

OUR LOCATIONS

ARKANSAS

BATESVILLE 1325 Harrison Street..... 870-612-3400 3 Eagle Mountain Boulevard..... 870-612-3499 301 East Main Street..... 870-569-1060	JONESBORO 1617 South Caraway Road 870-932-5600 630 Southwest Drive 870-932-5600 222 East Washington Avenue..... 870-932-5600
BALD KNOB 159 Highway 167 501-724-2113	JONESBORO MORTGAGE OFFICE 1823 Grant Avenue, Suite A 870-932-5600
BAY 306 Elder Street..... 870-890-2594	LEPANTO 202 Greenwood Avenue..... 870-475-2306
CABOT 3084 Bill Foster Memorial Highway 501-605-1671 11 Prospect Court 501-605-1671	LITTLE ROCK 4900 Kavanaugh Boulevard 501-502-0192 8201 Ranch Boulevard 501-605-6338
CAVE CITY 102 South Main Street..... 870-283-3190	MOUNTAIN HOME 310 Highway 62 East..... 870-425-1507
CHEROKEE VILLAGE 1 Iroquois Drive..... 870-856-4212	NEWPORT 2525 Malcolm Avenue..... 870-201-6202
CONWAY 1089 Front Street 501-764-9640	SEARCY 2401 West Beebe Capps Expressway 501-207-6000 800 East Beebe Capps Expressway..... 501-203-2200 2801 East Race Street..... 501-207-6030
HARRISON 220 East Ridge Avenue 870-204-5600	SOUTHSIDE 1 Allen Chapel Road..... 870-612-3480

MISSOURI

GOODMAN 110 East Main Street 417-364-7224
NEOSHO 3005 Gardner Edgewood Drive..... 417-451-2025 111 East Main Street 417-451-3222
JANE 21196 US 71..... 417-226-6299



www.firstcommunity.net
Find us on

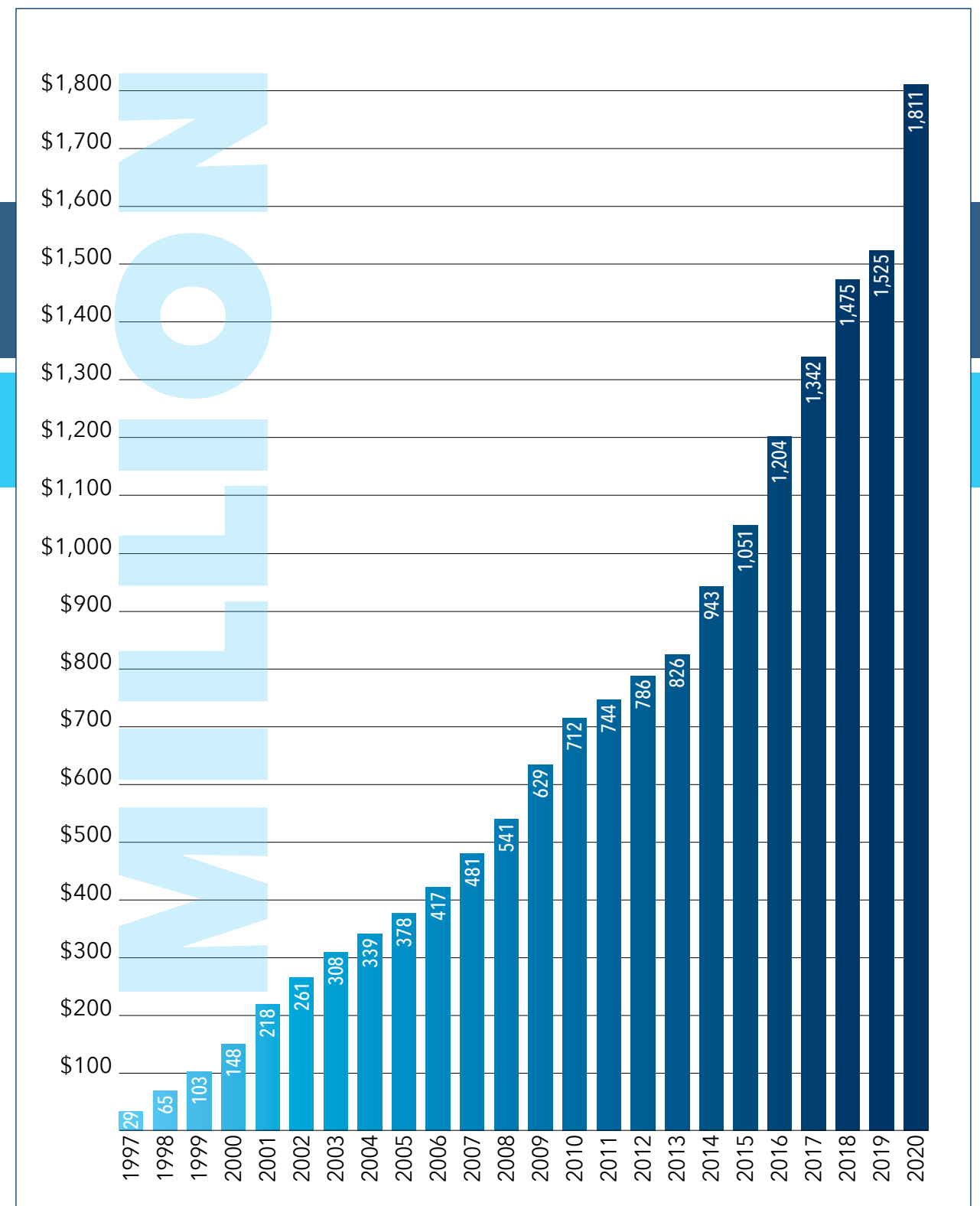


FIRST COMMUNITY BANCSHARES, INC. ANNUAL REPORT



First Community Bank is proud to be the recipient of the Forbes 2020 BEST-IN-STATE BANK for Arkansas! At First Community Bank, we strive to provide superior service to our customers and give back to the communities we serve. We believe that putting our communities and our customers first is what has earned us the rank of the best bank in Arkansas!

ASSET GROWTH





DALE COLE & BORIS DOVER

ALL THE BEST



We are pleased to present you with the First Community Bancshares, Inc. annual report which provides key information on our 2020 progress.

