

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

	December 31,	
	2002	2001
<b>ASSETS</b>		
Cash and due from banks	\$30,965	\$21,383
Interest bearing deposits at other financial institutions	76	74
Federal funds sold	7,000	0
Securities available for sale	34,025	18,104
Securities held to maturity (market value: 2002 - \$540; 2001 - \$554)	505	506
Federal Home Loan Bank stock, at cost	877	1,985
Loans held for sale	7,432	6,196
Loans	362,132	288,701
Allowance for credit losses	(7,947)	(4,088)
Net Loans	354,185	284,613
Premises and equipment	11,141	10,382
Foreclosed real estate	4,899	4,387
Accrued interest receivable	1,884	1,471
Cash value of life insurance	8,863	8,453
Intangible assets	11,708	6,268
Other assets	1,293	801
Total Assets	\$474,853	\$364,623
 <b>LIABILITIES</b>		
Deposits:		
Demand	\$ 82,267	\$ 55,013
Savings and interest-bearing demand	156,031	123,093
Time	145,909	135,624
Total Deposits	384,207	313,730
Federal funds purchased	0	1,400
Short-term borrowings	16,547	5,655
Long-term debt	24,403	575
Accrued interest payable	315	364
Other liabilities	5,172	4,104
Total liabilities	430,644	325,828
<b>STOCKHOLDERS' EQUITY</b>		
Common stock	5,487	5,467
Additional paid-in capital	22,943	23,129
Retained Earnings	15,246	9,912
Accumulated other comprehensive income (loss)	533	312
Unearned KSOP shares	0	(25)
Total stockholders' equity	44,209	38,795
Total liabilities and stockholders' equity	\$474,853	\$364,623
Shares outstanding at end of period	4,389,236	4,373,362
Book value per share	\$10.07	\$8.87