



ANNUAL REPORT



2023

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LETTER TO SHAREHOLDERS

Fellow shareholders,

Your authors wrestled with at least 20 eye-catching, click-inducing draft openings to this letter. Some of the discarded candidates include:

Last year found the world torn by war, political division, economic uncertainty and a liquidity stampede that led to at least three bank failures...

Over 115 years, we have seen a lot...

Five score and 15 years ago, your bank began in a small office on the square...

Yikes. So much for an arresting open. Here are our favorite numbers:

	2023	2022	2021	2020	2019
Return on Average Equity (ROAE)	11.55%	13.78%	14.45%	12.68%	11.14%
Return on Average Assets (ROAA)	1.27%	1.48%	1.56%	1.38%	1.21%
Net Interest Margin (NIM)	4.11%	3.80%	3.69%	3.93%	3.89%
Earnings Per Share (EPS) - Diluted	\$7.80	\$9.06	\$9.37	\$7.80	\$6.29
Efficiency Ratio ¹	65.87%	61.24%	61.27%	62.83%	66.35%

We normally review our performance over the last three years. Last year, we added a fourth year to give readers an “apples to apples” comparison (2022 v. 2019), as we considered the Covid years (2020 and 2021) anomalies, with distortions like PPP income. Comparing 2023, 2022 and 2019 seems logical to us. As you remember, we want the first four categories to increase, the last one to decrease. Comparing 2023 to 2022, NIM increased, but ROAE, ROAA and EPS all declined, and the efficiency ratio increased. Comparing 2023 to 2019, we fared better, with all five categories improving. You will find more details on our financial performance in our Form 10-K.



In October, we held SPARK2023, an in-person event designed to create an environment in which 400+ Park bankers could learn, connect, celebrate and laugh. Thanks to our creative, hardworking planning team and the complete engagement of all who attended, the event exceeded our highest hopes.

¹ Efficiency ratio is calculated by dividing total other expense by the sum of fully taxable equivalent net interest income and other income. Fully taxable equivalent net interest income includes the effects of taxable equivalent adjustments using a 21% federal corporate income tax rate. The taxable equivalent adjustments were \$3.7 million, \$3.5 million, \$2.9 million, \$2.9 million, and \$3.0 million for the years ended December 31, 2023, 2022, 2021, 2020 and 2019 respectively.

One of the highlights was a real-time poll, in which attendees answered this question:

Think back on a moment that mattered to you... A moment that paved the way, sparked your passion and fueled your fire or gave you a sense of belonging and made you feel like you mattered at Park.

In a matter of minutes, 100+ responses popped up on the screens at the front of the room and on everyone's event app. We won't repeat all the responses, but here are a few to give you a sense of how our bankers feel about Park:

- *"The first two weeks I was here (about two years ago), I realized I made the right choice in Park when I felt so welcomed by everyone in the bank, and that feeling has not wavered one bit."*
- *"My department showing up when my mom passed away."*
- *"Park has been with me through all sorts of adult life milestones. Marriage, children, college graduation, etc. I've always felt supported to grow, make mistakes and learn."*
- *"Every time I see Park associates rally around a team member, customer or community member in a time of need or difficult situation."*
- *"I think of the many moments (that) mentors, current and past, believed in me. Many saw things in me I didn't see in myself. Their encouragement still drives me to this day."*

Reading all these comments several months after the fact, we are again touched by the depth of feeling behind each one. What makes Park special? Park bankers, who live and love to serve; who see beyond themselves to help others navigate life; who care deeply about colleagues, customers and communities. It is an honor to work alongside these caring professionals.

How to grow loans

People have long thought of us as "conservative" lenders. That is, we are told that we ask for more information, more collateral, more guarantors, etc. than other lenders. These sentiments usually grow in proportion to the availability of credit. However, when the economy slows or is in a funk, we rarely hear a peep about our conservative nature. Rather, customers and prospects tell us they value our **PREDICTABILITY, CONSISTENCY AND AVAILABILITY** (we answer our phones in good times and bad).

In the second half of 2023, our loans grew at an annualized rate of 7.4 percent. Many of these loans were made to prospects on whom we'd been calling for some time. For months — or years — they told us our proposals were "not competitive." This shifted when the prospects' then-current bank decided to reduce its exposure to their industry or exit it entirely. Voila! We became "competitive." We have seen this phenomenon before, when economic clouds form and bankers tend to hunker down. We don't "hunker down," because it is precisely when customers feel pressure that they need us to be there for them — with capital, with advice, with an empathetic ear.

The evolution of our branch network

We regularly review how customers engage with us to consider how, when and where to modify our **BRANCH NETWORK**. Our Data Science team further informs our thinking with in-depth analyses of demographic trends in our markets. Last year, the data and anecdotal evidence were clear. The great majority of our customers engage with us through some digital channel and this trend has been accelerating across the industry. Thus, in October 2023, we announced branch closures. We are not alone in this exercise. However, our approach to this project has been different, if not unique. In addition to required communications, we contacted every customer we could and talked through how their branch closure

might affect them and what options were available to keep their Park relationship. Unsurprisingly, we found people appreciated the extra effort and valued the additional options supplied by their Park banker. Because our colleagues have built strong relationships over many years, a number of customers were more concerned about their Park banker than with any inconvenience to themselves. We assured them that we are sensitive to each banker's situation and would treat each with empathy. And we have.