We passed many milestones in 2020 and were delighted when Forbes recognized First Community Bank for its 2020 *Best-In-State Banks and Credit Unions* list. This prestigious award is presented by Forbes and Statista Inc., the world-leading statistics portal and industry-ranking provider.

First Community Bancshares, Inc. recorded the top earnings in the history of the company with net income of \$15.355 million compared to \$13.814 million last year, an 11% increase. Additionally, we can report a total asset growth from \$1.525 billion to \$1.811 billion, an increase of \$286 million.

Furthermore, 2020 was our best year on record for loan and deposit growth. Loans grew by \$214 million. We facilitated 875 PPP loans in the first CARES Act allotment for a total of \$69.5 million and our deposits grew by \$256 million.

In the area of non-interest income, it was a record year. Our secondary mortgage department recorded revenue of \$6,246,074. Insurance, Brokerage and Trust followed suit with their top annual revenues to date. Our debit card interchange and merchant card processing revenue was also at an all-time high.

Dealer Direct also set an all-time record for earnings at \$1,268,987, with an efficiency ratio of 33.84% and an ROA of 3.07%.

During temporary lobby closures, customers quickly adapted to our suite of electronic banking services. Online account opening, mobile and internet banking, remote deposit capture, and our new ATMs with deposit automation features provided customers with the ability to bank from a distance. Additionally, our drive-thru lanes were converted into customer service centers.

We broke ground on a new operations center at 1401 Harrison Street, beside the financial institution's headquarters. The nearly completed three-story operations center will be approximately 28,809 sq. ft. and will be connected to the existing location by a sky bridge over 14th Street.

We remain dedicated to our directors, team members and customers. Your continued support and loyalty are priceless to our bank and all of the communities we serve.

Dale Cole

Chairman, President & CEO
First Community Bancshares, Inc.

Chairman & CEO
First Community Bank

Boris Dover

Executive Vice President
First Community Bancshares, Inc.

President & COO
First Community Bank

BOARD OF DIRECTORS



DONALD C. BEDELL
HEALTH CARE & INVESTMENTS

DALE COLE
CHAIRMAN & CHIEF EXECUTIVE OFFICER,
FIRST COMMUNITY BANK

BORIS DOVER
PRESIDENT & CHIEF OPERATING OFFICER,
FIRST COMMUNITY BANK

PRESTON W. GRACE, III
WHITE RIVER DISTRIBUTORS,
WRD ENTERTAINMENT



RICK KENT
MIDSTATE INVESTMENTS, LLC

RAYMOND LACROIX, JR.
LACROIX PRECISION OPTICS, INC.

