



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 15% 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 8.7%, being 2.1% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	423,761
Cash Deposits and Cash Equivalents	210,476
Deposits	1,633,740
Fees	0
Goodwill	47,640
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	9,710
Loans and Leases Receivable	1,200,862
Long-term Debt	0
Occupancy	0
Other Assets	27,796
Other Compr. Net Income	5,716
Other Expenses	6,311
Other Liabilities	42,465
Other Net Income	28,749
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	35,287

Output Variable	Value in 1000 USD
Liabilities	1,685,915
Assets	1,945,822
Expenses	6,311
Revenues	0
Stockholders Equity	259,907
Net Income	22,438
Comprehensive Net Income	28,154
Economic Capital Ratio	8.7%