Who we are and will we change as we grow?

As organizations grow, some fear they will lose their soul. That is, whatever animates the place will fade with more employees, more customers, more assets, more deposits, etc. We understand this possibility and the fear it may generate. We felt it when we opened our first office outside Licking County, Ohio in 1979.

We felt it when we acquired our first bank in 1985. We have felt it with every expansion and with every new plateau attained. But why haven't we lost our soul...and why do we believe we won't?

Our soul is our embedded in our "Why."

We exist to help everyone with whom we come in contact flourish.

A simple statement, but one that has unified and energized our organization, regardless of size. We believe it will hold true in the future as well. Customer preferences may change, the tools we use to meet their needs may change, but our desire to help people flourish will not fade.

At a Glance

Park National Corporation is a family of community banking teams that deliver an exceptional breadth and depth of resources to individuals and businesses. Our culture is deeply rooted in the values of service and philanthropy, and we believe strong communities are built with local volunteers, donations and leadership.

We believe the way we treat our customers, associates and communities is what sets us apart from the competition and sustains our success.



95
OFFICES



115
ATMS



1,799
ASSOCIATES



4
STATES

Where are we going?

For the last several years, we have hovered around **\$10 BILLION IN ASSETS**. If you're familiar with the great migration across the Serengeti to Masai Mara, you know that the wildebeest, zebra and gazelle herds must cross the Mara River. Tens of thousands of animals get to the river and stop. They know the river holds risks — deep waters, fast currents and predators (in the water and on the other side) who have waited an entire year for this migration. Eventually, driven by instinct and hunger, one animal jumps in, and is quickly joined by the entire herd.

This is how we feel...holding at the precipice of \$10 billion, but our instinct to grow and hunger to serve more has always been strong. We know that crossing \$10 billion holds risks — increased regulatory scrutiny, financial impacts and more. But we've carefully planned our crossing, we've learned from others who've traveled this route and we've anticipated blind spots. We know the value of collectives like herds, packs and tribes and we will lean on each other. We have many people — colleagues, shareholders, community friends, regulators, attorneys, accountants, advisors — who want the best for us...and we for them.

We intend to grow and will. We have stated before, and still believe, that growing earnings is best and we believe there are five ways for us to do this:

1. ORGANIC GROWTH

Increase loans, deposits and assets under management

2. PRUDENT EXPENSE CONTROL

Contain non-interest expenses as we grow revenues

3. DE NOVO EXPANSION

Open offices in promising locations

4. OTHER INCOME STREAMS

Acquire or enter "boutique" businesses (like our Scope Aircraft and Specialty Finance groups)

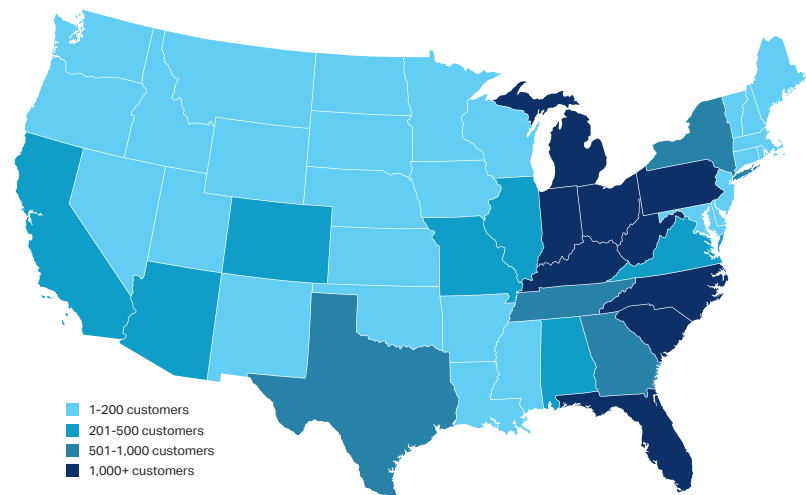
5. MERGERS & ACQUISITIONS

Identify partners who think beyond themselves in service to colleagues, customers and communities

Before we know it, the \$10 billion plateau on which we've been perched will be in the rearview mirror. Investment bankers tell us that on average, once an organization crosses \$10 billion, it takes 3.5 years to reach \$20 billion. We may or may not find this true for us. It has taken us 115 years to reach \$10 billion. It will not take us 115 years to reach \$20 billion.

A national community bank

Park has 402,623 customers across all 50 states in the U.S. including The Virgin Islands. Our **CUSTOMER BASE** extends across the Armed Forces Pacific and Armed Forces Europe also. Here's where our customers are in the continental U.S.:



Not bad for a community bank. Everett D. Reese, our president from 1927 to 1956, taught us that the world is conveniently divided into two categories: Customers and prospects. As the U.S. population today is roughly 336 million, our current market share is, well, not much. We have a great desire to invite more people to consider Park as their bank. We have the digital tools to make geographic proximity moot and there are approximately 336 million prospects in the U.S. alone. If we ratchet our market share up by .1%, we will nearly double our customer base. So many prospects, so little time.

