

PREMIER BANK HOLDING COMPANY

	CPP Disbursement Date 03/20/2009	RSSD (Holding Company) 2815468	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$431	\$422	-2.0%	
Loans	\$311	\$296	-5.1%	
<i>Construction & development</i>	\$74	\$52	-30.0%	
<i>Closed-end 1-4 family residential</i>	\$29	\$40	36.5%	
<i>Home equity</i>	\$23	\$22	-3.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$5	\$4	-24.5%	
<i>Commercial & Industrial</i>	\$55	\$38	-30.5%	
<i>Commercial real estate</i>	\$115	\$125	8.0%	
Unused commitments	\$69	\$44	-35.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$34	\$25	-26.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$36	\$21	-42.3%	
Cash & balances due	\$30	\$59	98.4%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$8	\$23	179.6%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$9	\$21	140.2%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$400	\$392	-2.2%	
Deposits	\$349	\$355	1.7%	
Total other borrowings	\$49	\$35	-28.7%	
FHLB advances	\$34	\$27	-20.6%	
Equity				
Equity capital at quarter end	\$31	\$30	-0.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$10	NA	
Performance Ratios				
Tier 1 leverage ratio	7.1%	6.6%	--	
Tier 1 risk based capital ratio	9.2%	8.8%	--	
Total risk based capital ratio	10.4%	10.0%	--	
Return on equity ¹	-35.6%	-90.6%	--	
Return on assets ¹	-2.7%	-7.2%	--	
Net interest margin ¹	3.3%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	58.7%	46.2%	--	
Loss provision to net charge-offs (qtr)	139.0%	116.8%	--	
Net charge-offs to average loans and leases ¹	3.7%	9.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	5.4%	16.8%	2.3%	7.6%
<i>Closed-end 1-4 family residential</i>	1.3%	4.3%	0.3%	4.8%
<i>Home equity</i>	0.3%	2.0%	1.0%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.8%	0.9%
<i>Commercial & Industrial</i>	2.6%	2.9%	0.4%	0.0%
<i>Commercial real estate</i>	3.5%	6.2%	0.6%	0.7%
<i>Total loans</i>	3.2%	6.7%	0.9%	2.3%