

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$750	\$739	-1.5%	
Loans	\$462	\$483	4.7%	
Construction & development	\$22	\$41	85.8%	
Closed-end 1-4 family residential	\$128	\$120	-6.3%	
Home equity	\$11	\$11	0.6%	
Credit card	\$0	\$0	14.9%	
Other consumer	\$9	\$10	15.9%	
Commercial & Industrial	\$57	\$65	14.0%	
Commercial real estate	\$185	\$193	4.2%	
Unused commitments	\$48	\$39	-18.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$157	\$153	-2.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$19	\$17	-8.1%	
Cash & balances due	\$60	\$43	-27.8%	
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	\$643	\$633	-1.5%	
Deposits	\$622	\$611	-1.8%	
Total other borrowings	\$19	\$20	6.4%	
FHLB advances	\$10	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$107	\$106	-1.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	11.3%	11.8%	--	
Tier 1 risk based capital ratio	17.9%	18.1%	--	
Total risk based capital ratio	19.1%	19.3%	--	
Return on equity ¹	7.1%	10.1%	--	
Return on assets ¹	1.0%	1.4%	--	
Net interest margin ¹	4.4%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	17.4%	34.5%	--	
Loss provision to net charge-offs (qtr)	20.6%	1738.8%	--	
Net charge-offs to average loans and leases ¹	1.5%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	16.7%	17.5%	6.1%	0.0%
Closed-end 1-4 family residential	2.4%	1.5%	0.0%	0.0%
Home equity	1.1%	0.0%	0.0%	0.0%
Credit card	8.1%	0.0%	2.2%	0.0%
Other consumer	1.7%	2.2%	0.1%	0.2%
Commercial & Industrial	7.1%	11.5%	0.0%	0.1%
Commercial real estate	11.0%	2.0%	0.2%	0.0%
Total loans	8.5%	5.1%	0.4%	0.0%