

PREMIER FINANCIAL CORP.

	CPP Disbursement Date 05/22/2009	RSSD (Holding Company) 2687124	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$267	\$313	17.3%	
Loans	\$199	\$200	0.6%	
<i>Construction & development</i>	\$22	\$21	-2.3%	
<i>Closed-end 1-4 family residential</i>	\$34	\$31	-6.9%	
<i>Home equity</i>	\$6	\$4	-23.7%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$2	-21.9%	
<i>Commercial & Industrial</i>	\$36	\$37	1.5%	
<i>Commercial real estate</i>	\$80	\$86	8.7%	
Unused commitments	\$34	\$31	-8.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$43	\$50	16.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$9	\$21	132.0%	
Cash & balances due	\$7	\$31	373.3%	
Residential mortgage originations				
<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		
Liabilities	\$246	\$289	17.5%	
Deposits	\$187	\$213	14.0%	
Total other borrowings	\$57	\$74	28.7%	
FHLB advances	\$44	\$55	24.4%	
Equity				
Equity capital at quarter end	\$21	\$24	14.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$6	NA	
Performance Ratios				
Tier 1 leverage ratio	7.6%	8.5%	--	
Tier 1 risk based capital ratio	9.9%	8.6%	--	
Total risk based capital ratio	11.1%	9.8%	--	
Return on equity ¹	2.8%	-23.8%	--	
Return on assets ¹	0.2%	-2.0%	--	
Net interest margin ¹	3.4%	2.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	187.4%	36.3%	--	
Loss provision to net charge-offs (qtr)	335.2%	298.8%	--	
Net charge-offs to average loans and leases ¹	0.4%	1.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	6.0%	40.3%	0.3%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.1%	0.0%	0.1%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.1%	0.0%	0.3%	0.0%
<i>Commercial real estate</i>	0.0%	2.5%	0.0%	0.7%
<i>Total loans</i>	0.7%	5.4%	0.1%	0.3%