

**PREMIER FINANCIAL BANCORP, INC.**

	CPP Disbursement Date 10/02/2009	RSSD (Holding Company) 2007647	Number of Insured Depository Institutions 8	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$1,150	\$1,101	-4.2%	
Loans	\$789	\$701	-11.2%	
<i>Construction &amp; development</i>	\$84	\$52	-38.0%	
<i>Closed-end 1-4 family residential</i>	\$210	\$212	1.2%	
<i>Home equity</i>	\$15	\$16	7.9%	
<i>Credit card</i>	\$1	\$1	0.4%	
<i>Other consumer</i>	\$37	\$32	-14.5%	
<i>Commercial &amp; Industrial</i>	\$104	\$75	-28.1%	
<i>Commercial real estate</i>	\$274	\$247	-9.9%	
Unused commitments	\$137	\$87	-36.5%	
Securitization outstanding principal	\$0	\$0	-100.0%	
Mortgage-backed securities (GSE and private issue)	\$83	\$74	-10.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$159	\$167	4.9%	
Cash & balances due	\$41	\$67	64.0%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$1,012	\$971	-4.0%	
Deposits	\$943	\$925	-1.9%	
Total other borrowings	\$60	\$39	-35.5%	
FHLB advances	\$34	\$14	-58.1%	
<b>Equity</b>				
Equity capital at quarter end	\$138	\$129	-6.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7	\$5	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.5%	9.5%	--	
Tier 1 risk based capital ratio	13.7%	14.5%	--	
Total risk based capital ratio	14.9%	15.3%	--	
Return on equity <sup>1</sup>	0.3%	-10.2%	--	
Return on assets <sup>1</sup>	0.0%	-1.2%	--	
Net interest margin <sup>1</sup>	4.0%	4.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	48.2%	15.8%	--	
Loss provision to net charge-offs (qtr)	142.0%	70.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.1%	0.6%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	22.8%	29.1%	1.8%	0.0%
<i>Closed-end 1-4 family residential</i>	1.7%	2.0%	0.1%	0.1%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.7%	0.0%	3.1%	1.7%
<i>Other consumer</i>	1.3%	1.2%	0.3%	0.8%
<i>Commercial &amp; Industrial</i>	4.2%	4.4%	0.4%	0.7%
<i>Commercial real estate</i>	3.9%	7.1%	0.0%	0.1%
<i>Total loans</i>	4.9%	6.7%	0.3%	0.2%