DIANNE LAMBERTH
WHITE RIVER BITUMINOUS, INC.,
ATLAS ASPHALT,
WHITE RIVER MATERIALS,
THE COURSE AT EAGLE MOUNTAIN

DR. CHARLES M. MCCLAIN
RETIRED RADIOLOGIST
BANK BOARD ONLY



JOHN SARRATT
BUSINESS INVESTOR

FRANK TRIPP
PIONEER PLAZA

SHEILA WAGNON
H&W ENDEAVORS,
BGS ENTERPRISES

KEITH WEBB
REAL ESTATE INVESTMENTS

OUR CEO & PRESIDENTS



DALE COLE
CHAIRMAN &
CHIEF EXECUTIVE OFFICER

BORIS DOVER
PRESIDENT &
CHIEF OPERATING OFFICER

WILL COOK
COMMUNITY PRESIDENT,
NEOSHO, GOODMAN, JANE

STEVE DUNN
COMMUNITY PRESIDENT,
MOUNTAIN HOME, HARRISON



GRANT GORDY
COMMUNITY PRESIDENT,
CONWAY

RENÉ JULIAN
COMMUNITY PRESIDENT,
LITTLE ROCK

ALLEN WILLIAMS
MARKET PRESIDENT,
JONESBORO, BAY, LEPANTO

DAVID WOOD
EVP/MARKET PRESIDENT,
SEARCY, BALD KNOB, CABOT

EXECUTIVE VICE PRESIDENTS



LAURA BRISSEY
EVP/GENERAL COUNSEL

HANK PEARCE
EVP/CHIEF LENDING OFFICER

MICHELLE REESOR
EVP/DIRECTOR OF RISK MANAGEMENT

JASON TAYLOR
EVP/CHIEF FINANCIAL OFFICER

LEADERSHIP TEAM



AMBER BASS
SVP | BUSINESS &
ELECTRONIC SOLUTIONS



CHRISTY BEAGLE
SVP | SECONDARY MORTGAGE
MANAGER



BRANDON BREWER
SVP | TRUST & WEALTH
MANAGEMENT DIRECTOR



AUSTIN BRIGHTOP
SVP | COMMERCIAL LENDING



SHERRI CARROLL
SVP | CREDIT OFFICER



RON CARTER
SVP | COMMERCIAL LENDING



MIKE CHESNUT
SVP | COMMERCIAL LENDING



ANTHONY CLARK
PRESIDENT | COMMUNITY
INSURANCE PROFESSIONALS



JONATHAN COLE
SVP | APPRAISAL REVIEW
MANAGER



LAURA CORNETT
SVP | MARKETING &
BUSINESS DEVELOPMENT



TABITHA EDDINGTON
SVP | BRANCH MANAGER
& LENDING



LUCINDA ELMS
SVP | LOAN DOCUMENTATION
MANAGER



BRIAN EMISON
SVP | CHIEF DEPOSIT OFFICER



DWIGHT FORD
SVP | CHIEF CREDIT OFFICER



HEATHER FULBRIGHT
SVP | HUMAN RESOURCE
DIRECTOR



KENNY GERHARDT
SVP | TELLER OPERATIONS



CHARLES GREEN
SVP | COMMERCIAL LENDING



JERRY HARRISON
SVP | COMMERCIAL LENDING



PHILIP HAYS
SVP | BRANCH MANAGER
& LENDING



TROY HENLEY
SVP | OPERATIONS &
SECURITY MANAGER



ROB HIGGINBOTHAM
SVP | COMMERCIAL LENDING



PAUL HINDMAN
SVP | SENIOR REGIONAL
LENDER



MATT HOUSE
SVP | COMMERCIAL LENDING



KARL KEMP
SVP | DIRECTOR OF
INFORMATION TECHNOLOGY



MATT MCDONALD
SVP | COMMERCIAL LENDING



KEITH MELSON
SVP | LOAN REVIEW
MANAGER



LORI MELTON
SVP | BUSINESS DEVELOPMENT
OFFICER



VERONICA PEARCE
SVP | FINANCE



TAMMY POOLE
SVP | RETAIL BANKING



CARRIE PRICE
SVP | CHIEF MARKETING
OFFICER



STUART PUCKETT
SVP | SENIOR REGIONAL
LENDER



JEFF REVES
SVP | INTERNAL AUDIT
MANAGER



RANDY REWIS
SVP | COMMERCIAL LENDING



ROBB ROBERTS
SVP | COMMERCIAL LENDING
& SPECIAL PROJECTS



JENNIFER SCARBROUGH
SVP | SECONDARY MORTGAGE
SPECIAL PROJECTS



DEWEY SHANKS
SVP | SENIOR REGIONAL
LENDER



LEANN SILER
SVP | COMMERCIAL LENDING
& MANAGER OF RETAIL
LENDING



CHERYL SMITH
SVP | EXECUTIVE
ADMINISTRATION



JUDY SWAIM
SVP | CHIEF OPERATIONS
OFFICER

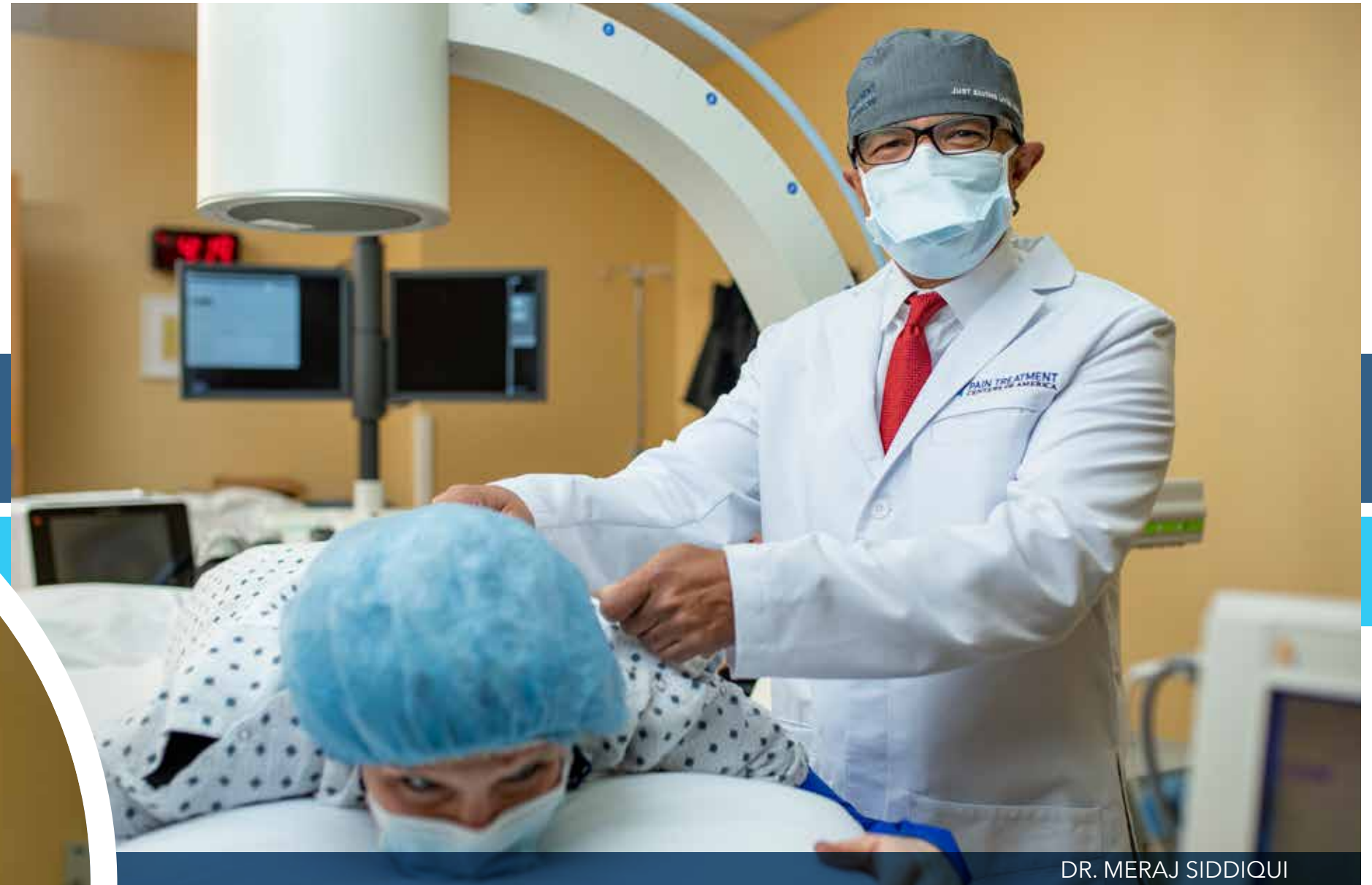


CHRIS TREAT
SVP | TRUST & WEALTH
MANAGEMENT DIRECTOR
OF SALES



STEVE WILCOXON
SVP | DEALER DIRECT

PAIN TREATMENT CENTERS OF AMERICA



DR. MERAJ SIDDIQUI

Dr. Meraj Siddiqui and Dr. Ronald Tilley cofounded Pain Treatment Centers of America in August 2014, and Dr. Siddiqui acquired complete ownership in 2018. Today, Pain Treatment Centers of America operates 13 locations nationwide with approximately 220 employees. Doctors use traditional and cutting-edge technology to manage pain and improve the overall quality of life of patients.

"First Community Bank provides excellent banking services to all of my businesses, and I am thankful for our long-term partnership," said Siddiqui. "Mr. Dover once gave me some great advice. He said that a successful business requires four things - a good team, a good bank, a good attorney and a good accountant. It was the best advice anyone has given me in regard to a business principle."

