



The relative strengths and weaknesses of PREMIER FINANCIAL BANCORP INC 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 BANCORP INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 16% points. The greatest weakness of PREMIER FINANCIAL BANCORP INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.1%, being 1.5% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	392,537
Cash Deposits and Cash Equivalents	94,458
Deposits	1,495,753
Fees	0
Goodwill	47,640
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	11,054
Loans and Leases Receivable	1,181,753
Long-term Debt	0
Occupancy	0
Other Assets	27,365
Other Compr. Net Income	7,555
Other Expenses	7,025
Other Liabilities	33,962
Other Net Income	31,221
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	37,257

Output Variable	Value in 1000 USD
Liabilities	1,540,769
Assets	1,781,010
Expenses	7,025
Revenues	0
Stockholders Equity	240,241
Net Income	24,196
Comprehensive Net Income	31,751
Economic Capital Ratio	9.1%