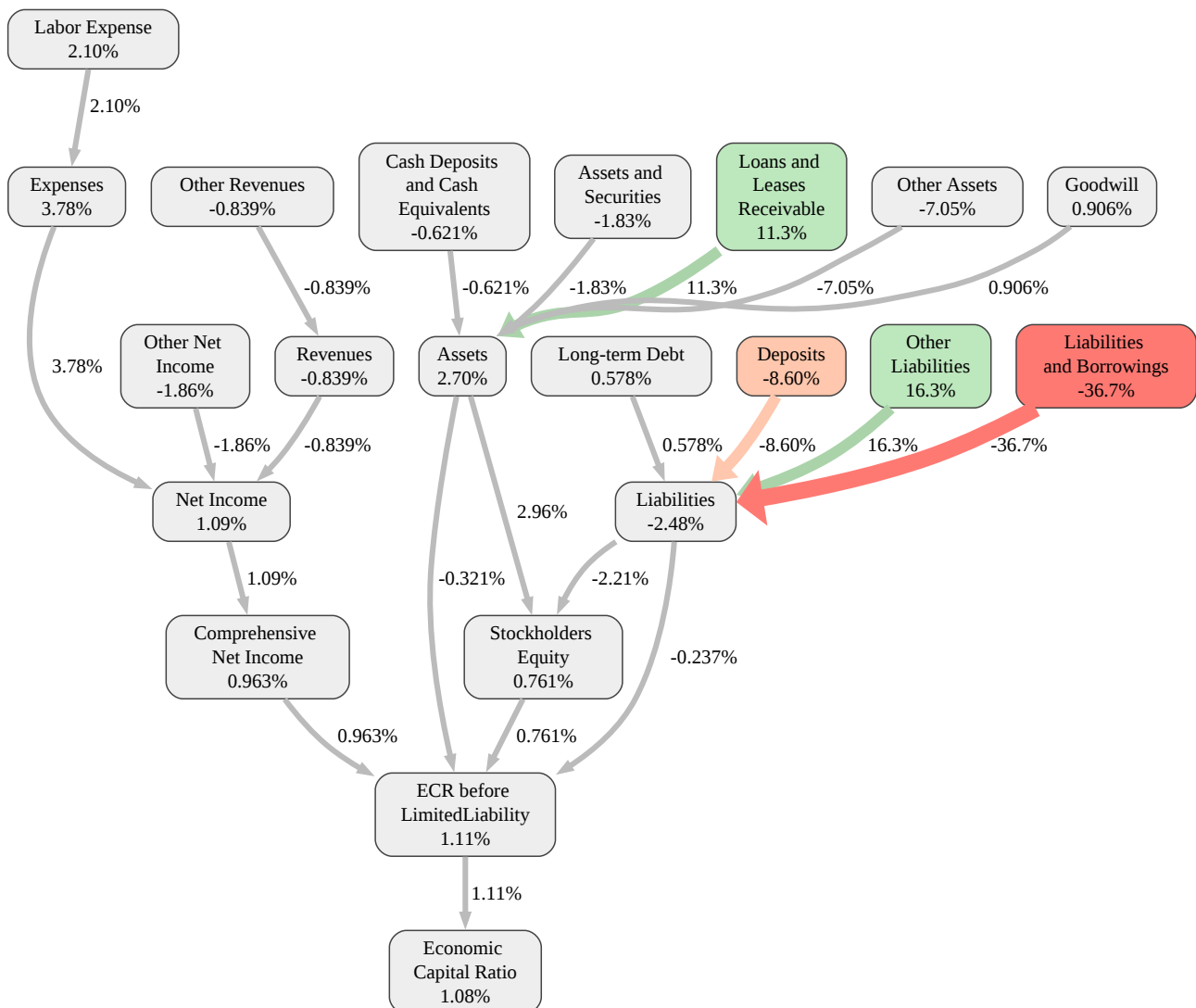




The relative strengths and weaknesses of Premier Financial CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Premier Financial CORP compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 16% points. The greatest weakness of Premier Financial CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 37% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 1.1% points above the market average of 15%.

Input Variable	Value in 1000 USD
Assets and Securities	321,935
Cash Deposits and Cash Equivalents	131,254
Deposits	2,870,325
Fees	0
Goodwill	100,069
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,281,925
Loans and Leases Receivable	2,764,329
Long-term Debt	0
Occupancy	0
Other Assets	111,842
Other Compr. Net Income	6,743
Other Expenses	11,267
Other Liabilities	-2,109,425
Other Net Income	60,637
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	39,563

Output Variable	Value in 1000 USD
Liabilities	3,042,825
Assets	3,468,992
Expenses	11,267
Revenues	0
Stockholders Equity	426,167
Net Income	49,370
Comprehensive Net Income	56,113
BaseVar	3,398,653
ECR before Limited Liability	16%
Economic Capital Ratio	16%