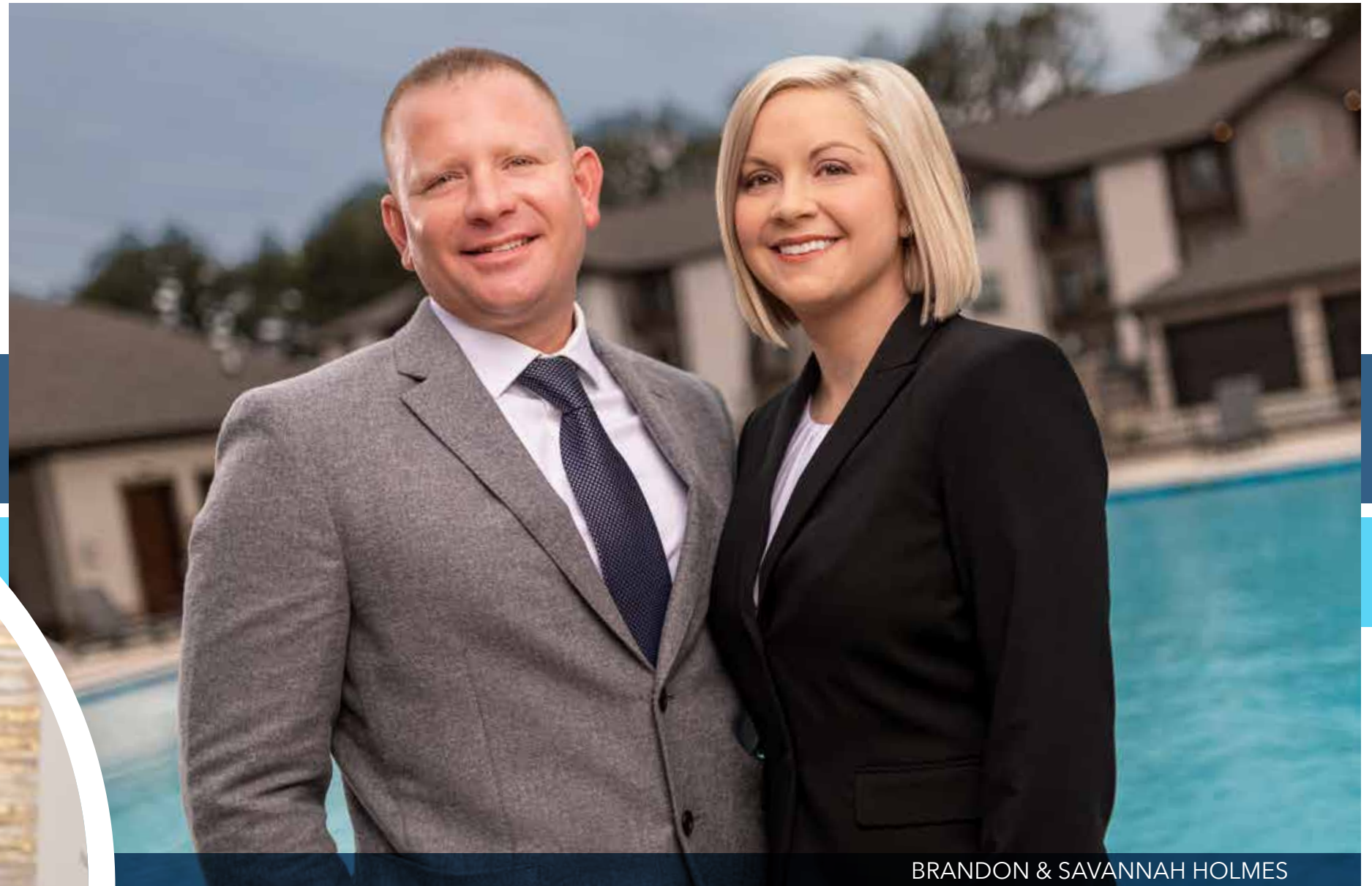
Dr. Siddiqui completed his training in anesthesiology

and pain management at Jackson Memorial located at University of Miami. He is an active member of the American Society of Interventional Pain Physicians and Arkansas Medical Society. He is also board certified in anesthesiology and pain management. Dr. Siddiqui has taught numerous courses on pain management, published several articles in peer reviewed journals and remains actively involved in pain management research.

"Our success would not be possible without the best physicians, nurse practitioners, physician assistants, nurses and administrative staff in the state," said Dr. Siddiqui.

"Dr. Siddiqui is one of the most talented, driven individuals I've ever known," said Boris Dover, president and COO. "His pain treatment centers specialize in restoring functionality and giving those with chronic pain a chance to live a better life."

HAMMERHEAD CONTRACTING & DEVELOPMENT, LLC



BRANDON & SAVANNAH HOLMES

The dynamic husband and wife team of Brandon and Savannah Holmes operates Hammerhead Contracting, based in Jonesboro, Arkansas. Together, the talented couple designs and develops single-family, multi-family, and planned unit developments.

It started in Batesville in 2008, but the most recent addition to their extensive list of completed projects is The Landing at Greensborough Village in Jonesboro, Arkansas. This 264-unit luxury apartment complex features a large clubhouse, commercial gym, 64 garages and a cyber cafe with free Starbucks® coffee for residents. Additionally, it has a playground, grilling building and a resort style pool.

"I started banking with First Community Bank in 2008 when I established Hammerhead," said Brandon Holmes. "At the time, Mr. Cole told me if I would listen to Leann Siler, she could make me a better businessman. She did just what he said and so much more. Mr. Cole, Leann and the First Community Bank team have believed in our dreams and given us solid advice along the way. We

know that First Community Bank cares not only about our business, but also our family. We have formed lifelong relationships with so many people at the bank and are so grateful to have First Community Bank play such a large part in our company."

"Savannah and I appreciate and enjoy working with our amazing team," said Holmes. "All of this would not be possible without their hard work and dedication to Hammerhead Contracting."

"Brandon and I enjoy working together to design homes for people to fall in love with, regardless of whether they are owning or renting the home," said Savannah Holmes.

"I often tell people that my customers become my friends, but they actually become more like family," said Leann Siler, senior vice president, commercial lending. "This is definitely the case with Brandon and Savannah. We've built a relationship of mutual trust and respect, and it's an honor to play a role in helping build their business."