Community support

We used to highlight our community support in this letter. It is great fun to help our neighbors and communities prosper; we've done this for decades and will continue for as long as we're around. But the **BREADTH AND DEPTH** of our support has exceeded what makes sense to summarize in this letter. In addition to the community support summary on pages 14-17, we invite you to take a look at our 2023 Community Impact Report found online at parknationalcorp.com.¹

The daily labyrinth and final thoughts

Greek mythology tells us how Theseus successfully navigated Daedalus' labyrinth with the help of Ariadne's chord. Although some would say we live in mythical times, today we face no actual labyrinths. True, sometimes it feels like we are in a maze of labyrinthian proportions — polarized political parties, decibels replacing logic and reason, arbitrary rule-making, global conflicts that destroy/displace...there is much to absorb. How do we navigate all of this and still serve and grow? What is our "Ariadne's chord?"

The Park chord has three interwoven strands:

1. See others as fellow humans
2. Help them flourish as much as our talent and energy allow
3. Repeat

Fred Rogers had another way of describing a three-strand chord (this quote resides on our conference table):

“ *There are three ways to ultimate success:
The first way is to be kind.
The second way is to be kind.
The third way is to be kind.* ”

- FRED ROGERS, TV host and author

We have great, kind people. We have solid, sustained earnings. We have strong and growing capital. We have an unwavering desire to serve and look forward to serving more.

Thank you for your support and call/write/text if we can help in any way.

David P. Trantman
Matthew R. Miller

¹The 2023 Community Impact Report and information within it is separate from and not incorporated by reference into this Annual Report.



A few of our favorite moments from SPARK2023



Associate Engagement

ASSOCIATE APPRECIATION EVENTS

To celebrate associates' dedication and accomplishments, we hosted a variety of appreciation events this summer. It presented a great opportunity for colleagues to reconnect, relax and have fun outside of work. Our leaders got creative and invited teams and families to COSI, baseball games, a picnic, Top Golf, wineries and more.

LAUNCH PAD COMPETITION

The Innovation Team invited associates to take part in an internal contest to share innovative ideas on how we can better serve our stakeholders. More than 300 ideas were submitted by 171 associates representing 87 percent of our departments. The top five finalists have developed pilot plans to test their ideas and pitch them to leaders.

EMPLOYEE VALUE PROPOSITION

"At Park, banking is about more than money, and your job is more than the work you do. Experience a career that ignites your passion to serve, unlocks your potential to grow and fuels the life you want to build for yourself and those you love." An employee value proposition (EVP) represents the value an organization has to offer associates and is often used with recruiting, retention and associate engagement. The EVP and supporting key themes are being woven into recruiting efforts by our HR team.



**Driven
by purpose**



**Growing
together**




**Making
an impact**



**Rewards
for life**





"The process of migrating our core banking systems brought out the best in Park associates. Collaborating with many colleagues and areas across the bank was an incredibly positive experience. It felt good knowing the complex behind-the-scenes work we did created little to no interruption for customers."

Barry Winters, Business Systems



Technical Capabilities

CORE MIGRATION

Park took an important step toward becoming a more flexible, nimble and scalable organization – all key components of our long-range business strategy. The bank's key core processing services are now hosted in a secure, remote network instead of housed in our own data center. This migration allows us to reduce risk, right-size our costs and eliminate investing in equipment that will need upgraded or may not be needed long-term as our business evolves.

PARKDIRECT

ParkDirect continues to surprise and delight customers. The service offers a direct digital connection to a dedicated personal banker. Bankers build relationships through the convenience of chat, and customers value the platform's blend of convenience and connection.

"I really appreciate all you guys do, and this app is wonderful for me. I'm not always close to a Park National branch and this makes my life so much easier."

"I'm glad I'm able to message you guys instead of call. It's such a neat feature your bank has."

"This app is the best thing any bank has ever done. You all are so helpful."

DECISIONLENDER IMPLEMENTATION

The Indirect and Consumer Operations teams launched a new loan operating system called DecisionLender. The enhancements accommodate our dealer partners' desire to be paperless and pave the way for online loan applications. The system fuels efficiency through automation and enhanced customizations and improves loan decisioning and funding for associates, customers and dealers. This system also enables us to offer our indirect lending solutions to customers and dealers in the Carolinas.



Financial Strength

LOAN GROWTH

Park's total loans increased 4.7 percent during 2023. Leaders attribute the solid loan growth to our bankers' unwavering commitment to providing financial solutions in all market conditions. The personal relationships our bankers build with customers and a substantial core deposit base are pivotal factors impacting our stable net interest margin. After another strong year, Park's consumer loan portfolio is poised to cross \$2 billion in 2024. Home lending portfolio loans grew 12.1 percent in a challenging market.

STREAMLINED OVERDRAFT PROGRAM

In light of a rapidly evolving landscape from competitive and regulatory perspectives, Park standardized and refined its overdraft program to better align with customer expectations. The enhancements provide an improved banking experience, mitigate regulatory risk as overdraft scrutiny evolves and reduce the fee burden for customers.

