 2007</u>	<u>Dec. 31, 2006</u>
Net interest income	\$ 13,290	\$ 27,065	\$ 23,754	N/A
Provision for loan losses	18,400	46,963	19,425	N/A
Net Interest Income after Provision	(5,100)	(19,898)	4,329	N/A
Non Interest Income	1,797	3,014	3,464	N/A
Non Interest Expense	13,912	27,149	18,545	N/A
Net (loss) before impairment	(10,575)	(26,201)	(6,646)	N/A
Goodwill impairment charge	-	54,986	54,035	N/A
Net (loss)	(10,575)	(81,187)	(60,681)	N/A

Park National Corporation – Income Statement

(in thousands)	Six months ended June 30, 2009	Dec. 31, 2008	Dec. 31, 2007	Dec. 31, 2006
Net interest income	\$ 136,227	\$ 255,873	\$ 234,677	\$ 213,244
Provision for loan losses	28,143	70,487	29,476	3,927
Net Interest Income after Provision	108,084	185,386	205,201	209,317
Non Interest Income	38,967	84,834	71,640	64,762
Non Interest Expense	96,013	179,515	170,129	141,002
Net income before impairment	-	68,688	76,742	-
Goodwill impairment charge	-	54,986	54,035	-
Net income	42,697	13,708	22,707	94,091

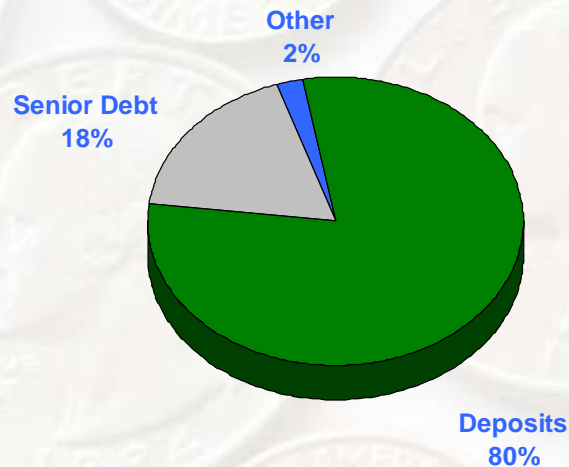
Park National Corporation – Balance Sheet

(in millions)	June 30, 2009	Dec. 31, 2008	Dec. 31, 2007
Total Investment Securities	\$ 1,913.6	\$ 2,059.1	\$ 1,703.1
Total Loans	4,620.0	4,491.3	4,224.1
Total Assets	7,007.6	7,070.7	6,501.1
Total Deposits	5,053.4	4,761.8	4,439.2
Total Liabilities	6,342.5	6,428.1	5,921.1
Total Stockholders Equity	665.1	642.7	580.0

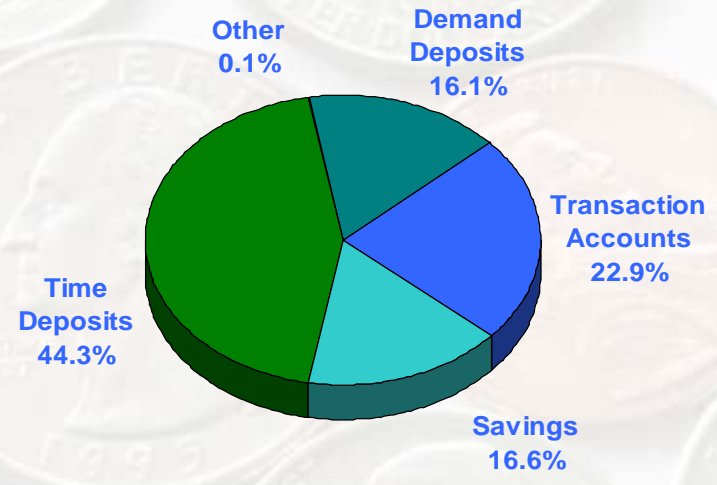
Funding Composition

- 80% core deposits contributes to a cost of deposits well below peer levels

Funding Mix

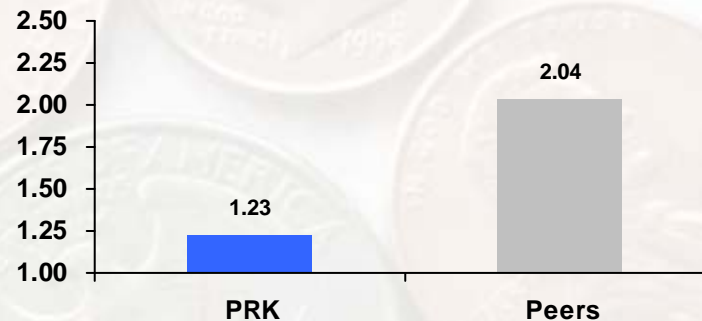


Deposit Composition



Total deposit portfolio (\$M): \$5,053

Cost of Deposits % (as of 3/31/09)