CHILDREN'S ADVOCACY CENTER OF INDEPENDENCE COUNTY



LEFT TO RIGHT: STEFFANIE EVANS, LAYNETTE COLE, NATASHA McCOY, CAITLYN DENISON-PRATT, NICHOLE WIGTON, DENISE JOSLIN, AND OLIVIA FLOYD

The Children's Advocacy Center of Independence County is a 501(c)(3) nonprofit that was established in 2017 and began serving children in November 2018. Each individual hand on the wall is symbolic of one child that has been a victim of sexual abuse or neglect in Independence, Izard, Stone, Sharp or Fulton counties. This visual serves as a startling reality of how much the services at the Children's Advocacy Center of Independence County are desperately needed. The Independence County center is 1 of 17 CAC locations in the state, and their mission is to empower, protect and heal victims of child abuse.

"We believe that in order to have a healthy community, our children must be healthy," said executive director, Steffanie Evans. "Children who have experienced abuse need special services in order to heal and grow to become successful adults. We believe that by helping child victims and their families, we ultimately help our community thrive."

After being hurt, children are often re-traumatized by the systems meant to protect them; the center exists to try and change this. They provide a safe and friendly

place where a team of child safety professionals join forces to serve each child and their family as holistically as possible. The center provides forensic interviews, medical examinations, therapy, advocacy, and community education. Since inception, the center's served over 400 children.

"First Community Bank has been an incredible friend of the CAC. They have given significant time and resources to our cause by sponsoring events, donating supplies and organizing and being the presenting sponsor of the Howard House Annual Golf Tournament, our largest fundraising event. First Community has also provided financing for our office building and a line of credit for operations. Every time we have needed banking resources, supplies or help, First Community Bank has stepped up to the plate."

"It is our pleasure to be a resource to our local CAC," said Dale Cole, chairman & CEO. "Having this organization in our community is vital for our children. These services are so important to protect the most important residents in our community, our children."

SEARCY INDUSTRIAL PRODUCTS, INC.



RYAN THARP & DOUG GLENN

Founded in September of 2000, Searcy Industrial Products, Inc. in Searcy, Arkansas, sells cutting tools and metalworking products to industrial manufacturers. Last year the company celebrated their 20th anniversary.

Founder and owner, Doug Glenn, has gained a reputation as a premier partner in providing metalworking solutions. The business serves as a technical advisor to assist customers and help them increase their competitiveness. They go beyond the traditional cutting tool distributor's transactional role. They collaborate with industry-leading vendors and use their experience and training to implement the latest technology to enhance their customers' efficiency and profitability.

According to Glenn, "First Community Bank has provided working capital at all phases of our growth along with trustworthy advice on major business decisions. From the beginning, I felt that my lender,

David Wood, had a genuine interest in our success. For over 15 years, he has been a reliable partner when we needed capital to fuel our growth. First Community Bank is always fair, competitive, and very easy to work with."

"We have a dynamic leadership team; our team members are all passionate about helping our customers have the right tool at the right place at the right time," Glenn said.

"At First Community Bank, we are all about providing our business customers the financial tools they need to grow and stay strong," said David Wood, market president of the Searcy and Cabot regions. "This Searcy based business reaches customers across the state of Arkansas and surrounding areas. Doug Glenn and the team at Searcy Industrial Products use their technical expertise to help manufacturing companies achieve their best performance. What an honor to have Glenn and his company based right here in Searcy."

JT WHITE HARDWARE & LUMBER



LINDSEY WILCOX & TONY McDONALD

Since 1940, the family of the late John Thomas White has been serving the building needs of northeast Arkansas at JT White Hardware & Lumber. For over 80 years they've provided building materials and excellent customer service to area contractors and do-it-yourselfers for commercial and residential projects.

Today, JT White Hardware & Lumber is operated by RTK, Inc. and JT White Holdings, including Lindsey Wilcox, grandchild of JT, pictured above. Tony McDonald, also pictured, serves as manager of the location at 915 East Parker Road in Jonesboro, Arkansas. Their team remains dedicated to keeping the legacy of their father and mentor alive.

"Customer Service is our number one priority," McDonald said. "We enjoy every aspect of serving our community and giving back. It doesn't matter if you are buying one nail or an entire framing package; we strive to give you the best customer service. We

continue to be a business built on equal parts of trust, integrity, reliability, teamwork and quality."

McDonald added, "First Community Bank has gone above and beyond with their kindness and willingness to assist our business. Kembralyn Redman has even come in on her day off to help with our credit card processing equipment. We can always count on Kembralyn and Shena Sims. Actually, anytime we deal with anyone at the bank, it's like a ray of sunshine."

"JT White Hardware & Lumber is known for their great connection with the community," said Kembralyn Redman, business development officer. "Their continued support through memorial scholarships and various other efforts with local high schools sports and band shows that they are great community partners. Their golden rule of treating customers how they want to be treated always begins with a welcoming smile which makes you feel just like family."

REES COMMERCIAL, INC.



JOHN & JOHN AARON REES

Rees Commercial, Inc., founded and operated by John Rees alongside his son John Aaron Rees, is a commercial real estate company in Little Rock, Arkansas, that specializes in development, leasing and management. The Rees' also have Rees Construction, LLC, which is a general contracting company that constructs retail and office buildings throughout central Arkansas.

For Rees Commercial, Inc., the development process begins with selecting a tract of land, constructing the building from the ground up and transforming it into a retail structure that will house businesses who cater to the needs of the community.

"We are a family-owned commercial real estate development company that caters to our tenants by providing leasing, construction and management services," said Rees. "We take a personal and responsive approach to our tenants' needs. We want to

continue to provide affordable and attractive locations for businesses to succeed. Our overall goal is to serve our community in the highest degree possible."

Rees continued, "First Community Bank has proven to be responsive to our needs. We are proud to be financing our latest development on Chenal Parkway, The Shoppes at Chenal, with First Community Bank. They deliver top-tier service, and much like our own customer service philosophy, they put their customers first."