NEW OFFICES EXPAND REACH

Park expanded its presence in Columbus (OH) by opening the Linden Home Lending Center inside St. Stephen's Community House. With the new office comes new opportunities to meet customers, provide financial education and help people on their journey to home ownership. The Greenville (SC) Office moved to a new location within an office park, providing greater accessibility, reserved parking, a full-service banking center, drive-thru banking services and a drive-up ATM for added convenience. The team welcomed customers to the new location at a holiday open house.

CONTINUOUS IMPROVEMENT

Mortgage lending underwent a process redesign resulting in fewer bottlenecks and reduced burden on associates. Lender time spent per loan application reduced from 300 minutes to 150 minutes, while time to process a loan reduced from 775 minutes to 695 minutes. These changes in end-to-end mortgage processing are expected to yield a savings of \$1.5 million annually.



"It was a whole new learning curve when it came to stepping into the ownership role. It's been really great to have a partner that's been there to make sure we have all the right pieces in place, and help educate us and bring us along as first-time business owners."

Lauren Parker, Slide Nine Agency



Community Impact

PROUD TO SERVE YOU

We believe the only way for a bank to truly give its customers the service they deserve is to be a part of their community. And when you belong to something as special as that, investing time and money in places just a few sidewalks away becomes second nature.

From big cities to small towns, we are proud to serve our communities. Last year we volunteered more than 18,000 hours and donated nearly \$5 million dollars to local charities and community organizations. Lending a hand to a neighbor and investing in the people and places around us is the right thing to do, and we do it gladly.

YOU BELONG HERE

Park's commitment to fostering a sense of belonging among its associates is integral to cultivating a workplace environment that promotes diversity, equity and inclusion.

By actively prioritizing inclusivity through training like the bank's Outward Mindset and Outward Inclusion programs, Park creates an environment where individuals from all backgrounds feel seen, accepted and valued. This sense of belonging goes beyond mere representation and is rooted in the company's dedication to understanding and embracing the unique perspectives, experiences and contributions of each associate.

Promoting learning at home and abroad

Around the world, one of the biggest disadvantages underserved children face is the lack of technological access. We partnered with two organizations to get our old computers to those who need them.

First, we worked with Greater Well-Being to send 86 computers to three high schools, a YMCA, a YWCA and some learning centers in Jamaica that needed the units for their students. Then we donated 301 outdated desktop computers to PCs for People, a national nonprofit social enterprise that works to get low-cost quality computers and internet access into the homes of individuals and families with low income. Its goal is to make technology available at affordable prices and advance digital inclusion.



We've volunteered with and supported Make-A-Day Foundation since 2021. Every six weeks, the nonprofit organization hosts block party-styled events for the local homeless population. They provide guests with warm meals, medical services, haircuts, shaves, personal care items, limited legal resources and much more.



FIRST-TIME HOMEBUYERS
WASEKA & ANNA K.

HOME LOAN GRANT

In 2023, we introduced our new home loan grant program as a way to encourage homeownership in all communities. This specialized loan program opens financial possibilities and helps bridge the minority homeownership gap in Columbus (OH). The program helps borrowers that are buying or improving a home in historically underserved neighborhoods. It includes a grant of up to \$15,000 that can be used for a variety of expenses that may arise during the homebuying process. We look forward to offering similar grant programs to other communities in our footprint in 2024.

HOMEBUYER EDUCATION

In 2023, Park's homebuyer education programs taught attendees how they can become homeowners themselves. Park community home lenders presented information about prequalification, how to manage, build and improve your credit, 100% financing options, the homebuying process and our \$15,000 home loan grant program. Guests were invited to stay afterwards to talk with a lender or homebuying counselor.

Hundreds of prospective homebuyers attended the events across the communities we serve. We were grateful to partner with numerous organizations to present valuable information to attendees.

PROMOTING HOMEOWNERSHIP

We're advancing homeownership through key partnerships in the communities we serve. Park has focused on developing and deepening partnerships with many organizations that focus on advocacy, credit counseling, financial education, housing affordability, homeownership and foreclosure prevention. It all adds up to more hope and positive experiences for more of our neighbors.

Bank Leadership



Todd Bogdan
Chief Operations Officer



Adrienne Brokaw
Chief Auditor



Brady Burt
Chief Financial Officer



Bryan Campolo
Chief Credit Officer



Tom Cummiskey
Chief Trust and
Investment Officer



Malory Dcosta
Chief Information Officer



Mark Miller
Corporate Services Director



Matt Miller
President



Cheryl Snyder
Chief Retail Lending Officer



David Trautman
Chair and CEO



Laura Tussing
Chief Banking Officer



Jeff Wilson
Chief Risk Officer

Board of Directors

William T. McConnell Emeritus, Director since 1977



Donna M. Alvarado
President
Aguila International
Director since 2013



Frederic Bertley, Ph.D.
President and CEO
COSI
Director since 2021



C. Daniel DeLawder
Chair, Executive Committee
Park National Corporation
Director since 1994



F. W. Englefield IV
President
Englefield, Inc.
Director since 2005



Jason N. Judd
Executive Vice President and CFO
Safelite Group, Inc.
Director since 2019



Stephen J. Kambeitz
Entrepreneur
Director since 2010



Timothy S. McLain
Principal
Dark Horse CPAs
Director since 2010



D. Byrd Miller III
Retired
William Barnet & Son, LLC
Director since 2022



Matthew R. Miller
President
Park National Corporation
Director since 2019



Robert E. O'Neill
President
Southgate Corporation
Director since 2013



Mark R. Ramser
President
Ohio Cumberland Gas Company
Director since 2019



David L. Trautman
Chair and CEO
Park National Corporation
Director since 2005



Leon Zazworsky
President
Mid State Systems, Inc
Director since 2003

Alicia Sweet Hupp retired from the board of directors on April 24, 2023. We are grateful for her leadership and expertise.