Park National Bank – The bank of choice

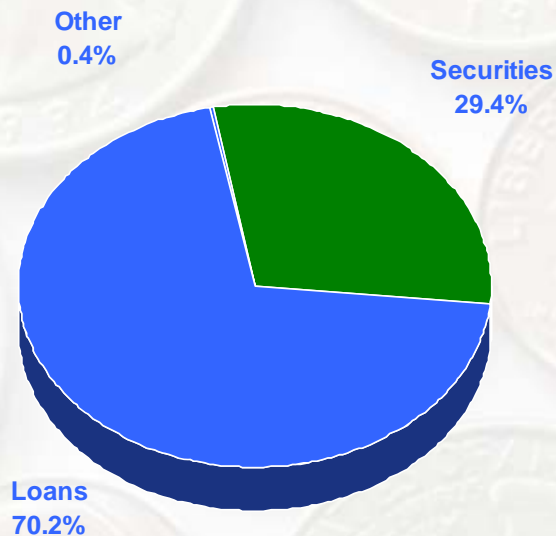
Headquarter Counties of Operation – Deposits (in thousands)

Bank Division Name	Year joined Park	Our bank	Total county	Park % of market share	Rank in market
Park National	1908	\$ 826,933	\$ 1,733,591	47.7%	1
Fairfield National	1985	281,838	1,541,906	18.3%	1
Richland Bank	1987	419,705	1,588,862	26.4%	1
Century National	1990	360,287	1,129,499	31.9%	1
First-Knox National	1997	328,759	623,442	52.7%	1
Second National	2000	210,348	903,496	23.3%	2
Security National	2001	355,470	1,481,708	24.0%	1
Seven largest OH divisions		<u>\$ 2,783,340</u>	<u>\$ 9,002,504</u>	30.9%	
Other OH divisions – headquarter counties		423,928	3,031,710	14.0%	
Total OH divisions – headquarter counties		<u>\$ 3,207,268</u>	<u>\$ 12,034,214</u>	26.7%	
Remaining Ohio Bank Deposits		<u>\$ 598,248</u>			
Total Ohio bank Deposits		<u>\$ 3,805,516</u>			

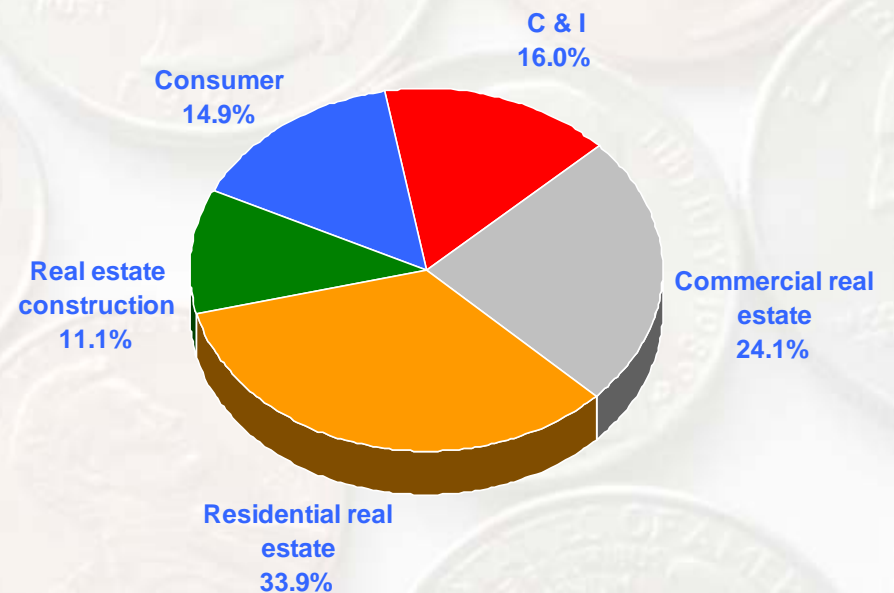
Earning Assets Composition

- Commercial lending focus on small, closely held businesses within our market
- Consumer mortgage and home equity portfolios are originated by Park within our footprint and have been consistently underwritten for decades
- Steady growth across all loan categories
 - No unfavorable mix shift since downturn
- Limited exposure to high risk asset classes
 - Subprime (\$35 million exposure) – Guardian Finance Company
 - Alt-A loans / Option Arms (\$0 exposure)
 - Nationally syndicated loans (\$0 exposure)
 - GSE Preferred, CDO / TRuP (\$0 exposure)

