

SHAREHOLDER NEWS

August 2015



FIRST COMMUNITY
FINANCIAL PARTNERS



ROY THYGESEN
Chief Executive Officer

Letter from Management

Dear Shareholder,

At the beginning of 2015, we reported significant progress related to asset quality and growth in loans and deposits. We are pleased to report that these positive trends have continued during the first half of 2015, enabling us to take two important steps to enhance overall shareholder value:

- 1. Improved Capital Structure** - The Company redeemed \$14.1 million of higher cost subordinated debt and replaced it with a lower cost senior credit facility tied to LIBOR. Based on the current rate environment, this is projected to save \$882,000 in annual interest expense.
- 2. NASDAQ Listing** - The Company's common stock was approved for listing on the NASDAQ Capital Market, and trading commenced on July 17th under the newly established ticker symbol "FCFP".

Improved Profitability

Net income for the first half of 2015 was \$4.0 million, or \$0.23 per diluted share, compared with \$1.7 million, or \$0.10 per diluted share, for the six months ended June 30, 2014. Tangible book value per share rose to \$5.66 at June 30, 2015, from \$5.32 a year earlier and \$5.52 at December 31, 2014. Return on average assets ("ROAA") and return on average equity ("ROAE"), key profitability measures for banks, improved to 0.83% for the six months ended June 30, 2015, from 0.38% for the same period in 2014, while return on average equity rose sharply to 8.34% for the six months ended June 30, 2015 compared with 3.64% for the same period in 2014.

It is important to note that our improved earnings are not just the result of significant gains in asset quality or reduced expenses. Reflecting core strength in the Company's operating model, our company is growing its top and bottom lines while maintaining its current cost structure. Net interest income increased by \$600,000 to \$14.6 million in the first half of 2015, while noninterest expense increased by just \$286,000 to \$10.4 million.

Improved Asset Quality

As noted previously, our asset quality has continued to improve as nonperforming assets to total assets fell to 0.85% at June 30, 2015 from 1.35% a year earlier. A result of our strong underwriting culture and the continued high performance of our credit and lending teams, this improvement enabled us to recognize a negative loan loss provision of \$749,000 during the second quarter of 2015. This negative provision increased our income before income taxes.

Loan and Deposit Growth

Loan and core deposit growth remain strong, making us both encouraged and optimistic about the second half of 2015. Loans have grown \$63.4 million or 9.54% over the last 12 months and \$38.6 million or 5.6% in the first six months of this year. Growth in transaction accounts (i.e. checking, NOW and money markets) continues to help fund our loan demand while reducing our cost of funds. Transaction deposit accounts have increased \$122.5 million or 29.71% over the past 12 months and \$76.2 million or 16.6% in the first half of 2015.

Shareholder Value

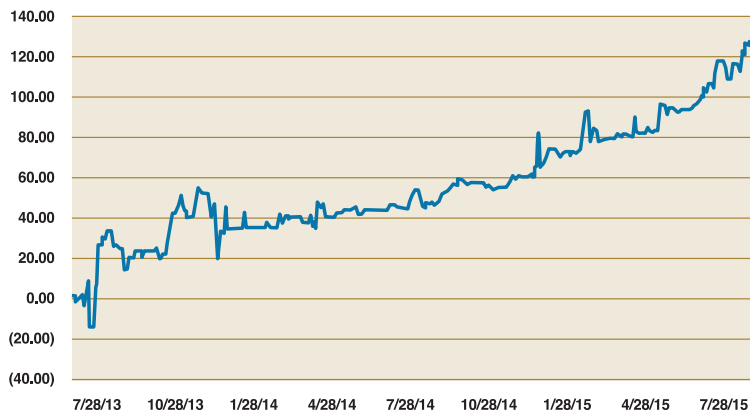
Listing the Company's stock for trading on NASDAQ should improve trading liquidity for current and prospective shareholders and generate broader investor interest. It will also provide more direct access to public and private capital markets should the organization need additional capital to support continued growth in the future. The listing also demonstrates the confidence management and the Board have in the Company's future.

