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**REVOCABLE PROXY**  
**ABIGAIL ADAMS NATIONAL BANCORP, INC.**  
**SPECIAL MEETING OF STOCKHOLDERS**  
**SEPTEMBER 1, 2009**  
**THIS PROXY IS SOLICITED BY THE BOARD OF DIRECTORS**

The undersigned hereby appoints Sandra C. Ramsey and Todd Shell, jointly and severally, proxies, with full power to act alone, and with full power of substitution, to represent the undersigned and to vote, as designated on the back of this proxy and upon any and all other matters that may properly be brought before such meeting, all shares of Common Stock that the undersigned would be entitled to vote at the Special Meeting of Shareholders of Abigail Adams National Bancorp, Inc. ("Adams"), to be held at the offices of The Adams National Bank, 1130 Connecticut Avenue, Suite 200, Washington, D.C. 20036, on September 1, 2009 at 10:00 a.m., local time, or any adjournments thereof, for the following purposes:

**(Continued and to be signed on the reverse side)**

SPECIAL MEETING OF STOCKHOLDERS OF

# ABIGAIL ADAMS NATIONAL BANCORP, INC.

September 1, 2009

**NOTICE OF INTERNET AVAILABILITY OF PROXY MATERIAL:**

The Notice of Meeting, Proxy Statement, Proxy Card

are available at <http://www.adamsbank.com>

Please sign, date and mail  
your proxy card in the  
envelope provided as soon  
as possible.

↓ Please detach along perforated line and mail in the envelope provided. ↓

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THE BOARD OF DIRECTORS RECOMMENDS A VOTE "FOR" PROPOSAL 1 AND "FOR" PROPOSAL 2.  
PLEASE SIGN, DATE AND RETURN PROMPTLY IN THE ENCLOSED ENVELOPE. PLEASE MARK YOUR VOTE IN BLUE OR BLACK INK AS SHOWN HERE

- |   | FOR                      | AGAINST                  | ABSTAIN                             |
|---|--------------------------|--------------------------|-------------------------------------|
| <p>1. To approve and adopt the Agreement of Merger dated as of December 30, 2008, as amended, by and among Premier Financial Bancorp, Inc., ("Premier"), Abigail Adams National Bancorp, Inc. ("Adams") and AANB Acquisition Corp., a wholly owned subsidiary of Premier (hereinafter the "merger agreement") and the transactions contemplated thereby, pursuant to which Adams will merge with the subsidiary of Premier, upon the terms and subject to the conditions set forth in the merger agreement, and shares of Adams will be converted into the right to receive 0.4461 in shares of Premier common stock.</p> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| <p>2. To adjourn the meeting to a later date or dates, if necessary, to permit further solicitation of proxies in the event there are not sufficient votes at the time of the meeting to approve the matters to be considered by the shareholders at the meeting.</p>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| <p>3. In their discretion, the proxies are authorized to vote upon any other business that may properly come before the meeting, or any adjournment thereof.</p>  |                          |                          |                                     |

**THIS PROXY, WHEN PROPERLY EXECUTED, WILL BE VOTED IN THE MANNER DIRECTED HEREIN BY THE SHAREHOLDER. IF NO DIRECTION IS GIVEN, THIS PROXY WILL BE VOTED FOR ITEMS 1 AND 2.**

To change the address on your account, please check the box at right and indicate your new address in the address space above. Please note that changes to the registered name(s) on the account may not be submitted via this method.

Signature of Stockholder \_\_\_\_\_ Date: \_\_\_\_\_ Signature of Stockholder \_\_\_\_\_ Date: \_\_\_\_\_

**Note:** Please sign exactly as your name or names appear on this Proxy. When shares are held jointly, each holder should sign. When signing as executor, administrator, attorney, trustee or guardian, please give full title as such. If the signer is a corporation, please sign full corporate name by duly authorized officer, giving full title as such. If signer is a partnership, please sign in partnership name by authorized person.