"Clearly Rees Commercial is living up to their slogan of 'Developing Central Arkansas for future generations,'" said Austin Brightop, senior vice president, commercial lending. "It is great to work with a forward-thinking company who has a passion for building stronger communities. John is an outstanding builder, and he puts forth all his efforts into improving the business community of Little Rock and central Arkansas."

HARRIS TRUCKING AND CONCRETE CONSTRUCTION, INC.



TREMAYNE HARRIS

Tremayne Harris is a pastor, philanthropist and the founder of Harris Trucking and Concrete Construction, Inc., located in Plumerville, Arkansas. Founded in 2004, the company provides commercial concrete construction services as well as commercial and residential general contracting services. A third generation entrepreneur, Tremayne grew up surrounded by his grandfather and father who were in the concrete and plastering business.

"First Community Bank has provided financing to help with the day-to-day operations for my business, property purchases, and construction equipment. The bank is there for every facet of my business whenever I need them. I enjoy banking with a community bank because they too believe in building relationships, treating customers fairly and putting their customers first."

Tremayne's expertise in commercial concrete has given him the opportunity to work with large commercial customers, including Fortune 100 companies.

"Our reputation matters, so we take pride in making sure that our customers are satisfied with our services," Harris said. "I enjoy developing strong working relationships with my clients and my employees. My goal is to help as many people as possible. I always treat others the way that I want to be treated."

Harris went on to say, "It is the employees of Harris Trucking and Concrete that set our company apart. We all work together, and we are like family. It is a daily journey through our discussions about work, faith, kids, finances, etc. These reciprocal relationships and conversations mean so much to me."

"Tremayne is a fantastic businessman," said Grant Gordy, Conway community president. "He has experienced incredible success over the years, and the community is all the better for it. Tremayne doesn't miss an opportunity to help those in need, usually without fanfare. I am proud to call him a friend and client and appreciative that First Community Bank gets to play a part in his success and philanthropic efforts."

SIGNATURE INTERIOR EXPRESSIONS



SHANE & KRISTA LAKE

Signature Interior Expressions is a locally owned digital fabrication facility in Neosho, Missouri, that specializes in stone and quartz countertops, hardwood flooring, tile, entry doors, shower systems and a wide variety of kitchen and bathroom finishes.

Owners Shane and Krista Lake began their relationship with First Community Bank in a 25,000 square foot facility in 2008. Within 10 short years they had outgrown that location and were looking to expand. "We had as much product outside as we did inside," said Shane. "We called our long-time lender, Rob Higginbotham, to discuss our growing needs. We went from a 25,000 square foot facility to an 80,000 square foot facility. Rob gets almost as excited about new equipment purchases as we do. Our materials are all indoors now, so, regardless of the weather, we can help you plan your next project."

"Home is the most important place for a family. People spend so much time there, and we love

helping customers create enjoyable spaces where memories can be made," said Krista.

From dream kitchens to spa quality bathrooms, and everything else in between, Signature Interior Expressions has the expertise to turn visions into reality. The showroom has a large selection, and the staff helps educate customers about each stone so they can be confident in their decisions.

"Shane and Krista have such a strong work ethic," said Rob Higginbotham, senior vice president, commercial lending. "They've built their business on good character, hard work, and standing behind what they sell. They truly believe that customers deserve only the best for their homes, and they go above and beyond to prove it."

Shane added, "The overall bank support has been amazing and has helped our business excel. Nothing compares to the hometown feel of First Community Bank."

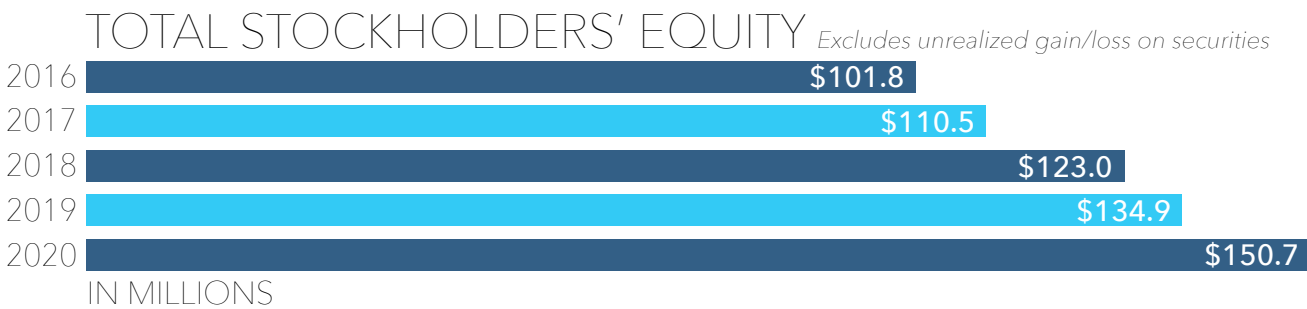
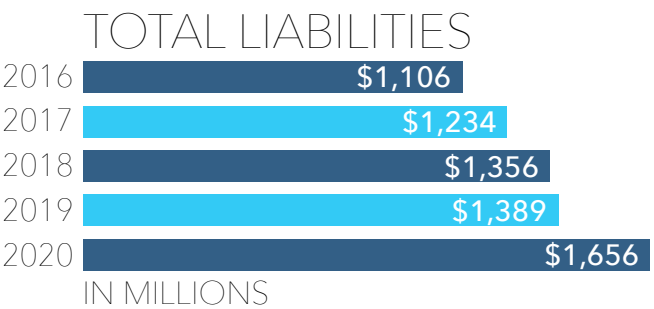
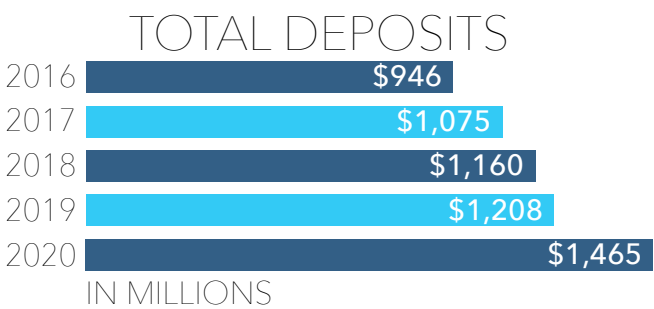
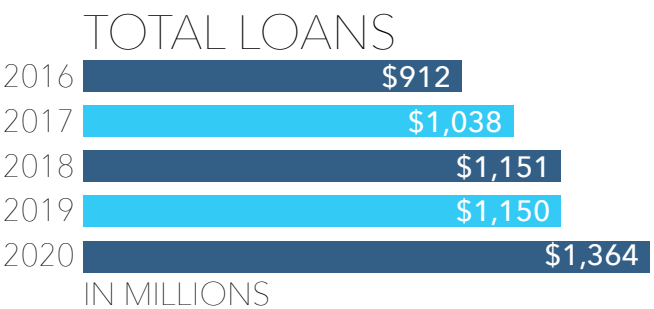
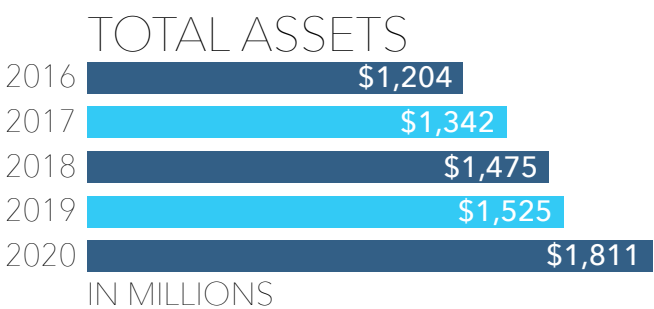
CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION

