

**FIRST COMMUNITY BANK LOAN-
TO-DEPOSIT RATIOS – 2025**

Quarter-End	Loan-to-Deposit Ratios
1 st	80%
2 nd	78%
3 rd	77%
4 th	78%

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.

12/31/2025

Net Loans & Leases:	\$456,392
Total Deposits:	\$ 584,147
Loan-to-Deposit:	78%

09/30/2025

Net Loans & Leases:	\$462,126
Total Deposits:	\$596,888
Loan-to-Deposit:	77%

06/30/2025

Net Loans & Leases:	\$ 468,858
Total Deposits:	\$ 597,684
Loan-to-Deposit:	78%

03/31/2025

Net Loans & Leases:	\$ 479,741
Total Deposits:	\$ 601,337
Loan-to-Deposit:	80%