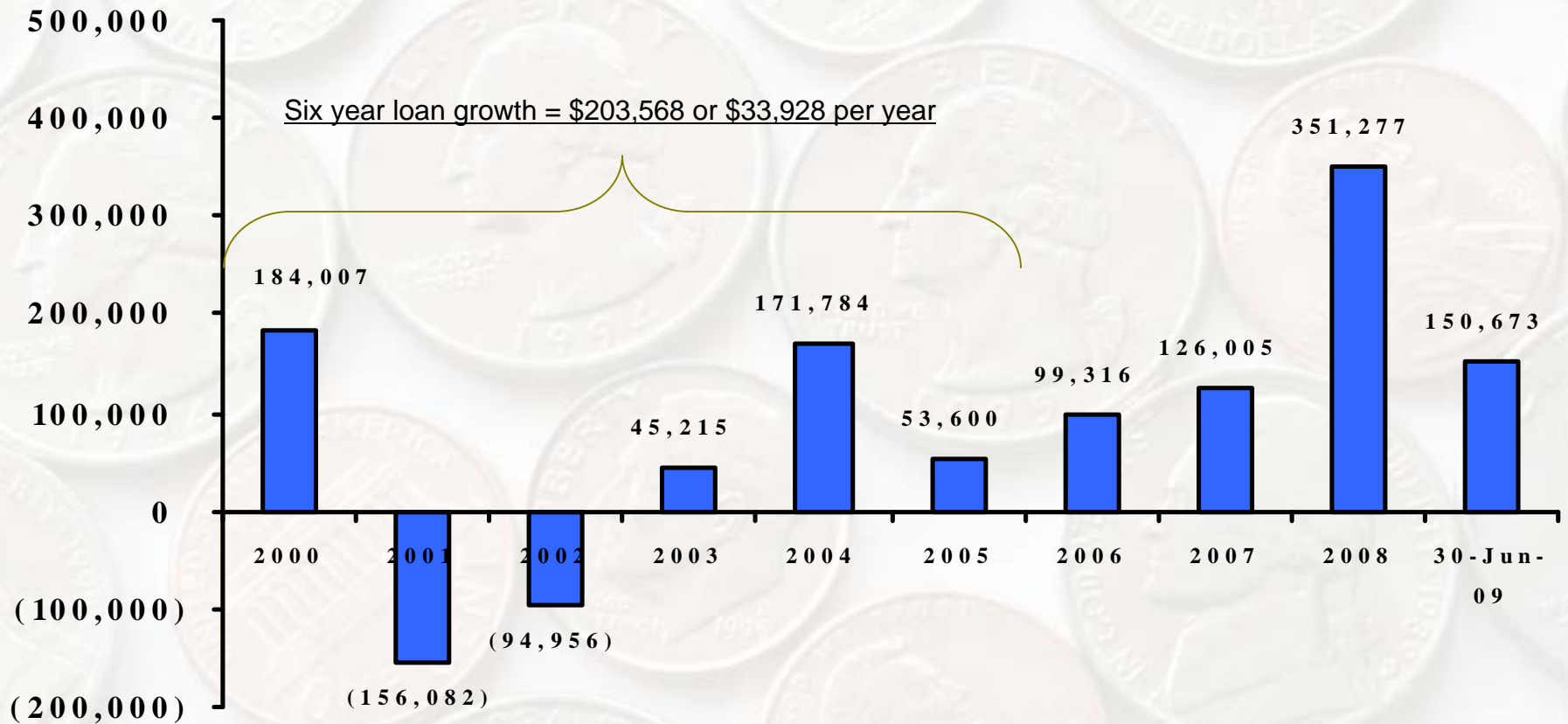
Earning Assets by Type



Loans by Type



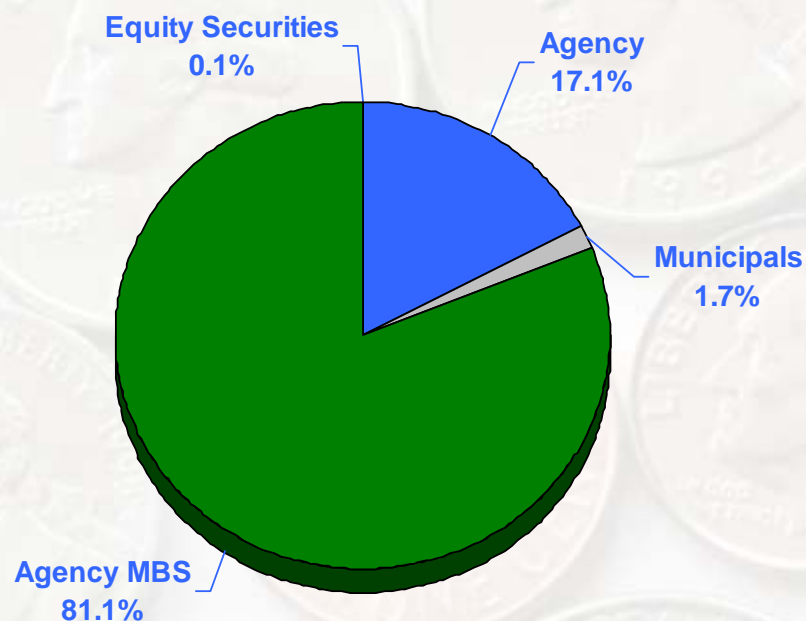
Increase / (decrease) in loans (in thousands)



Investment Portfolio

- As of June 30, 2009 our investment portfolio totaled approximately \$1.9 billion
 - \$1.4 billion available-for-sale
 - \$0.5 billion held-to-maturity

Investment Portfolio Composition



Conservative Portfolio

- Net unrealized gain position of \$57.1 million as of June 30, 2009
- No Private Label MBS
- No Single-Issuer or Pooled Trust Preferreds

Park National Corporation, excluding Vision – Non-performing assets

(in thousands)	June 30, 2009	Dec. 31, 2008	Dec. 31, 2007
Non-accrual loans	\$ 84,703 *	\$ 68,305 *	\$ 38,113
Renegotiated loans	-	-	2,804
Loans past due 90 days or more	4,312	4,777	4,088
Total nonperforming loans	89,015	73,082	45,005
Other real estate owned	6,197	6,149	6,369
Total nonperforming assets	\$ 95,212	\$ 79,231	\$ 51,374
Percentage of nonperforming loans to loans	2.26%	1.92%	1.26%
Percentage of nonperforming assets to loans	2.42%	2.08%	1.43%
Percentage of nonperforming assets to total assets	1.55%	1.29%	0.91%

* Includes Park National Bank loan participations with Vision Bank of \$8.4 million and \$9.1 million at June 30, 2009 and December 31, 2008, respectively.

