

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

	December 31,	
	2001	2000
ASSETS		
Cash and due from banks	\$21,383	\$12,640
Interest bearing deposits at other financial institutions	74	172
Securities available for sale	18,104	24,875
Securities held to maturity (market value: 2001 - \$554; 2000 - \$702)	506	676
Federal Home Loan Bank stock, at cost	1,985	1,854
Loans held for sale	6,196	4,121
Loans	288,701	255,183
Allowance for credit losses	(4,088)	(3,503)
Net Loans	284,613	251,680
Premises and equipment	10,382	10,067
Foreclosed real estate	4,387	4,097
Accrued interest receivable	1,471	1,817
Cash value of life insurance	8,453	3,110
Intangible assets	6,268	6,676
Other assets	801	2,450
Total Assets	\$364,623	\$324,235
 LIABILITIES		
Deposits:		
Demand	\$ 55,013	\$ 48,715
Savings and interest-bearing demand	123,093	98,036
Time	135,624	124,626
Total Deposits	313,730	271,377
Federal funds purchased	1,400	2
Short-term borrowings	5,655	13,999
Long-term debt	575	1,303
Accrued interest payable	364	450
Other liabilities	4,104	2,731
Total liabilities	325,828	289,862
STOCKHOLDERS' EQUITY		
Common stock	5,467	5,460
Additional paid-in capital	23,129	23,099
Retained Earnings	9,912	6,349
Accumulated other comprehensive income (loss)	312	(332)
Unearned KSOP shares	(25)	(203)
Total stockholders' equity	38,795	34,373
Total liabilities and stockholders' equity	\$364,623	\$324,235
Shares outstanding at end of period	2,186,681	2,184,003
Book value per share	\$17.74	\$15.74
Tangible book value per share	\$14.88	\$12.68