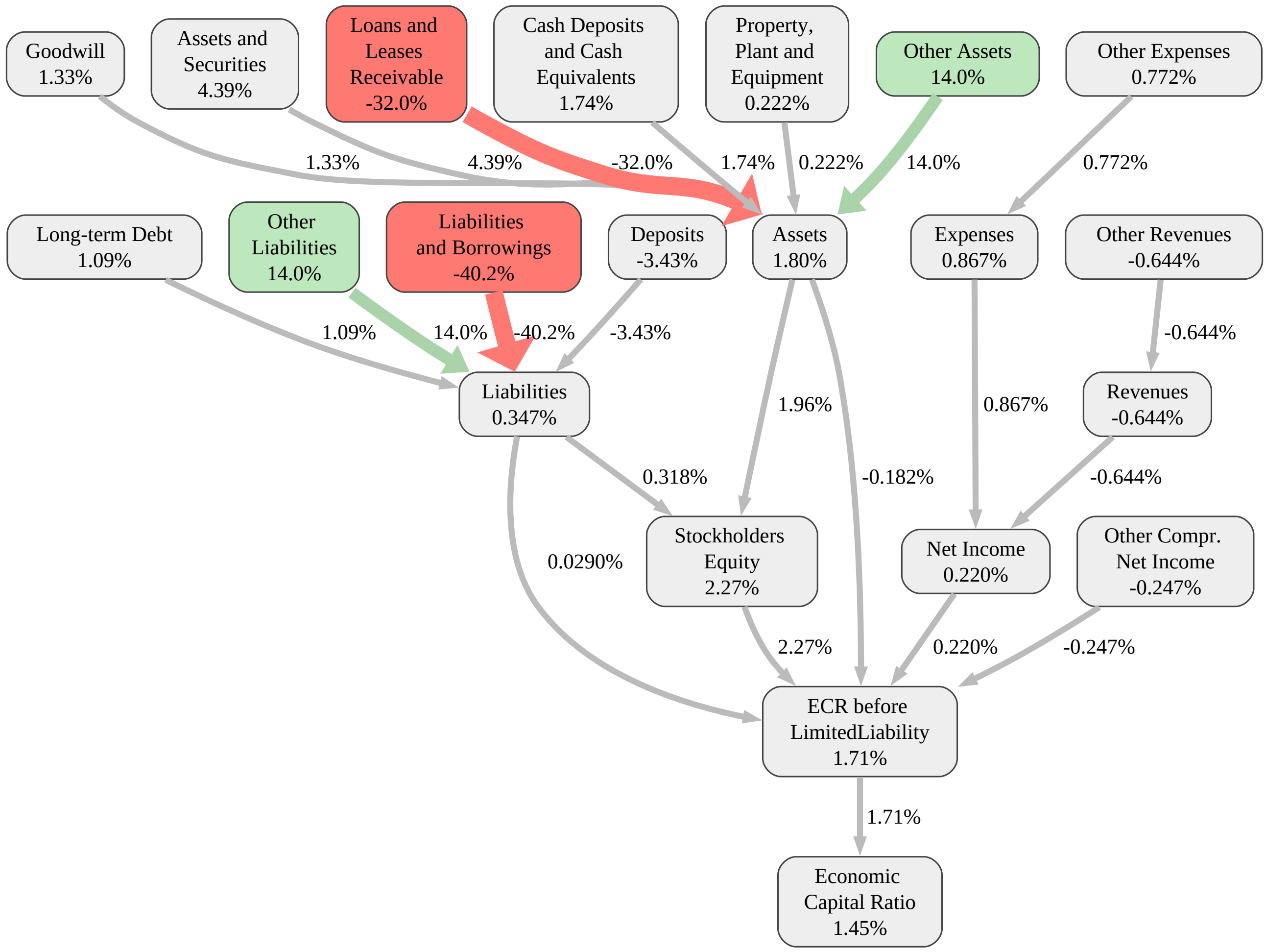
STATE BANKS 2012

Premier Financial CORP
Rank 17 of 78



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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 Assets, increasing the Economic Capital Ratio by 14% points.The greatest weakness of Premier Financial CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 40% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.5% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	242,223
Cash Deposits and Cash Equivalents	174,931
Deposits	1,596,241
Fees	0
Goodwill	61,525
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,364,424
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	1,549,466
Other Compr. Net Income	0
Other Expenses	6,665
Other Liabilities	-1,170,602
Other Net Income	22,199
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	40,045

Output Variable	Value in 1000 USD
Liabilities	1,790,063
Assets	2,068,190
Expenses	6,665
Revenues	0
Stockholders Equity	278,127
Net Income	15,534
Comprehensive Net Income	15,534
BaseVar	1,981,515
ECR before LimitedLiability	14%
Economic Capital Ratio	14%