

PREMIER BANCORP, INC.

	CPP Disbursement Date 05/08/2009	RSSD (Holding Company) 2933522	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$350	\$290	-17.2%	
Loans	\$200	\$182	-9.3%	
Construction & development	\$10	\$6	-41.5%	
Closed-end 1-4 family residential	\$18	\$13	-30.2%	
Home equity	\$3	\$1	-68.8%	
Credit card	\$0	\$0		
Other consumer	\$2	\$0	-88.5%	
Commercial & Industrial	\$61	\$56	-7.8%	
Commercial real estate	\$94	\$92	-1.7%	
Unused commitments	\$10	\$3	-68.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$13	\$1	-89.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$87	\$30	-64.8%	
Cash & balances due	\$26	\$52	103.0%	
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	\$327	\$279	-14.8%	
Deposits	\$234	\$208	-11.0%	
Total other borrowings	\$92	\$70	-24.1%	
FHLB advances	\$92	\$70	-24.1%	
Equity				
Equity capital at quarter end	\$23	\$11	-50.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	6.7%	4.1%	--	
Tier 1 risk based capital ratio	10.5%	6.3%	--	
Total risk based capital ratio	11.6%	7.5%	--	
Return on equity ¹	-0.2%	-269.9%	--	
Return on assets ¹	0.0%	-15.9%	--	
Net interest margin ¹	2.5%	1.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	57.8%	28.9%	--	
Loss provision to net charge-offs (qtr)	72.7%	133.8%	--	
Net charge-offs to average loans and leases ¹	3.8%	18.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	25.8%	81.5%	10.1%	13.6%
Closed-end 1-4 family residential	7.3%	62.6%	0.0%	37.0%
Home equity	3.3%	10.6%	0.0%	11.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.4%	0.0%	0.0%	0.0%
Commercial & Industrial	0.7%	0.5%	1.2%	2.2%
Commercial real estate	0.0%	8.6%	0.1%	1.5%
Total loans	2.2%	11.6%	1.0%	4.8%