Reflecting gains in operating performance, the Company's stock has appreciated approximately 128% over the past 24 months and 31% year to date in 2015. As a shareholder, we sincerely appreciate your continued trust and confidence and we look forward to providing you with ongoing updates in the future.

Sincerely,

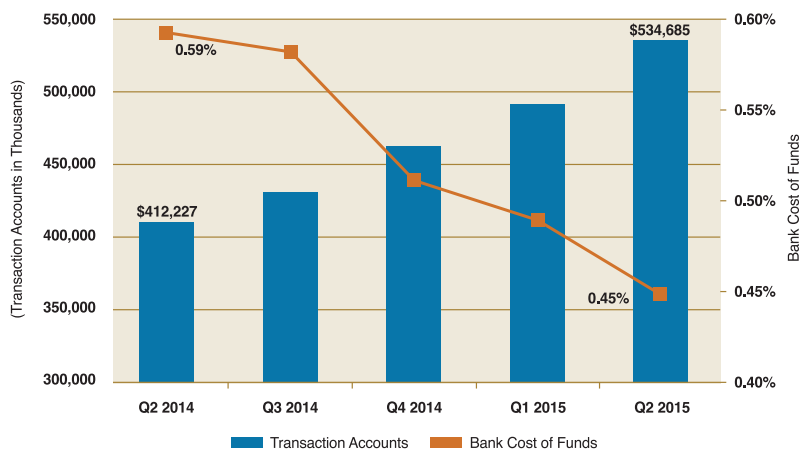
Roy C. Thygesen, Chief Executive Officer

FCFP Stock Price Change %

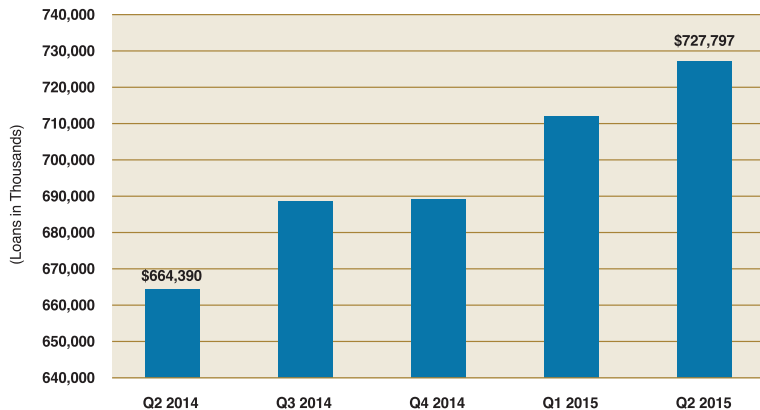


Source: SNL Financial

Core Deposit Growth



Loan Portfolio Growth



Increasing Loan Demand

One of the strongest performance indicators a community bank can exhibit is the ability to make quality loans in its markets. To this end, we are proud to say that our First Community Financial Bank lending teams have committed more than \$100 million in new commercial loans and residential mortgages during the first six months of 2015. These loans will help dozens of families and nearly 100 small and mid-sized businesses accomplish their financial goals while strengthening our bottom line.

New Cash Management Technology

To provide commercial clients with more efficient ways to manage receivables, the Bank is preparing to introduce enhanced electronic lockbox and payment processing technology. Scheduled for release in the 3rd quarter, these solutions will be of particular interest to municipalities, medical providers and other businesses that process a large volume of payments on a regular basis. Clients will collect receivables more efficiently and gain access to expanded interfaces and reporting options.

Approaching a Milestone – Thanks to You

While our state faces continued and unprecedented fiscal challenges, we remain confident in the resiliency of our communities and our growing base of retail and commercial clients. Thanks to our shareholders, clients and the skilled employees who execute our business plan with passion and dedication, we expect to eclipse \$1 billion in total assets during the 3rd quarter. This has been a key objective of the bank and a milestone to build upon.

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