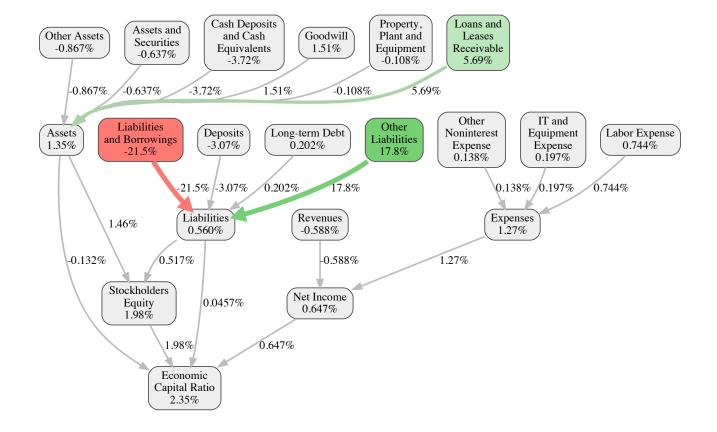


STATE BANKS 2022



PREMIER FINANCIAL CORP Rank 9 of 175





STATE BANKS 2022



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The relative strengths and weaknesses of PREMIER FINANCIAL CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of PREMIER FINANCIAL CORP compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 18% points. The greatest weakness of PREMIER FINANCIAL CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.9%, being 2.3% points above the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,310,682
Cash Deposits and Cash Equivalents	161,566
Deposits	6,282,051
Fees	0
Goodwill	317,948
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,618,411
Loans and Leases Receivable	5,229,700
Long-term Debt	0
Occupancy	0
Other Assets	405,904
Other Compr. Net Income	-18,432
Other Expenses	30,372
Other Liabilities	-4,442,556
Other Net Income	156,423
Other Noninterest Expense	0
Property, Plant and Equipment	55,602
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	6,457,906
Assets	7,481,402
Expenses	30,372
Stockholders Equity	1,023,496
Net Income	126,051
Comprehensive Net Income	107,619
Economic Capital Ratio	8.9%