Executive Officers

Brady T. Burt
Chief Financial Officer

Matthew R. Miller
President

David L. Trautman
Chair and CEO

Advisory Board Members

CAROLINA REGION

Vic Bailey III

Vic Bailey Automotive

David B. Barnett

Retired, Park National Bank

Carl R. Bartlett

Retired, Wachovia

W. Louis Bisette Jr.

McGuire, Wood & Bisette Law Firm

Terrence L. Cash

Campan Group, Inc.

Norman Chapman

Inman Mills

T. Alexander Evins

Parker Poe Adams & Bernstein, LLP

George M. Groome

Retired, Colton, Groome & Company

John D. Kimberly

Park National Bank

Samuel H. Maw Jr.

Retired, Denny's Inc.

D. Byrd Miller III

Retired, William Barnett & Son, LLC

John S. Poole

Retired, Carolina Alliance Bank

William Allen Rogers II

Ewing Capital Partners, LLC/Allen C. Ewing & Co.

William Ronald Shaw

Shaw Resources

Cheryl L. Snyder

Park National Bank

L. Terrell Sovey

Management Advisory Services, Inc.

Laura Stille

Fretwell Partners

Mary Thomas

CF Leads

Larry A. Webb

KDS Commercial Properties, Webb Development, LLC

W. Lewis White Sr.

W. Lewis White Company, Inc.

CENTRAL REGION

Dean DeRolph

Retired, Kumler Collision and Automotive

Jennifer Johns Friel

Midwest Fabricating Company

Leonard F. Gorsuch

Fairfield Homes/Gorsuch Construction

James L. McLain II

J. McLain CPA Group

S. Alan Risch

Risch Drug Stores

Laura F. Tussing

Park National Bank

Jennifer Gorsuch Walters

Fairfield Homes/Gorsuch Construction

Stephen G. Wells

Retired, Park National Bank

CHARLOTTE METRO

Stephen Arnall

Capitala Group

Kenneth R. Beuley

The Keith Corporation

Jack M. Cathey, Ph.D.

University of North Carolina at Charlotte

Louis Foreman

Enventys

Charles T. Hodges

New Forum, Inc.

David L. Hood Jr.

Hood, Hargett & Associates

Timothy Ignasher

Park National Bank

Christine Mackie

Zippy Ice

Dennis W. Moser

The Moser Group

Donald Philip Renaldo, M.D.

Donald Automotive Group

Sara C. White

Mooreville Realty

EAST REGION

Daniel J. Atkinson

Muskingum Valley Health Centers

Michael L. Bennett

Second Capital Consulting, LLC

Julie A. Brown

Fink's Harley-Davidson, Southside Collision, Fink's Quality Cars and Fink's Custom Vans

Clinton W. Cameron

Cameron Drilling Company

Ward D. Coffman III

Coffman Law Offices

Scott D. Eickelberger

Kincaid, Taylor and Geyer Law Offices

Susan K. Hasseler, Ph.D.

Muskingum University

Patrick L. Hennessey

P&D Transportation, Inc.

Henry C. Littick II

Southeastern Ohio Broadcasting Systems

Thomas M. Lyall

Retired, Park National Bank

Timothy S. McLain, CPA

Dark Horse CPAs

Patrick L. Nash

Park National Bank

Timothy J. Thompson

Primary Aim

NORTH REGION

Robert E. Boss*

Park National Bank

Michael L. Chambers

J&B Acoustical, Inc.

Timothy R. Cowen

Cowen Truck Line

Elizabeth A. DeLaney

Spherion Mid-Ohio Employment Services

Lois J. Fisher

Lois J. Fisher & Assoc.

Christopher R. Gabrelcik

Lubrication Specialties, Inc.

Christopher R. Hiner

Park National Bank

Korey M. Kidwell

Kidwell & Cunningham, Ltd.

Michael L. Kocher

MKB Farms Ltd.

William B. Levering

Levering Management, Inc.

Daniel L. Mathie

Critchfield, Critchfield & Johnston, Ltd.

Matthew D. Miller

City of Ashland, Ohio

Jeffrey S. Monica

McDonald's

Mark R. Ramser

Ohio Cumberland Gas Co.

Kim M. Rose

Critchfield, Critchfield & Johnston, Ltd.