Vision Bank – Non-performing assets

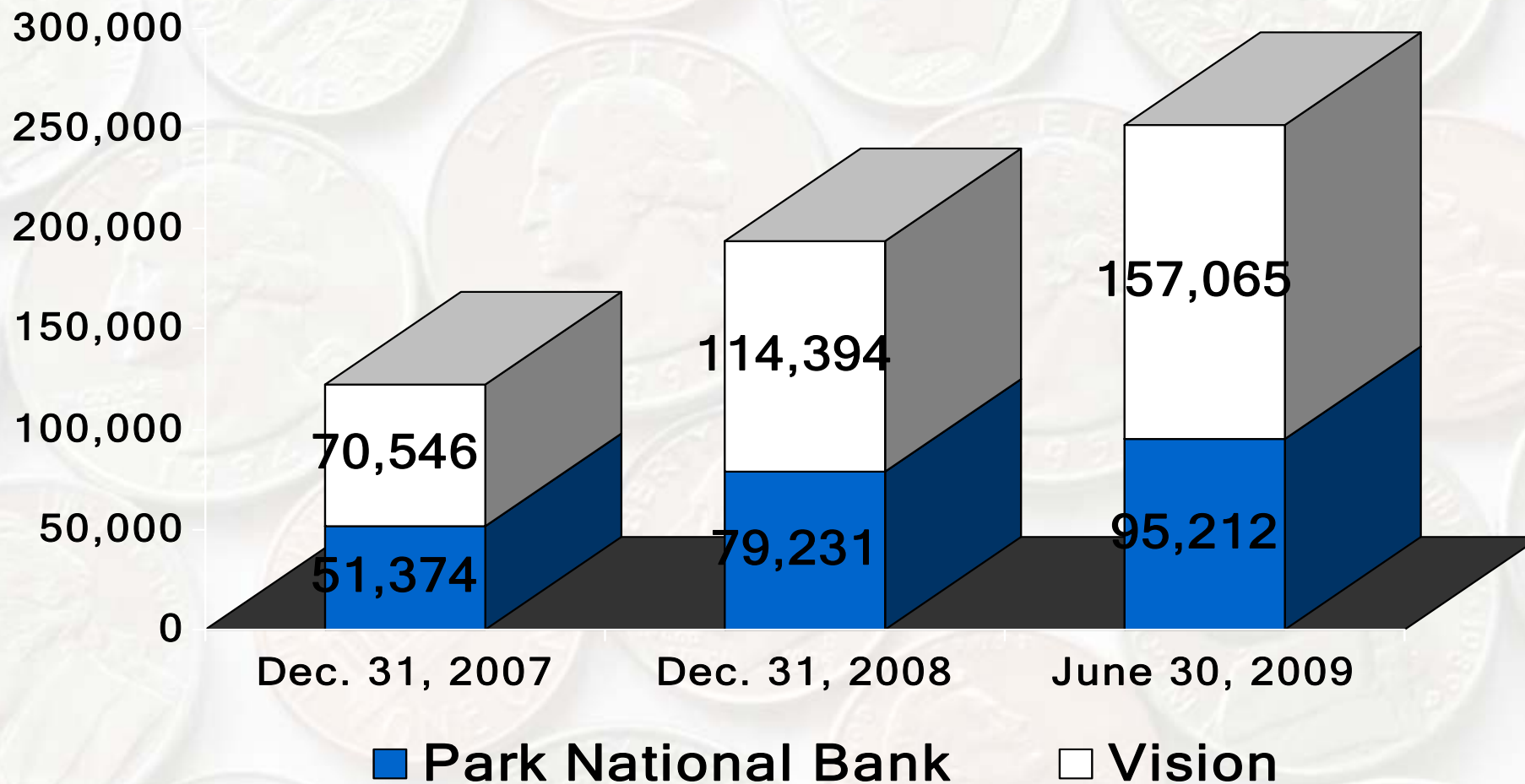
(in thousands)	June 30, 2009	Dec. 31, 2008	Dec. 31, 2007
Non-accrual loans	\$ 121,730	\$ 91,207	\$ 63,015
Renegotiated loans	148	2,845	-
Loans past due 90 days or more	105	644	457
Total nonperforming loans	121,983	94,695	63,472
Other real estate owned	35,082	19,699	7,074
Total nonperforming assets	\$ 157,065	\$ 114,394	\$ 70,546
Percentage of nonperforming loans to loans	17.77%	13.71%	9.93%
Percentage of nonperforming assets to loans	22.88%	16.57%	11.04%
Percentage of nonperforming assets to total assets	17.87%	12.47%	8.24%

