

**PREMIER FINANCIAL CORP.**

	CPP Disbursement Date 05/22/2009	RSSD (Holding Company) 2687124	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2011</b> \$ millions	<b>2012</b> \$ millions	%chg from prev	
<b>Assets</b>	\$267	\$252	-5.5%	
Loans	\$165	\$159	-3.6%	
Construction & development	\$12	\$10	-20.1%	
Closed-end 1-4 family residential	\$28	\$33	19.7%	
Home equity	\$4	\$4	-9.7%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0		
Commercial & Industrial	\$29	\$30	3.9%	
Commercial real estate	\$76	\$67	-11.1%	
Unused commitments	\$31	\$34	9.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$41	\$39	-5.1%	
Asset-backed securities	\$0	\$11		
Other securities	\$29	\$21	-27.7%	
Cash & balances due	\$21	\$11	-46.4%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$244	\$227	-6.8%	
Deposits	\$201	\$197	-1.9%	
Total other borrowings	\$41	\$28	-31.8%	
FHLB advances	\$25	\$10	-60.1%	
<b>Equity</b>				
Equity capital at quarter end	\$23	\$25	8.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.7%	10.6%	--	
Tier 1 risk based capital ratio	12.0%	13.3%	--	
Total risk based capital ratio	13.3%	14.0%	--	
Return on equity <sup>1</sup>	-8.9%	2.5%	--	
Return on assets <sup>1</sup>	-0.8%	0.2%	--	
Net interest margin <sup>1</sup>	3.8%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	252.4%	2802.0%	--	
Loss provision to net charge-offs (qtr)	0.0%	276.9%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.1%	0.1%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>
Construction & development	8.8%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.1%	0.2%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	0.2%	0.0%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	0.6%	0.0%	0.0%	0.0%