

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	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$312	\$288	-7.6%	
Loans	\$200	\$185	-7.2%	
Construction & development	\$21	\$17	-20.8%	
Closed-end 1-4 family residential	\$31	\$35	11.1%	
Home equity	\$4	\$5	2.3%	
Credit card	\$0	\$0		
Other consumer	\$2	\$2	-13.8%	
Commercial & Industrial	\$37	\$31	-16.8%	
Commercial real estate	\$86	\$81	-5.9%	
Unused commitments	\$31	\$27	-10.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$50	\$51	3.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$21	\$25	20.5%	
Cash & balances due	\$31	\$9	-70.1%	
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	\$289	\$265	-8.2%	
Deposits	\$213	\$197	-7.7%	
Total other borrowings	\$74	\$66	-10.2%	
FHLB advances	\$55	\$45	-17.6%	
Equity				
Equity capital at quarter end	\$23	\$23	0.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.5%	8.8%	--	
Tier 1 risk based capital ratio	8.5%	11.2%	--	
Total risk based capital ratio	9.8%	12.4%	--	
Return on equity ¹	-26.5%	0.5%	--	
Return on assets ¹	-2.2%	0.0%	--	
Net interest margin ¹	2.9%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	37.6%	59160.0%	--	
Loss provision to net charge-offs (qtr)	227.5%	32.8%	--	
Net charge-offs to average loans and leases ¹	2.1%	1.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	39.2%	0.0%	0.0%	2.3%
Closed-end 1-4 family residential	0.1%	0.0%	0.1%	0.0%
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%	0.0%	0.0%	0.0%
Commercial real estate	2.5%	0.0%	1.1%	0.0%
Total loans	5.3%	0.0%	0.5%	0.2%