FIRST COMMUNITY BANCSHARES, INC.

DECEMBER 31, 2019-2020

ASSETS	2019	2020
Cash & Due from Banks	\$18,158,009	\$20,590,755
Interest-Earning Deposits	\$39,625,000	\$94,150,000
Total Cash & Cash Equivalents	\$57,783,009	\$114,740,755
Securities Available for Sale	\$225,483,077	\$235,794,069
Net Loans Receivable	\$1,150,020,268	\$1,364,242,039
Accrued Interest Receivable	\$7,076,169	\$7,647,038
Premises & Equipment	\$45,693,312	\$52,734,480
Foreclosed Assets	\$8,831,780	\$5,197,573
Bank-Owned Life Insurance	\$11,420,580	\$11,661,147
Other Assets	\$18,615,781	\$18,845,515
Total Assets	\$1,524,923,976	\$1,810,862,616

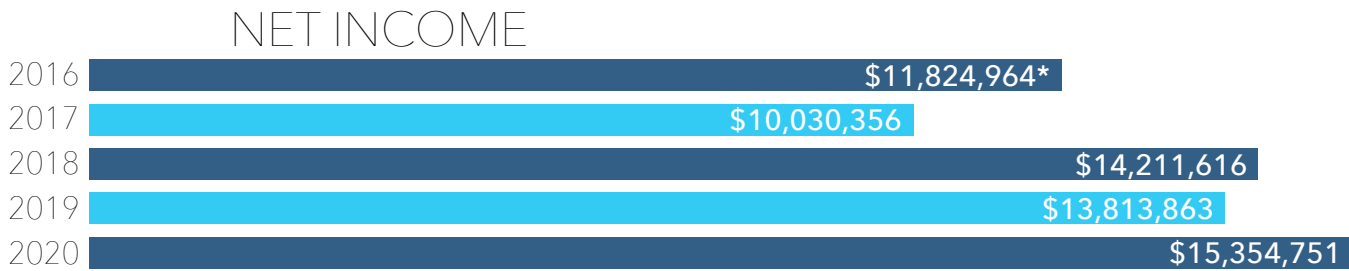
LIABILITIES	2019	2020
Non-Interest-Bearing Transaction Accounts	\$143,992,738	\$231,012,223
Interest-Bearing Transaction & Savings Accounts	\$468,280,549	\$617,156,949
Time Deposits	\$596,133,863	\$616,399,900
Total Deposits	\$1,208,407,150	\$1,464,569,072
Short-Term Borrowings	\$25,910,950	\$34,055,167
Accrued Interest Payable	\$926,397	\$738,426
Dividends Payable	\$2,445,084	\$0
Other Liabilities	\$8,591,534	\$8,657,335
Long-Term Debt	\$142,508,199	\$148,281,642
Total Liabilities	\$1,388,789,314	\$1,656,301,642
Stockholders' Equity		
Common Stock, \$1 Par Value, 500,000 Shares Authorized		
139,673 Issued in 2019 & 140,516 in 2020	\$139,673	\$140,516
Capital in Excess of Par Value	\$36,147,208	\$36,940,197
Retained Earnings	\$100,556,245	\$115,910,996
Net Unrealized Gains (Losses) on Securities Available for Sale	\$1,276,971	\$3,910,605
Treasury Shares, at Cost, 3,835 in 2019 & 4,147 in 2020	(\$1,985,435)	(\$2,341,340)
Total Stockholders' Equity	\$136,134,662	\$154,560,974
Total Liabilities & Stockholders' Equity	\$1,524,923,976	\$1,810,862,616



CONSOLIDATED STATEMENTS OF INCOME

FIRST COMMUNITY BANCSHARES, INC.