Park National Corporation – Non-performing assets

<u>(in thousands)</u>	<u>June 30, 2009</u>	<u>Dec. 31, 2008</u>	<u>Dec. 31, 2007</u>
Non-accrual loans	\$ 206,433	\$ 159,512	\$ 101,128
Renegotiated loans	148	2,845	2,804
Loans past due 90 days or more	4,417	5,421	4,545
Total nonperforming loans	210,998	167,778	108,477
Other real estate owned	41,279	25,848	13,443
Total nonperforming assets	\$ 252,277	\$ 193,626	\$ 121,920
Percentage of nonperforming loans to loans	4.57%	3.74%	2.57%
Percentage of nonperforming assets to loans	5.46%	4.31%	2.89%
Percentage of nonperforming assets to total assets	3.60%	2.74%	1.88%

Credit Quality Snapshot

Total nonperforming assets

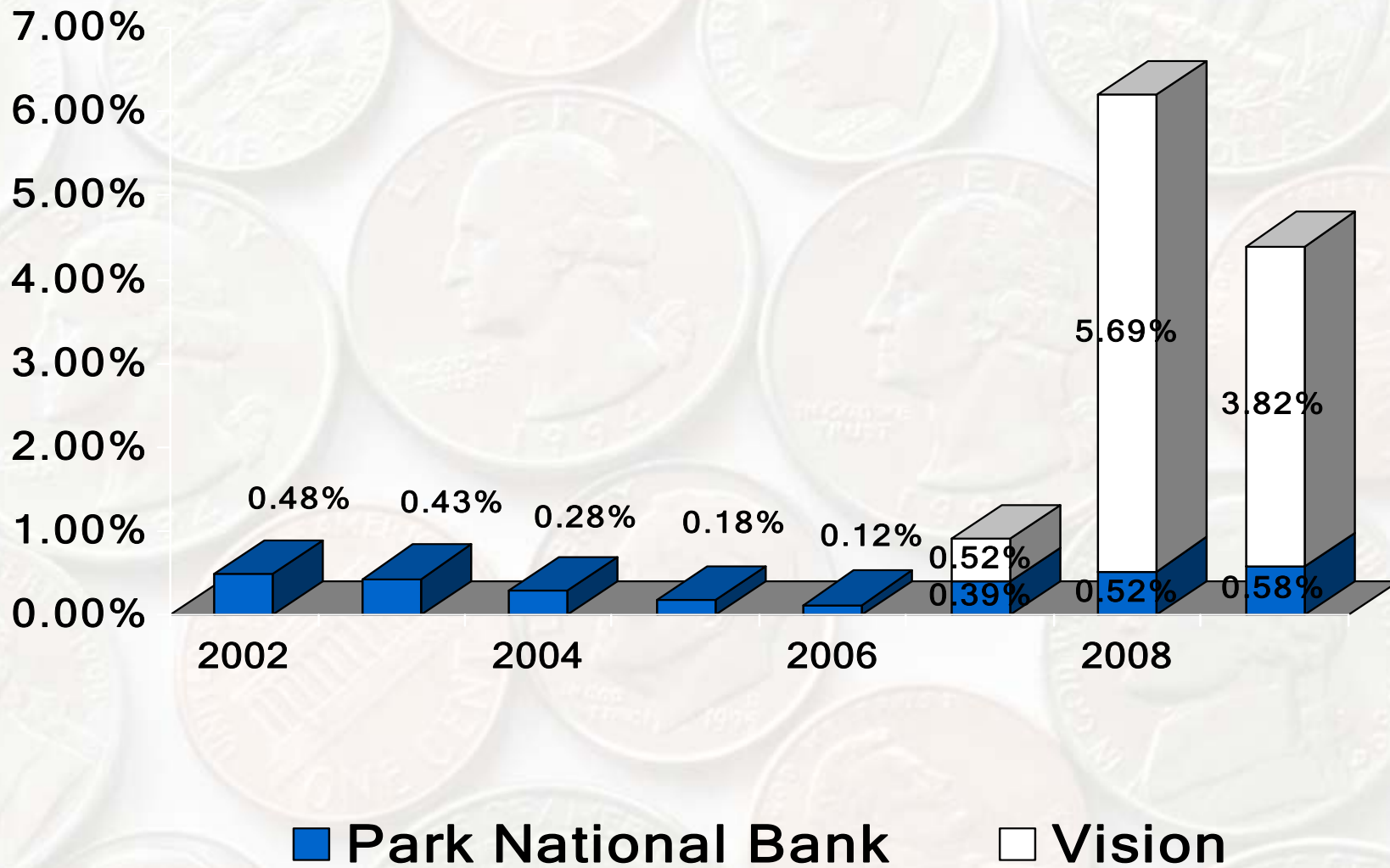


Park National Corporation – ALLL Summary

(in thousands)	<u>June 30, 2009</u>	<u>Dec. 31, 2008</u>	<u>Dec. 31, 2007</u>
Average loans	\$ 4,549,313	\$ 4,354,520	\$ 4,011,307
ALLL - beginning balance	100,088	87,102	70,500
Charge-offs	26,700	62,916	27,776
Recoveries	3,273	5,415	5,568
Provision for loan losses	28,143	70,487	29,476
ALLL of acquired bank	-	-	9,334
ALLL - ending balance	\$ 104,804	\$ 100,088	\$ 87,102
Ratio of net charge-offs to average loans	1.03%	1.32%	0.55%
Ratio of ALLL to end of period loans	2.27%	2.23%	2.06%

