

FIRST COMMUNITY FINANCIAL CORPORATION
CONSOLIDATED BALANCE SHEETS

(Dollars in Thousands)

	September 30, 2009 (unaudited)	September 30, 2008
ASSETS		
Cash & Due from Banks	\$ 6,373	\$ 7,775
Interest Bearing Deposits with Banks	3,947	1,007
Federal Funds Sold	5,359	-
Investment Securities	108,080	92,133
Loans - Net of Unearned Income	213,781	212,054
Allowance for Loan Losses	(2,341)	(1,439)
Net Loans	211,440	210,615
Premises and Equipment	6,280	6,573
Other Assets	11,268	10,627
TOTAL ASSETS	\$ 352,747	\$ 328,730
LIABILITIES		
Deposits		
Non-Interest Bearing	\$ 27,342	\$ 28,476
Interest Bearing	266,144	231,810
Total Deposits	293,486	260,286
Short-Term Borrowings	4,214	15,865
Long-Term Borrowings	27,155	27,155
Other Liabilities	2,795	2,720
TOTAL LIABILITIES	327,650	306,026
SHAREHOLDERS' EQUITY		
Common Stock	7,018	7,007
Capital in Excess of Par Value	336	279
Retained Earnings	16,680	15,093
Treasury Stock	(110)	(31)
Accumulated Other Comprehensive Income (Loss)	1,173	356
TOTAL SHAREHOLDERS' EQUITY	25,097	22,704
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	\$ 352,747	\$ 328,730

FIRST COMMUNITY FINANCIAL CORPORATION
STATEMENTS OF INCOME

(Dollars in Thousands, Except Per Share Data)

(unaudited)

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2009	2008	2009	2008
INTEREST INCOME				
Interest & Fees on Loans	\$ 3,500	\$ 3,581	\$ 10,655	\$ 10,373
Interest on Securities	1,099	1,097	3,184	3,205
Other Interest & Dividends	15	33	40	158
TOTAL INTEREST INCOME	4,614	4,711	13,879	13,736
INTEREST EXPENSE				
Interest on Deposits	1,881	1,910	5,635	5,989
Interest on Borrowings	321	378	972	1,156
TOTAL INTEREST EXPENSE	2,202	2,288	6,607	7,145
NET INTEREST INCOME	2,412	2,423	7,272	6,591
Provision for Loan Losses	535	93	737	168
NON-INTEREST INCOME				
Service Charges on Deposits	214	227	604	640
Fiduciary Activities	163	99	422	299
Realized Gain(Loss) on Sales of Securities	185	-	459	-
Realized Gains on Sale of Other Real Estate	-	-	-	-
Other Income	290	257	858	745
TOTAL NON-INTEREST INCOME	852	583	2,343	1,684
NON-INTEREST EXPENSES				
Employee Compensation & Benefits	1,058	1,037	3,219	2,942
Net Occupancy & Equipment Expense	280	289	874	867
Other Non-Interest Expense	801	648	2,474	1,952
TOTAL NON-INTEREST EXPENSES	2,139	1,974	6,567	5,761
Income Before Income Taxes	590	939	2,311	2,346
Applicable Income Taxes	71	220	436	512
NET INCOME	\$ 519	\$ 719	\$ 1,875	\$ 1,834
Basic Earnings Per Share	\$ 0.37	\$ 0.51	\$ 1.34	\$ 1.31

BOARD OF DIRECTORS

Nancy S. Bratton

Jody D. Graybill

John P. Henry, III

Samuel G. Kint

David M. McMillen

Charles C. Saner

Roger Shallenberger

Lowell M. Shearer

David L. Swartz

Frank L. Wright

FNBM is collecting food and toys for local families this holiday season.



Food Drive

Donations will go to the Juniata County Food Pantry & Perry County Food Bank through Nov. 30th

Toy Drive

Juniata County

All toys collected through Dec. 14th will go to Juniata County Head Start

Perry County

All toys collected through Dec. 10th will be donated to the Join Hands Organization

Stop by any office to make a donation.

First Community Financial Corporation
Last 4 Quarters Trading Range*

<u>Quarter Ending</u>	<u>HI</u>	<u>LOW</u>
9/30/2009	\$30.00	\$20.00
6/30/2009	\$30.00	\$28.00
3/31/2009	\$31.00	\$29.50
12/31/2008	\$31.00	\$29.50

*This table reports per share prices at which the Corporation's common stock has actually traded in private transactions and some public databases transactions during the periods and on the dates indicated of which the Corporation has knowledge. To the best of the Corporation's knowledge, such prices do not include any retail mark-up, mark-down or commission.

Dividend Reinvestment/ Stock Purchase Plan

- ◆ Opportunity to reinvest dividends directly into the company with compound growth
- ◆ Opportunity to purchase additional shares with voluntary cash payments
- ◆ No brokerage commissions or fees
- ◆ Prospectus and enrollment information available

*For shareholder services questions, please feel free to contact us at 717-436-2144, extensions 2102 or 2125, or at jkskauffman@fnbmifflintown.com.



MIFFLINTOWN OFFICE
(717) 436-2144

TUSCARORA VALLEY OFFICE
(717) 436-8947

FERMANAGH OFFICE
(717) 436-8968

DELAWARE OFFICE
(717) 535-5158

EAST WATERFORD OFFICE
(717) 734-2400

WEST PERRY OFFICE
(717) 789-4500

ICKESBURG OFFICE
(717) 438-3050

NEW BLOOMFIELD OFFICE
(717) 582-7599

LOYSVILLE OFFICE
(717) 789-2400

SHERMANS DALE OFFICE
(717) 582-7424

BLOOMFIELD BOROUGH OFFICE
(717) 582-3977

TRUST & INVESTMENT SERVICES
(717) 436-2144

TOLL-FREE
1-866-950-2144

*First Community
Financial Corporation*

Financial Statements September 30, 2009

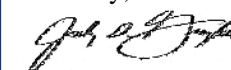
While we moved into the second half of the year, our federal government continued its efforts to stimulate the economy, while community banks continue to support their local areas, as we've done since 1864. Part of this government effort is being charged to banks as FDIC and OCC assessments, which totaled \$429,000 or 300% more than was expensed in 2008. Even with these and other expenses, our net income was still \$41,000 ahead of this period in 2008. Accordingly, we are pleased to report that when compared to the first nine months of 2008,

Assets expanded by over \$24,000,000 or 7%
Deposits grew over \$33,000,000 or 13%
Trust Department fees expanded \$123,000 or 41%

During these times, we continue to support our local customers and communities by continuing to lend, while initiating food and toy drives during this coming holiday season. Also, looking forward, during the fourth quarter, we are launching our new website to enhance our online presence.

As always, we value the confidence that our customers have placed in us, as well as the contributions of our Directors, Directors Emeriti, Advisory Boards, Officers and Employees in achieving these results. Your investment in First Community Financial Corporation is greatly appreciated.

Sincerely,



Jody D. Graybill
President