

**FIRST COMMUNITY BANK**  
**LOAN-TO-DEPOSIT RATIOS – 2024**

<b>Quarter-End</b>	<b>Loan-to-Deposit Ratios</b>
1 <sup>st</sup>	86%
2 <sup>nd</sup>	82%
3 <sup>rd</sup>	75%
4 <sup>th</sup>	79%

A1. A small institution's loan-to-deposit ratio is calculated in the same manner that the Uniform Bank Performance Report (UBPR) determines the ratio. It is calculated by dividing the institution's net loans and leases by its total deposits. The ratio is found in the Liquidity and Investment Portfolio section of the UBPR. Examiners will use this ratio to calculate an average since the last examination by adding the quarterly loan-to-deposit ratios and dividing the total by the number of quarters.

12/31/2024

Net Loans & Leases:	\$ 470,082
Total Deposits:	\$ 593,553
Loan-to-Deposit:	79%

09/30/2024

Net Loans & Leases:	\$ 455,525
Total Deposits:	\$ 609,759
Loan-to-Deposit:	75%

06/30/2024

Net Loans & Leases:	\$ 471,628
Total Deposits:	\$ 575,768
Loan-to-Deposit:	82%

03/31/2024

Net Loans & Leases:	\$ 476,359
Total Deposits:	\$ 556,848
Loan-to-Deposit:	86%