Credit Quality Snapshot

NCOs % of Average Loans



Park Earnings History

	<u>Diluted EPS</u>	<u>Dividends Per Share</u>	<u>Stock Price</u>	<u>Common Book Value Per Share</u>	<u>Common Tangible Book Value Per Share</u>	<u>Price to Book %</u>	<u>Price to Tangible Book %</u>	<u>Price to Earnings</u>
Q1 & Q2 2009	\$ 2.85	\$ 1.88	\$ 56.48	\$ 40.20	\$ 34.29	141%	165%	9.83 **
2008	4.91 *	3.77	71.75	39.15	33.02	156%	180%	14.61
2007	5.40 *	3.73	64.50	41.54	31.18	155%	207%	11.94
2006	6.74	3.69	99.00	40.98	35.37	242%	280%	14.69
2005	6.64	3.62	102.64	39.63	34.72	259%	296%	15.46
2004	6.32	3.41	135.50	39.28	36.43	345%	372%	21.44
2003	5.97	3.21	113.15	37.57	36.67	301%	309%	18.95
2002	5.86	2.96	98.80	35.17	34.06	281%	290%	16.86
2001	5.31	2.75	92.75	32.00	30.54	290%	304%	17.47
2000	4.58	2.53	89.69	29.85	28.46	301%	315%	19.58

* Adjusted for goodwill impairment charge of \$55 million in 2008 and \$54 million in 2007. Including the goodwill impairment charges, Park's diluted EPS for 2008 and 2007 was \$0.97 and \$1.60, respectively.

** Annualized earnings through June 30, 2009 have been utilized in this calculation.

Park Earnings History

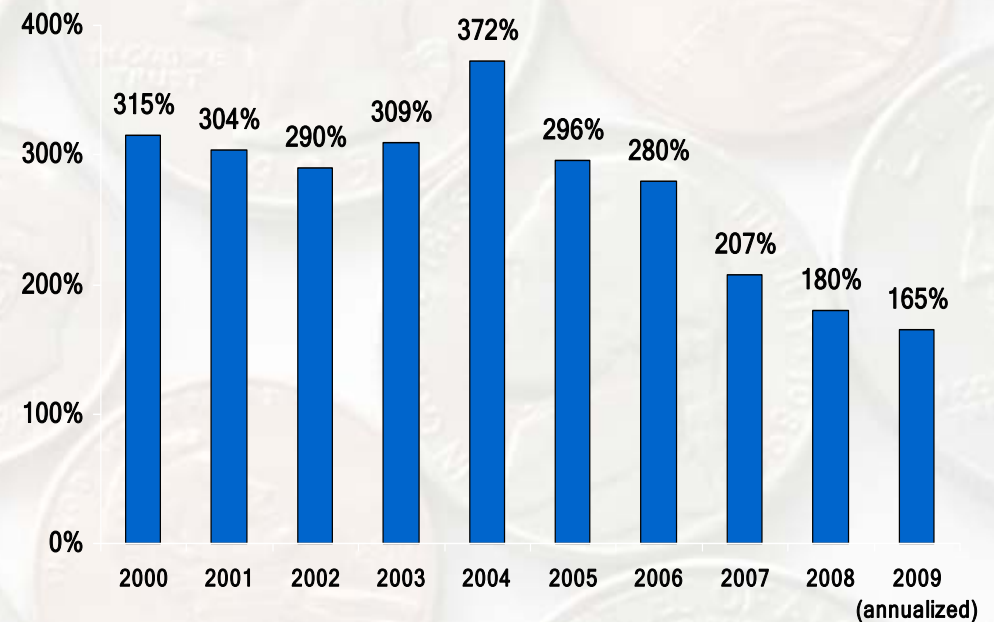
Diluted EPS



■ Park National Corporation

* Adjusted for goodwill impairment charge of \$55 million in 2008 and \$54 million in 2007. Including the goodwill impairment charges, Park's diluted EPS for 2008 and 2007 was \$0.97 and \$1.60, respectively.

Price to Tangible Book %



■ Park National Corporation

Capital Ratios

Capital Ratios @ June 30, 2009

(\$ in thousands)

	Leverage Ratio	Tier I Risk Based Capital	Risk Based Capital
Park National Corporation	8.43%	11.71%	13.43%
Park National Bank	5.98%	8.58%	10.74%
Vision Bank	10.79%	13.61%	14.90%
Minimum capital ratio	4.00%	4.00%	8.00%
Well capitalized requirement	5.00%	6.00%	10.00%
TARP capital	\$ 100,000	\$ 100,000	\$ 100,000

Tangible Common Equity

	<u>TCE Ratio</u>	<u>Shares outstanding</u>
Q2 2009	7.01%	14,154,908
2008	6.61%	13,971,727
2007	6.85%	13,964,576
2006	9.13%	13,921,529
2005	9.12%	14,092,626
2004	9.71%	14,320,227
2003	10.56%	14,455,027
2002	11.13%	14,481,564
2001	9.83%	14,637,841
2000	10.09%	14,830,953