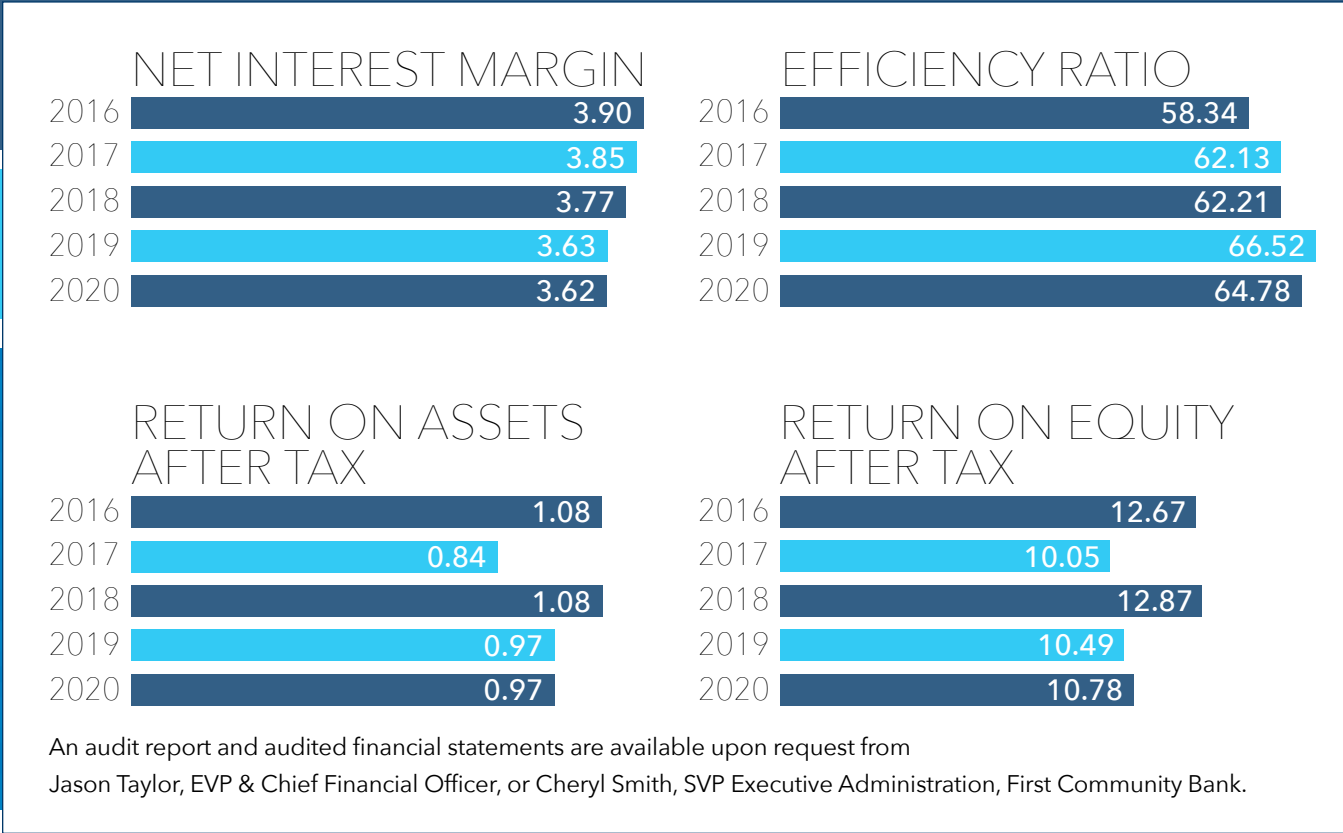
	2019	2020
Interest Income		
Interest & Fees on Loans	\$63,704,348	\$68,663,155
Interest & Dividends on Securities	\$6,523,360	\$5,537,404
	\$70,227,708	\$74,200,559
Interest Expense		
Interest on Deposits	\$15,261,751	\$14,215,155
Interest on Federal Funds Purchased & Securities		
Sold Under Agreements to Repurchase	\$425,465	\$334,050
Interest on Other Borrowings	\$4,745,280	\$3,692,726
	\$20,432,496	\$18,241,931
Net Interest Income	\$49,795,212	\$55,958,628
Provision for Loan Losses	(\$2,450,000)	(\$4,850,000)
Net Interest Income after Provision for Loan Losses	\$47,345,212	\$51,108,628
Other Income		
Service Charges on Deposit Accounts	\$4,369,903	\$3,614,566
Other Service Charges & Fees	\$7,284,296	\$12,206,807
Insurance Commissions	\$1,565,978	\$1,582,784
Net Gain (Loss) on Securities Available for Sale	\$23,956	\$153,919
Other	\$2,018,738	\$2,086,949
	\$15,262,871	\$19,645,025
Other Expenses		
Compensation & Related Expenses	\$26,989,596	\$32,280,980
Net Occupancy	\$3,914,472	\$3,812,214
Equipment & Data Processing	\$4,310,156	\$5,024,880
Advertising & Marketing	\$1,939,250	\$1,866,944
Other	\$8,190,026	\$8,407,982
	\$45,343,500	\$51,393,000
Income Before Income Taxes	\$17,264,583	\$19,360,653
Provision For Income Taxes	(\$3,450,720)	(\$4,005,902)
Net Income	\$13,813,863	\$15,354,751



*INCLUDES BARGAIN PURCHASE GAIN

SIGNIFICANT RATIOS

FIRST COMMUNITY BANK



2020 CIRCLE OF EXCELLENCE WINNERS:



2020 CIRCLE OF STARS WINNERS:

FIRST QUARTER	SECOND QUARTER	THIRD QUARTER	FOURTH QUARTER
Chris Milum	Jordan Gates	Lisha Foust	Justin Taylor
Robb Roberts	Lindy Hopper	Paige Presser	Tyler Presser
Jeanne Kurck	Jordan Perry	Lauren Woodson	Jordy Rubio
Kou Xiong	Mike Chesnut	Debbie Walker	Sherry Lewis
Cathy Turner	Candace Ceratto	Melissa Carney	Sheila Eastin
	Brittany Lawson	Jackie Bennett	David Daniel
			Eduard Millan



FUTURE BANKING CENTER IN LITTLE ROCK



FUTURE BANKING CENTER IN CONWAY

GROWING TO BEST SERVE OUR CUSTOMERS

Today, we operate a dynamic network of 27 branches in Arkansas and southwest Missouri. We have branches under construction in Brookland and Little Rock, Arkansas, and will soon begin construction on a branch in Conway, Arkansas.

The Brookland branch is a 4,302 square-foot complex which will offer a community room for public use and will be easily accessible from Highway 49.

The new Little Rock banking center at the southeast corner of Chenal Parkway and Rahling Road will be an approximately 16,000 square-foot, two-story complex with a community room for public

use. The modern lobby will offer both private and semi-private areas that are conducive to informal business meetings, easily accessible teller stations, indoor ATM access, and a gourmet coffee bar.

The Conway property is located in the downtown district at the corner of Harkrider and Polk streets, a highly visible corridor that will become a focal point once a new structure is in place. Initially a temporary building will be located on the property site that will offer drive-thru banking lanes and ATM services. Future construction plans include a state-of-the-art permanent structure that will serve as Conway's principal location.



FUTURE BANKING CENTER IN BROOKLAND