

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$343	\$350	2.1%	
Loans	\$198	\$200	1.0%	
Construction & development	\$22	\$10	-54.0%	
Closed-end 1-4 family residential	\$20	\$18	-7.5%	
Home equity	\$3	\$3	-17.1%	
Credit card	\$0	\$0		
Other consumer	\$1	\$2	25.1%	
Commercial & Industrial	\$56	\$61	10.0%	
Commercial real estate	\$92	\$94	2.0%	
Unused commitments	\$12	\$10	-18.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$23	\$13	-44.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$84	\$87	3.5%	
Cash & balances due	\$12	\$25	104.9%	
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	\$325	\$327	0.8%	
Deposits	\$229	\$234	2.0%	
Total other borrowings	\$95	\$92	-2.9%	
FHLB advances	\$95	\$92	-2.9%	
Equity				
Equity capital at quarter end	\$18	\$22	25.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	6.5%	6.5%	--	
Tier 1 risk based capital ratio	9.5%	10.2%	--	
Total risk based capital ratio	10.5%	11.3%	--	
Return on equity ¹	-6.1%	10.4%	--	
Return on assets ¹	-0.3%	0.7%	--	
Net interest margin ¹	2.7%	2.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	33.7%	57.8%	--	
Loss provision to net charge-offs (qtr)	109.6%	71.3%	--	
Net charge-offs to average loans and leases ¹	3.2%	3.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	20.0%	25.8%	1.4%	10.1%
Closed-end 1-4 family residential	6.4%	7.3%	0.1%	0.0%
Home equity	0.0%	3.3%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.4%	0.0%	0.0%
Commercial & Industrial	1.6%	0.7%	0.6%	1.2%
Commercial real estate	0.0%	0.0%	0.8%	0.1%
Total loans	3.3%	2.2%	0.8%	1.0%