Customer Proposition Leads to Core Profitability

Unique local branding strategy makes PRK the regional bank of choice

- Dominant market share
- Favorable pricing

- Sector leading margin

- **Historic unparalleled profitability continues**

Yield on Earning Assets %	
PRK	Peers
5.81	5.19

+ 62 bps

Cost of Funds %	
PRK	Peers
1.84	2.21

- 37 bps

Net Interest Margin %	
PRK	Peers
4.26	3.38

+ 88 bps

Core ROAA %	
PRK	Peers
1.23	0.07

+ 116 bps

Core ROAE %	
PRK	Peers
13.4	(0.6)

+ 1,400 bps

Efficiency Ratio %	
PRK	Peers
51.2	63.8

- 1,260 bps

V. Why invest in Park National Corporation?

- Unique, localized business model makes us the bank of choice for customers
- Stable, low cost deposit funding, coupled with superior lending rates, contributes to outstanding profitability
- Favorably positioned to take advantage of excellent growth opportunities in our markets, largely caused by industry dislocation
- We are strongly capitalized and conservatively managed, with a long-term view toward building shareholder value
- Experienced leadership team with proven knowledge of local markets



Appendix: Profiles of PRK Affiliate Banks

Ohio Bank Divisions



- Century National Bank
 - Citizens National Bank
 - Fairfield National Bank
 - Farmers Bank
 - First-Knox National Bank
 - Park National Bank
 - Park National Bank
 - Southwest Ohio & Northern Kentucky
 - Richland Bank
 - Second National Bank
 - Security National Bank
 - United Bank
 - Unity National Bank
 - Vision Bank Alabama
 - Vision Bank Florida
 - Ⓢ Scope Aircraft Finance
 - Ⓢ Guardian Finance Company
- Consolidated Computer Center and Park Title are headquartered in Newark, Ohio.

Bank Divisions	2008 Average Assets (in millions)
Park National Bank	\$ 1,839.0
Century National Bank	711.2
Security National Bank	670.0
First-Knox National Bank	658.2
Richland Bank	527.0
Second National Bank	423.1
PNB of Southwest Ohio & N. KY	416.4
Fairfield National Bank	337.4
United Bank	214.1
Unity National Bank	190.8
Citizens National Bank *	150.6
Farmers Bank	119.0
Total	\$ 6,256.8

The Park National Bank (“Park National Bank”), a national banking association with its main office in Newark, Ohio and financial service offices in Ashland, Athens, Butler, Champaign, Clark, Clermont, Coshocton, Crawford, Darke, Fairfield, Fayette, Franklin, Greene, Hamilton, Hocking, Holmes, Knox, Licking, Madison, Marion, Mercer, Miami, Montgomery, Morrow, Muskingum, Perry, Richland, Tuscarawas and Warren Counties in Ohio and Boone County in Kentucky.



* On July 20, 2009, Citizens National Bank merged into Security National Bank.



- **President: David L. Trautman**
 - Age: 48
 - Years with Park National Bank: 26
- Park National Bank first opened for business in 1908
 - Largest of Park's banking operations
 - Total assets at March 31, 2009: \$6,216.2 million (including all divisions of The Park National Bank)



- **President: William C. Fralick**
 - Age: 54
 - Mr. Fralick started at the bank as a management trainee in 1976 after graduating from OSU. He worked in the branches and installment lending for 2 years before transferring into business lending.
 - He eventually became senior lender, and then president in 1997.
 - Years with Security National Bank: 33
- Security National Bank first opened for business in 1903



- **President: Thomas M. Lyall**
 - Age: 63
 - Mr. Lyall joined Century National Bank after college in 1971. Worked on operational side of bank and joined the Board of Directors in 1980.
 - Mr. Lyall was named President/COO in 1985 and CEO in 1998.
 - Years with Century National Bank: 38
- Century National Bank first opened for business in 1886



- **President: Gordon E. Yance**
 - Age: 61
 - Mr. Yance received his Bachelors and Masters Degrees from Ohio University and was employed as a Certified Public Accountant by Coopers & Lybrand for seven years before joining First-Knox.
 - Years with First-Knox National Bank: 31
- First-Knox National Bank first opened for business in 1847

Richland Bank

DIVISION OF THE PARK NATIONAL BANK

- **President: David J. Gooch**
 - Age: 40
 - Mr. Gooch graduated from Miami University in 1991 with a Bachelor of Science in Business Administration with a major in finance and he graduated in 2004 from the Wisconsin Graduate School of Banking.
 - Years with Richland Bank: 5 (12 total years with Park)
- Richland Bank first opened for business in 1898

FAIRFIELD NATIONAL BANK

DIVISION OF THE PARK NATIONAL BANK

- **President: Stephen G. Wells**
 - Age: 48
 - Mr. Wells started his career at Park National Bank in 1984 and is a graduate of Mt. Union College and the Graduate School of Banking in Madison, WI.
 - Years with Fairfield National Bank: 12 (25 years with Park)
- Fairfield National Bank first opened for business in 1873



