

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

In the Matter of	)	
	)	
Kou Sheng Xiong, an institution-affiliated party	)	ORDER OF PROHIBITION
of	)	FROM FURTHER PARTICIPATION
	)	
First Community Bank	)	FDIC-26-0050e
Batesville, Arkansas	)	
	)	
(Insured State Nonmember Bank)	)	
	)	
Respondent's NMLS UI# N/A	)	
	)	

Kou Sheng Xiong (Respondent) was advised of the right to receive a Notice of Intention to Prohibit from Further Participation (Notice) detailing Respondent's violations of laws for which an Order of Prohibition from Further Participation (Prohibition Order) may be issued under 12 U.S.C. § 1818(e).

Respondent was further advised of the right to a hearing on a Notice under 12 U.S.C. §1818(e), and 12 C.F.R. Part 308, Subparts A & B. Respondent waived certain rights under those provisions on June 15, 2026, and consented to the issuance of a Prohibition Order by entering into a Stipulation and Consent to the Issuance of an Order of Prohibition from Further Participation (Consent Agreement) with a representative of the Federal Deposit Insurance Corporation's (FDIC) Legal Division.

The FDIC determined and Respondent neither admits nor denies the following:

1. Between March 13, 2023, and August 2, 2023, Respondent conducted unauthorized withdrawals from the account of three customers at the Bank and misappropriated additional funds from her teller drawer, causing a total loss to the Bank of approximately \$82,950.
2. As described in Paragraph 1, Respondent violated laws.
3. Respondent's violations caused the Bank to suffer financial loss and Respondent received financial gain.
4. Respondent's violations involved personal dishonesty.

The FDIC accepts the Consent Agreement and issues the following:

ORDER OF PROHIBITION FROM FURTHER PARTICIPATION

5. Kou Sheng Xiong is prohibited from:
 - a. participating in any manner in the conduct of the affairs of any financial institution or organization listed in 12 U.S.C. § 1818(e)(7)(A);
 - b. soliciting, procuring, transferring, attempting to transfer, voting, or attempting to vote any proxy, consent, or authorization with respect to any voting rights in any financial institution enumerated in 12 U.S.C. § 1818(e)(7)(A);
 - c. violating any voting agreement previously approved by the appropriate Federal banking agency; and
 - d. voting for a director or serving or acting as an institution-affiliated party.
6. The Prohibition Order is effective upon issuance and will remain effective and enforceable until the FDIC, and any "appropriate Federal financial institutions regulatory agency," defined at 12 U.S.C. § 1818(e)(7)(D), decide in writing to modify, terminate, suspend, or set aside the Prohibition Order under 12 U.S.C. § 1818(e)(7)(B).

7. The Prohibition Order is enforceable under 12 U.S.C. § 1818(i), and any violation of it may result in additional penalties under 12 U.S.C. § 1818(j).

8. The Prohibition Order does not waive any right, power, or authority of the United States; Federal, State, or local agencies; or the FDIC as Receiver.

Issued under delegated authority.

Dated: August 10, 2026.

/s/

Sandra Macias
Associate Director
Division of Risk Management Supervision