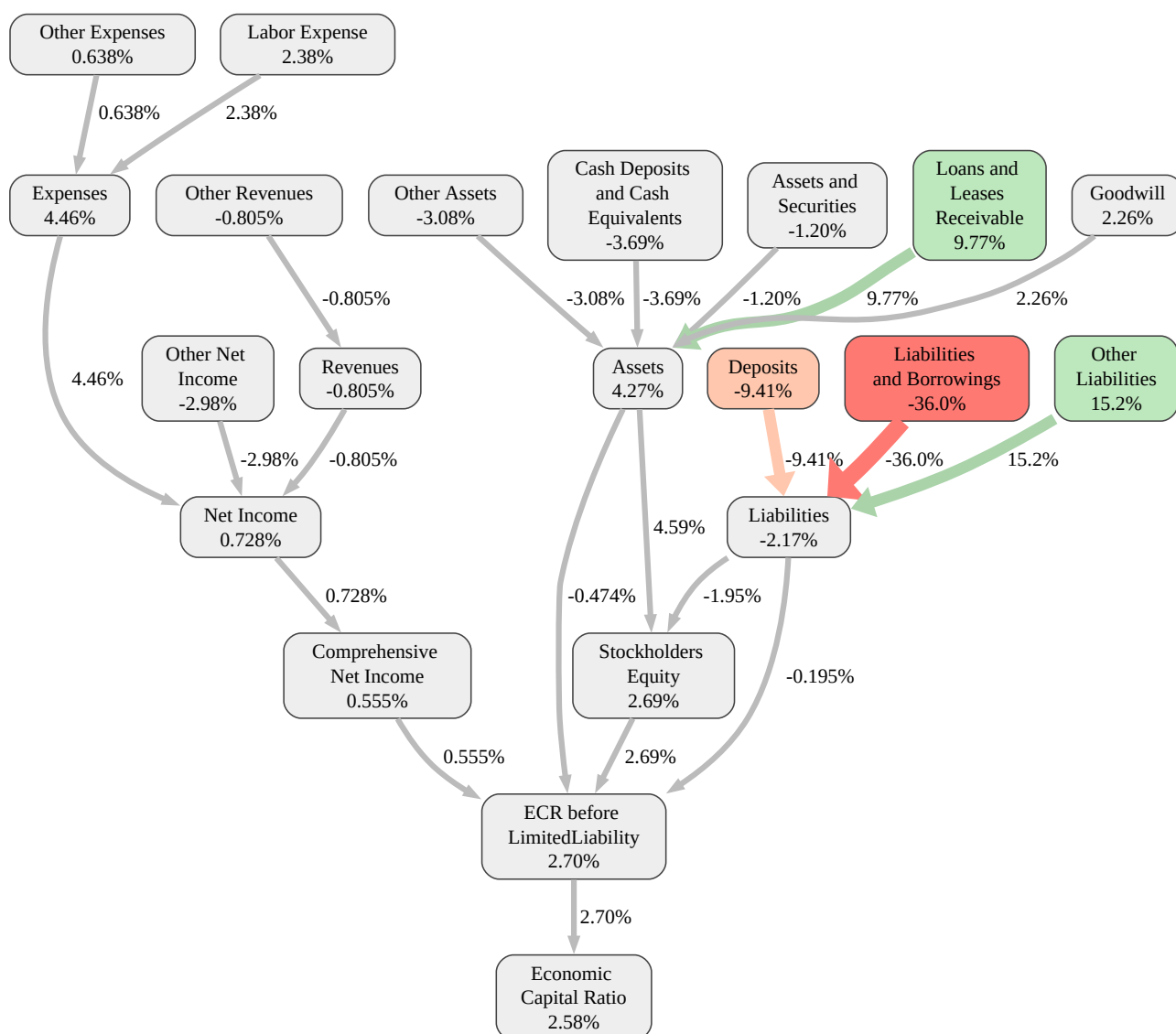




The relative strengths and weaknesses of Premier Financial CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Premier Financial CORP compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 15% points. The greatest weakness of Premier Financial CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 36% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 2.6% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	815,001
Cash Deposits and Cash Equivalents	159,266
Deposits	6,047,841
Fees	0
Goodwill	317,948
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,520,238
Loans and Leases Receivable	5,409,161
Long-term Debt	0
Occupancy	0
Other Assets	451,693
Other Compr. Net Income	10,409
Other Expenses	16,192
Other Liabilities	-4,338,621
Other Net Income	79,269
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	58,665

Output Variable	Value in 1000 USD
Liabilities	6,229,458
Assets	7,211,734
Expenses	16,192
Revenues	0
Stockholders Equity	982,276
Net Income	63,077
Comprehensive Net Income	73,486
BaseVar	6,912,750
ECR before Limited Liability	15%
Economic Capital Ratio	15%