- **President: K. Douglas Compton**
 - Age: 47
 - Mr. Compton started in banking in 1985 at Indiana National Bank in Indianapolis. He spent 16 years with Fifth Third Bank in Ohio, Indiana and Kentucky.
 - His career with Park started in Dayton in November, 2004.
 - Years with Park National Bank of Southwest Ohio & Northern Kentucky: 5
- Park National Bank of Southwest Ohio & Northern Kentucky first opened for business in 2005, after the acquisition of First Clermont Bank



**SECOND
NATIONAL
BANK**

DIVISION OF THE PARK NATIONAL BANK

- **President: John Swallow**
 - Age: 52
 - Mr. Swallow has over 34 years of banking experience.
 - He attended Edison Community College and Wright State University
 - Graduated from the Graduate School of Banking at the University of Wisconsin-Madison, the National Commercial & Installment Lending Schools at the University of Oklahoma and the Kellogg Graduate School of Management at Northwestern University.
 - Years with Second National Bank: 24
- Second National Bank first opened for business in 1883





- **President: Donald R. Stone**
 - Age: 51
 - He has been President of United Bank since January 2001.
 - He received his undergraduate degree from Ohio State with a Bachelors of Science in Business and a MBA from University of Toledo in 1984 and is a graduate of the Graduate School of Banking 1991, Central States Conference of Bankers Associations and the University of Wisconsin - Madison
 - Years with United Bank: 13

GUARDIAN

FINANCE COMPANY

- **President: Earl W. Osborne**
 - Age: 55
 - Mr. Osborne was hired in 1999 to start a new consumer finance company, as a subsidiary of Park National Corporation.
 - Prior to joining Park, Mr. Osborne was President/CEO of The Modern Finance Company, a family-owned company.
 - Years with Guardian Finance Company: 10
- Guardian Finance first opened for business in 1999



- **President: John A. Brown**
 - Age: 40
 - Mr. Brown joined Park National Bank in 1991 and currently serves as President of Unity.
 - Brown graduated cum laude from the University of Toledo with a bachelor's degree in business administration. Brown is also a graduate of the American Bankers Association's National Consumer Credit School and the Graduate School of Banking at Wisconsin.
 - Years with Unity National Bank: 6 years (18 total years with Park)
- Unity National Bank first opened for business in 1884



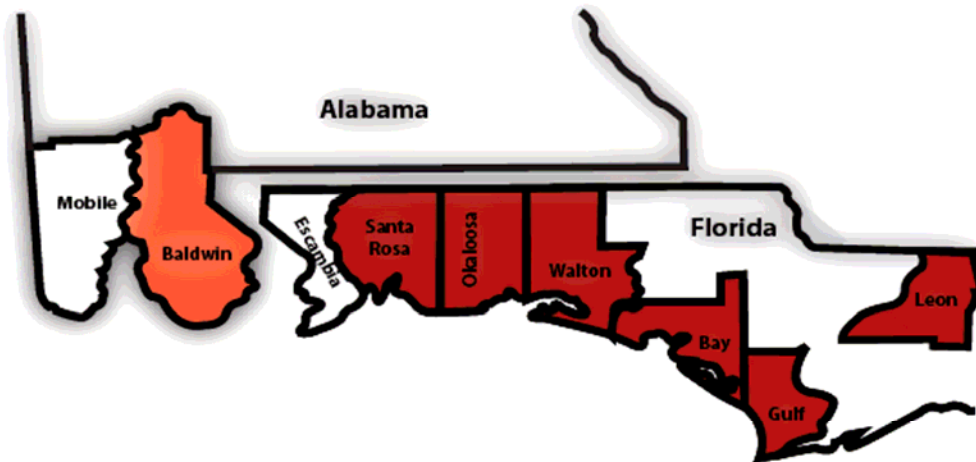
- **President: James S. Lingenfelter**
 - Age: 51
 - Mr. Lingenfelter is a graduate of Capital University, Columbus Ohio with a B.A in Business / Economics, Commercial Lending School at the University of Oklahoma and Graduate School of Banking, Madison, WI
 - Years with Farmers Bank: 21 years
- Farmers Bank first opened for business in 1930



Scope Aircraft Finance

- **President: Bob Kent**
 - Age: 51
 - He has spent 6 years at PRK focusing on Aircraft Lending, Finance Company Lending, Corporate Loan Committee, Vision Bank Alabama Credit Liaison.
 - Years with Park/Scope: 6
- Scope Aircraft Finance first opened for business in 1975

Florida Bank



Bank Affiliate	2008 Average Assets (in millions)
Vision Bank	904.4

Vision Bank (“Vision Bank”), a Florida state-chartered bank with its main office in Panama City, Florida and financial service offices in Baldwin County, Alabama and in Bay, Gulf, Leon, Okaloosa, Santa Rosa and Walton Counties in the panhandle of Florida.



Vision Bank
"Your Community Bank"

- **President: Joey W. Ginn**
 - Age: 50
 - Mr. Ginn received a B.S. in Finance and M.B.A, with concentration in Accounting, both from the University of South Alabama. He is also a graduate of the Graduate School of Banking of the South at LSU
 - Mr. Ginn has 25 years of banking experience
- Years with Vision Bank: 8.5
- Vision Bank first opened for business in 2000