

FIRST COMMUNITY FINANCIAL GROUP, INC.
CONDENSED CONSOLIDATED STATEMENTS OF CONDITION
(Dollars in thousands, except per share amounts; unaudited)

	March 31 2003	December 31 2002	March 31 2002
Assets			
Cash and due from banks	\$ 22,572	\$ 30,965	\$ 29,598
Interest bearing deposits in banks	66	76	63
Federal funds sold	7,500	7,000	0
Securities available for sale	32,435	33,622	19,425
Securities held to maturity	505	505	505
FHLB Stock	1,109	877	2,016
Loans held for sale	10,162	7,432	4,871
Loans	358,971	362,132	287,631
Allowance for credit losses	8,216	7,947	4,396
Net loans	350,755	354,185	283,235
Premises and equipment	11,137	11,141	10,166
Foreclosed real estate	4,785	4,899	5,111
Accrued interest receivable	1,930	1,884	1,530
Cash value of life insurance	8,966	8,863	8,450
Intangible assets	11,680	11,708	6,268
Other assets	1,319	1,293	913
Total assets	\$464,921	\$474,450	\$372,151
Liabilities			
Deposits:			
Demand	\$ 75,598	\$ 82,267	\$ 53,162
Savings and interest bearing demand	161,052	156,031	133,708
Time deposits	136,165	145,909	123,451
Total deposits	372,815	384,207	310,321
Federal funds purchased	0	0	9,200
Short term borrowing	17,607	16,547	8,142
Long term debt	23,000	24,000	550
Accrued interest payable	292	315	248
Other liabilities	5,866	5,172	3,957
Total liabilities	419,580	430,241	332,418
Stockholders' Equity			
Common stock, (no par value); 10,000,000 shares authorized, shares issued: 2003 - 4,392,798; December 2002 - 4,389,236; March 2002 - 4,376,994	28,033	28,430	28,613
Retained earnings	16,808	15,246	11,072
Accumulated other comprehensive income	500	533	48
Total stockholders' equity	45,341	44,209	39,733
Total liabilities and stockholders' equity	\$464,921	\$474,450	\$372,151