

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

	Three Months Ended		Twelve Months Ended	
	December 31,		December 31,	
	2001	2000	2001	2000
Interest Income				
Loans	\$6,708	\$6,255	\$28,197	\$25,110
Federal funds sold and deposits in banks	19	15	122	98
Investment securities	308	420	1,469	1,756
Total interest income	7,035	6,690	29,788	26,964
Interest Expense				
Deposits	2,148	2,520	10,073	9,391
Other	74	248	317	1,019
Total interest expense	2,222	2,768	10,390	10,410
Net interest income	4,813	3,922	19,398	16,554
Provision for Credit Losses	758	40	1,716	(50)
Net interest income after provision for credit losses	4,055	3,882	17,682	16,604
Non-Interest Income				
Service charges on deposit accounts	813	477	2,462	1,922
Origination fees and gains on sales of loans	649	281	2,047	999
Other operating income	47	375	1,815	2,054
Total non-interest income	1,509	1,133	6,324	4,975
Non-Interest Expense				
Salaries and employee benefits	2,181	1,777	9,589	8,071
Occupancy and equipment	735	544	2,429	2,186
Other expense	1,188	942	5,683	4,841
Total non-interest expense	4,104	3,263	17,701	15,098
Income before income taxes	1,460	1,752	6,305	6,481
Income Taxes	354	521	1,868	2,120
Net Income	\$ 1,106	\$ 1,231	\$ 4,437	\$ 4,361
Net income per common share:				
Basic	\$0.51	\$0.57	\$2.04	\$2.02
Diluted	\$0.49	\$0.55	\$1.99	\$1.96
Average number of common shares outstanding	2,180,569	2,178,375	2,180,129	2,158,693
Average number of diluted common shares outstanding	2,234,661	2,236,459	2,234,221	2,227,903
Return on Average Assets	1.20%	1.55%	1.27%	1.40%
Return on Average Equity	11.58%	14.77%	12.13%	13.62%