Gordon E. Yance

Retired, Park National Bank

WEST REGION

Dr. Richard N. Adams*

Retired, Representative of Ohio General Assembly

Steven C. Badgett

Retired, Park National Bank

Tamara L. Baird-Ganley

Baird Funeral Home

Tyeis Baker-Baumann

Retired business owner

John A. Brown

Park National Bank

Travis J. Faber

Faber & Associates

Jeffrey E. Hittle

Hittle Buick GMC

Douglas D. Hulme, DVM*

Retired, Oakview Veterinary Hospital

Alicia Sweet Hupp

Sweet Manufacturing Company

Timothy Johnston

Retired

Thomas P. Loftis*

Midland Properties, Inc.

John McKinnon

Clark Schaffer Hackett & Co.

Scott D. Michael

Michael Farms

W. Samuel Robinson

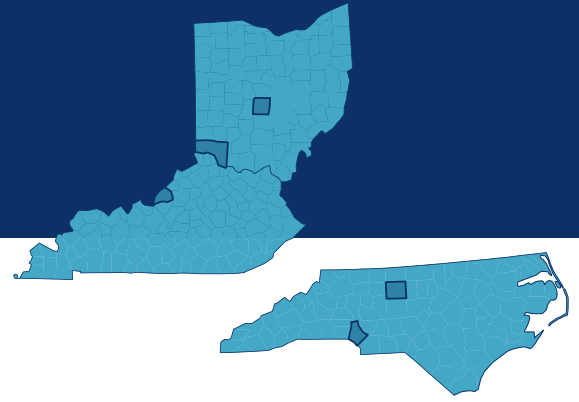
Retired, Murray Wells Wendeln & Robinson, CPAs

Chester L. Walthall*

Walthall Holding Co. Inc.

Metro Locations

Clermont, Franklin and Hamilton counties (OH),
Jefferson County (KY), Guilford and Mecklenburg counties (NC)



MARKET PRESIDENTS



Brady Waltz
200 South Civic Center Drive
Columbus, OH 43215
614-228-9915
brady.waltz@
parknationalbank.com



W. Andrew Holden
545 South Third Street
Louisville, KY 40245
502-975-7170
andrew.holden@
parknationalbank.com

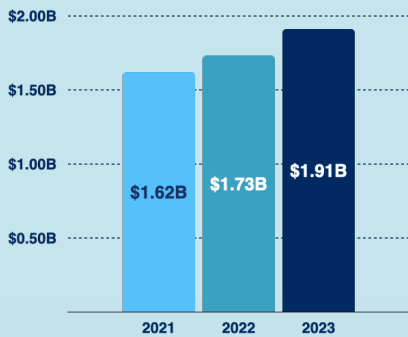


Tim Ignasher
1300 Baxter Street
Charlotte, NC 28204
704-943-5757
tim.ignasher@
parknationalbank.com



Bryant Fox
3825 Edwards Road
Cincinnati, OH 45209
513-718-6057
bryant.fox@
parknationalbank.com

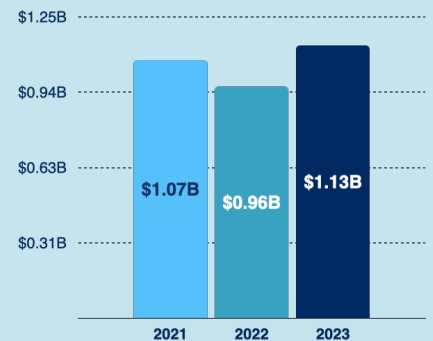
TOTAL LOANS



TOTAL DEPOSITS



TRUST ASSETS



\$1,192,395

COMMUNITY DONATIONS



187

ASSOCIATES



11

COMMUNITIES



2,731

VOLUNTEER HOURS



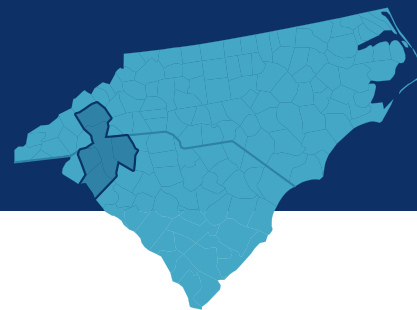
11

OFFICES

Carolina Region

Buncombe and Henderson counties (NC)

Anderson, Greenville, Pickens and Spartanburg counties (SC)



REGIONAL PRESIDENT



John Kimberly

200 South Church Street
Spartanburg, SC 29306

864-208-0844

john.kimberly@

parknationalbank.com

REGIONAL LEADERS

Tim Camp

Commercial Banking

Leslie Minnis

Home Lending

Coleman Edmunds

Retail Banking

Jim Honeycutt

Trust and Investments

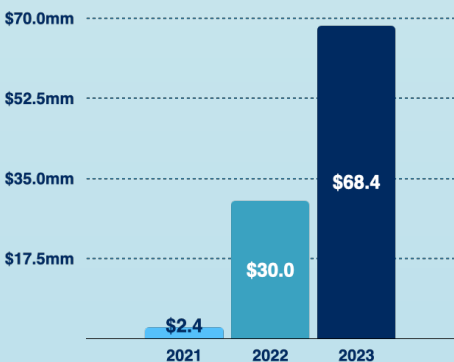
TOTAL LOANS



TOTAL DEPOSITS



TRUST ASSETS



\$327,757

COMMUNITY DONATIONS



85

ASSOCIATES



7

COMMUNITIES



1,239

VOLUNTEER HOURS

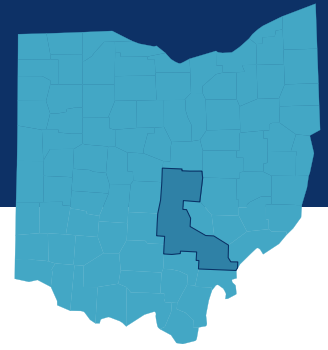


7

OFFICES

Central Ohio Region

Athens, Fairfield, Hocking and Licking counties



REGIONAL PRESIDENT



Laura Tussing
50 North Third Street
Newark, OH 43055
740-681-8218
laura.tussing@
parknationalbank.com

