

PREMIER FINANCIAL BANCORP, INC.

	CPP Disbursement Date 10/02/2009	RSSD (Holding Company) 2007647	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$158	\$158	-0.1%	
Loans	\$97	\$98	1.4%	
Construction & development	\$5	\$9	87.9%	
Closed-end 1-4 family residential	\$42	\$39	-7.4%	
Home equity	\$2	\$3	21.0%	
Credit card	\$0	\$0	-19.3%	
Other consumer	\$8	\$7	-11.2%	
Commercial & Industrial	\$14	\$13	-7.1%	
Commercial real estate	\$20	\$22	11.5%	
Unused commitments	\$15	\$14	-2.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$11	\$23	110.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$26	\$10	-61.2%	
Cash & balances due	\$5	\$5	-4.0%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$134	\$133	-0.3%	
Deposits	\$133	\$133	-0.2%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$24	\$25	0.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.4%	10.7%	--	
Tier 1 risk based capital ratio	15.4%	17.1%	--	
Total risk based capital ratio	16.6%	18.4%	--	
Return on equity ¹	-89.7%	5.9%	--	
Return on assets ¹	-15.3%	0.9%	--	
Net interest margin ¹	4.2%	4.4%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	53.9%	90.4%	--	
Loss provision to net charge-offs (qtr)	70.9%	118.9%	--	
Net charge-offs to average loans and leases ¹	3.2%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	13.1%	2.8%	0.0%	0.0%
Closed-end 1-4 family residential	1.6%	0.9%	0.3%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	3.8%	0.0%
Other consumer	0.7%	0.1%	1.0%	0.4%
Commercial & Industrial	4.1%	3.5%	3.5%	0.3%
Commercial real estate	9.1%	6.3%	0.1%	0.0%
Total loans	3.9%	2.5%	0.8%	0.1%