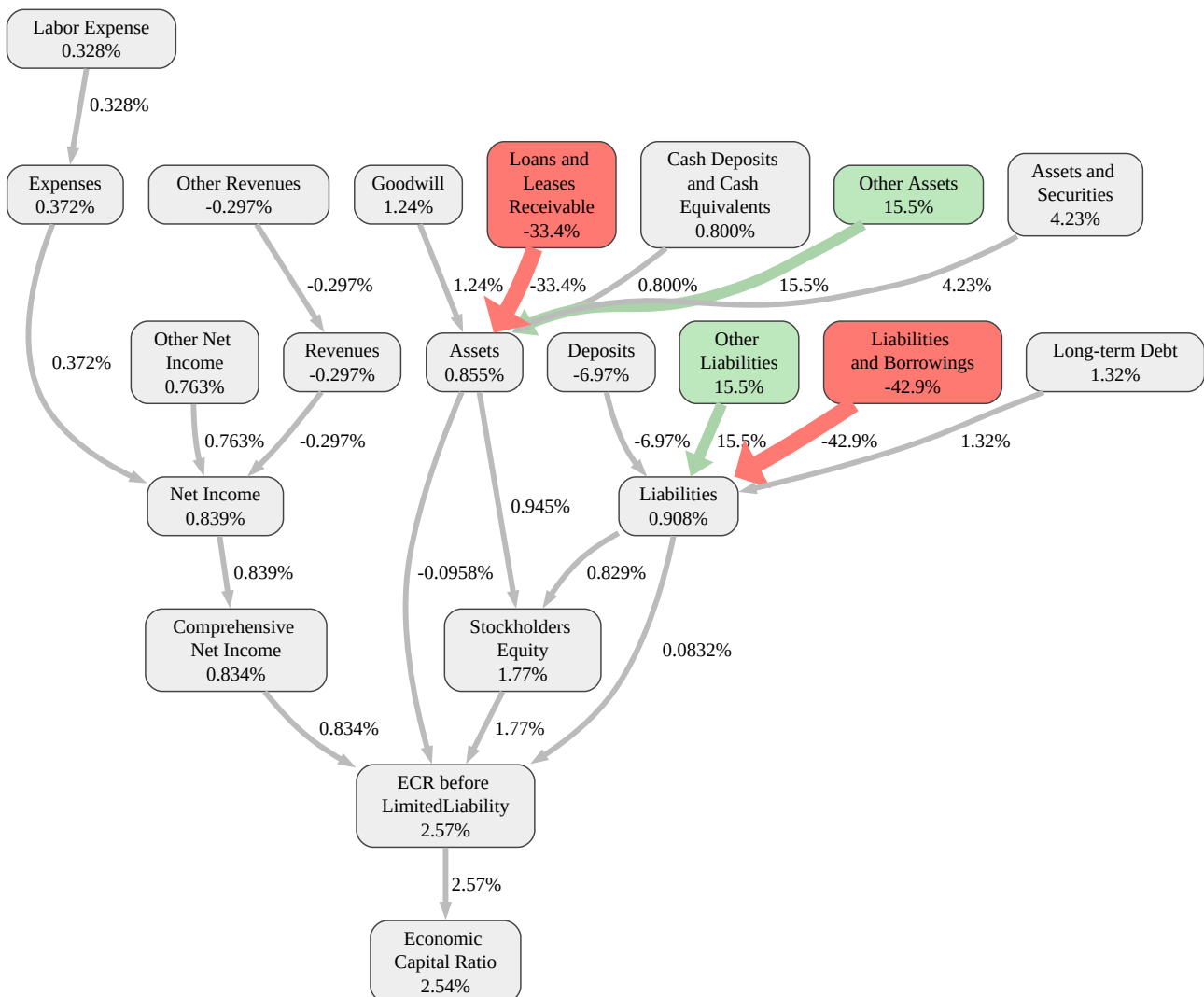




The relative strengths and weaknesses of Premier Financial CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Premier Financial CORP compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 16% points. The greatest weakness of Premier Financial CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 43% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 2.5% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	253,000
Cash Deposits and Cash Equivalents	112,936
Deposits	1,760,813
Fees	0
Goodwill	61,525
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,404,024
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	1,710,995
Other Compr. Net Income	3,569
Other Expenses	9,163
Other Liabilities	-1,265,390
Other Net Income	33,455
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	40,496

Output Variable	Value in 1000 USD
Liabilities	1,899,447
Assets	2,178,952
Expenses	9,163
Revenues	0
Stockholders Equity	279,505
Net Income	24,292
Comprehensive Net Income	27,861
BaseVar	2,123,029
ECR before Limited Liability	16%
Economic Capital Ratio	16%