REGIONAL LEADERS

Corey Alton
Commercial Banking

Rob Springer
Consumer Lending Director

Erica Chance
Consumer Lending

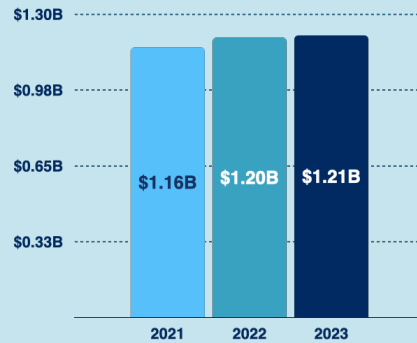
Brian Elder
Community Home Lending
and Development Director

Tina Taley
Home Lending

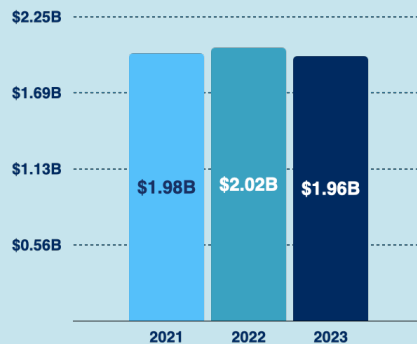
Eric Croft
Retail Banking

Luann Snyder
Trust and Investments

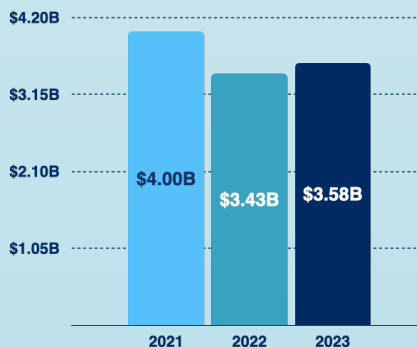
TOTAL LOANS



TOTAL DEPOSITS



TRUST ASSETS



\$1,620,646
COMMUNITY DONATIONS



199
ASSOCIATES



13
COMMUNITIES



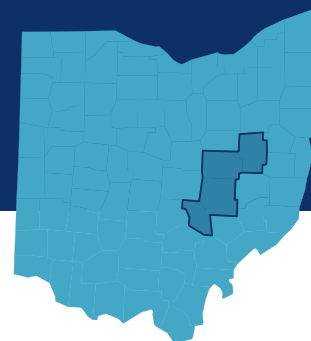
4,179
VOLUNTEER HOURS



17
OFFICES

Eastern Ohio Region

Coshocton, Muskingum, Perry and Tuscarawas counties



REGIONAL PRESIDENT



Pat Nash

14 South Fifth Street
Zanesville, OH 43701

740-455-7207

patrick.nash@
parknationalbank.com

REGIONAL LEADERS

Alton Thompson
Commercial Banking

Matt Colwell
Consumer Lending

Paula Meadows
Home Lending

Steve Haren
Retail Banking

Jody Spencer
Trust and Investments

TOTAL LOANS



TOTAL DEPOSITS



TRUST ASSETS



\$374,238

COMMUNITY DONATIONS



107

ASSOCIATES



7

COMMUNITIES



2,575

VOLUNTEER HOURS



12

OFFICES

Northern Ohio Region

Ashland, Crawford, Holmes, Knox, Marion, Morrow, Richland and Wayne counties



REGIONAL PRESIDENT



Chris Hiner
3 North Main Street
Mansfield, OH 44902
419-524-3370
chris.hiner@
parknationalbank.com

REGIONAL LEADERS

James Hobson
Commercial Banking

Jerry Simon
Consumer Lending

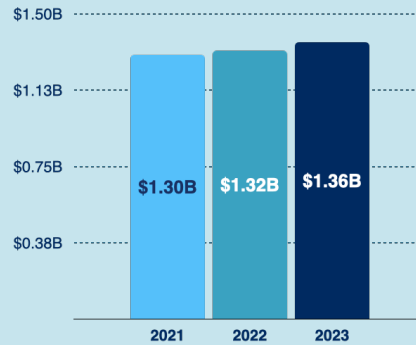
Ryan Smith
Home Lending

Rachelle Dallas
Retail Banking

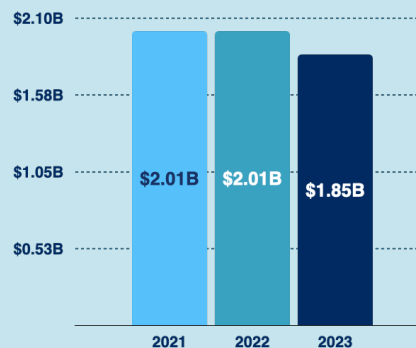
Todd Hawkins
Trust and Investments

After 16 years of service, Regional President Bob Boss retired at the end of 2023. We wish him the very best retirement has to offer.

