

2025 Second Quarter Financial Report

FIRST COMMUNITY FINANCIAL CORPORATION

CONSOLIDATED BALANCE SHEET

(Dollars in thousands except per share amounts; unaudited)

	Jun 30 2025	June 30 2024
Assets		
Cash and cash equivalents	\$ 34,314	\$ 22,681
Securities	165,740	182,721
Loans receivable net of the allowance for loan losses	436,694	464,260
Premises/equipment, net	5,743	5,227
Other assets	33,212	34,134
Total Assets	\$ 675,703	\$ 709,023

Liabilities and Shareholders' Equity

Liabilities		
Non-interest bearing deposits	\$ 107,909	\$ 111,062
Interest bearing deposits	482,536	472,916
Total Deposits	590,445	583,978
Long-term debt	34,000	75,000
Other liabilities	10,391	11,215
Total Liabilities	634,836	670,193

Shareholders' Equity

Common stock: Par value	\$ 14,160	\$ 14,160
Surplus	720	720
Undivided profits	43,738	41,490
Treasury Stock	- 72	- 72
Accumulated other comprehensive income	-17,679	-17,468
Total Shareholders' Equity	40,867	38,830
Total Liabilities and Shareholders' Equity	\$ 675,703	\$ 709,023

Selected Financial Data

Jun 30, 2025 & Jun 30, 2024	2025	2024
Return on average assets (annualized)	0.45%	0.10%
Return on average equity (annualized)	7.48%	1.80%
Book value	\$ 14.44	\$ 13.72

CONSOLIDATED INCOME STATEMENT

(Dollars in thousands except per share amounts; unaudited)

	Six Months Ended	
	Jun 30 2025	Jun 30 2024
Interest Income		
Loans receivable	\$ 12,082	\$ 11,862
Taxable securities	1,539	1,749
Tax-exempt securities	843	841
Other	376	384
Total Interest Income	14,840	14,836
Interest Expense		
Deposits	5,055	5,134
Borrowed funds	1,036	2,099
Total interest expense	6,091	7,233
Net Interest Income	8,749	7,603
Provision for loan losses	18	176
Net Interest Income after Provision for Loan Losses	8,731	7,427
Other Income		
Income from Fiduciary Activities	361	293
Service charges on deposits	402	405
Other income	1,637	1,288
Total other income	2,400	1,986
Other Expenses		
Salaries/employee benefits	5,305	4,870
Net Occupancy & Equipment	751	748
Marketing	99	101
Other operating expenses	3,605	3,494
Total other expenses	9,760	9,213
Income Before Income Taxes	1,371	200
Federal income taxes	- 128	- 153
Net income	\$ 1,499	\$ 353
Net income per Share	\$0.53	\$0.12