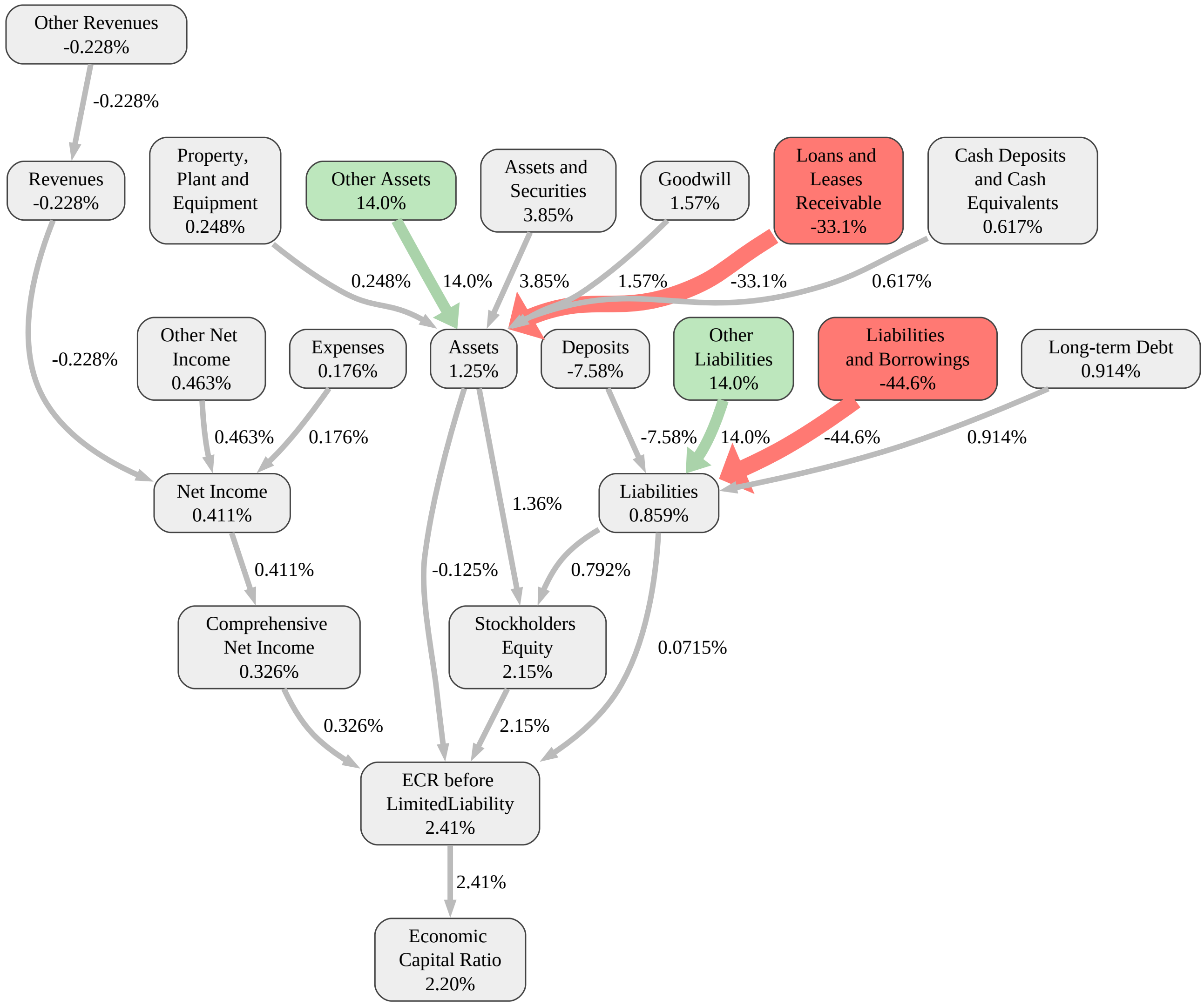
STATE BANKS 2013

Premier Financial CORP
Rank 20 of 85



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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 45% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 2.2% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	203,783
Cash Deposits and Cash Equivalents	136,832
Deposits	1,667,472
Fees	0
Goodwill	61,525
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,371,634
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	1,605,145
Other Compr. Net Income	277
Other Expenses	8,012
Other Liabilities	-1,250,286
Other Net Income	26,676
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	39,663

Output Variable	Value in 1000 USD
Liabilities	1,788,820
Assets	2,046,948
Expenses	8,012
Revenues	0
Stockholders Equity	258,128
Net Income	18,664
Comprehensive Net Income	18,941
BaseVar	1,981,345
ECR before LimitedLiability	14%
Economic Capital Ratio	14%