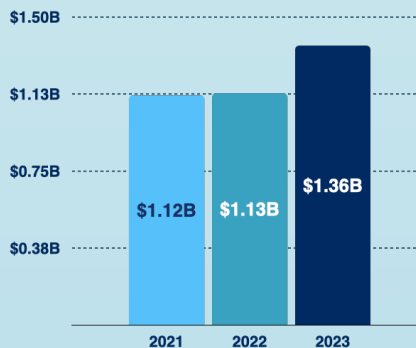
TOTAL LOANS



TOTAL DEPOSITS



TRUST ASSETS



\$765,939
COMMUNITY DONATIONS



235
ASSOCIATES



18
COMMUNITIES



4,750
VOLUNTEER HOURS



24
OFFICES

Western Ohio Region

Champaign, Clarke, Darke, Greene, Mercer and Miami counties



REGIONAL PRESIDENT



John Brown
40 South Limestone Street
Springfield, OH 45502
937-324-6877
john.brown@
parknationalbank.com

REGIONAL LEADERS

Pat Rastatter
Commercial Banking

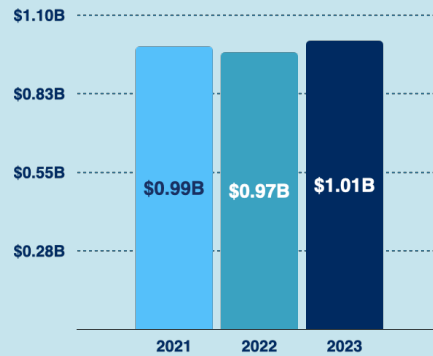
Eric McKee
Consumer Lending

Scott Rasor
Home Lending

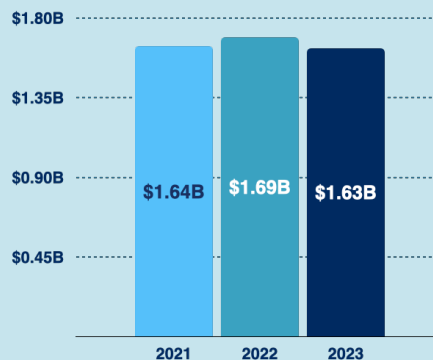
Connie Craig
Retail Banking

Ken Magoteaux
Trust and Investments

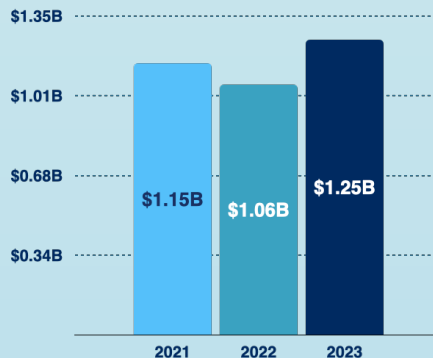
TOTAL LOANS



TOTAL DEPOSITS



TRUST ASSETS



\$630,521
COMMUNITY DONATIONS



182
ASSOCIATES



18
COMMUNITIES



2,563
VOLUNTEER HOURS



24
OFFICES

Shareholder Information

Stock Listing

NYSE AMERICAN Symbol – PRK
CUSIP #700658107

General Shareholder Inquiries

Park National Corporation
Brady Burt, Chief Financial Officer and Secretary
50 North Third Street
Post Office Box 3500
Newark, Ohio 43058-9983
740-399-5516
investor@parknationalbank.com

Dividend Reinvestment Plan

Park offers a plan whereby participating shareholders can purchase additional Park National Corporation common shares through automatic reinvestment of their regular quarterly cash dividends. All commissions and fees connected with the purchase and safekeeping of the common shares are paid by Park. Details of the plan and an enrollment card can be obtained by contacting Park's stock transfer agent and registrar as indicated below.

Direct Deposit of Dividends

Park shareholders may have their dividend payments directly deposited into their checking, savings or money market account. This direct deposit of dividends is free for all shareholders. If you have any questions or need an enrollment form, please contact Park's stock transfer agent and registrar as indicated below.

Stock Transfer Agent and Registrar

Broadridge Shareholder Services: P.O. Box 1342, Brentwood, NY 11717
844-976-0739 | shareholder@broadridge.com | <https://shareholder.broadridge.com/prk>

Overnight mail:

Broadridge Shareholder Services, Attn: IWS: 1155 Long Island Avenue, Edgewood, NY 11717

Form 10-K

All forms filed by the Corporation with the SEC (including our Form 10-K for 2023) are available on our website by clicking on the "SEC Filings" section and then the "Documents/SEC Filings" section of the "Investor Relations" page. These forms may also be obtained, without charge, by contacting the Secretary as indicated above.

Website

parknationalcorp.com



parknationalcorp.com

50 North Third Street, Newark, OH 43055