Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 161b, and 3512 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850(a)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The Annual Report of Holding Companies must be signed by one director of the top-tier holding company. This individual should also be a senior officer of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

1. Scott B. Daum
   Name of the Holding Company Director and Official
   President & CEO

   Title of the Holding Company Director and Official

   attest that the Annual Report of Holding Companies (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

   With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

   Signature of Holding Company Director and Official
   01/18/2022
   Date of Signature

   For holding companies not registered with the SEC—Indicate status of Annual Report to Shareholders:

   □ is included with the FR Y-6 report
   □ will be sent under separate cover
   □ is not prepared

   For Federal Reserve Bank Use Only

   RSSD ID
   C.I.

   Is confidential treatment requested for any portion of this report submission? 0=No 1=Yes 0

   In accordance with the General Instructions for this report (check only one),
   1. a letter justifying this request is being provided along with the report 0
   2. a letter justifying this request has been provided separately 0

   NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

   Date of Report (top-tier holding company's fiscal year-end): December 31, 2021
   Month / Day / Year
   None
   Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)
   Reporter's Name, Street, and Mailing Address
   Fryburg Banking Company, Inc.
   Legal Title of Holding Company
   PO Box 7
   (Mailing Address of the Holding Company) Street / P.O. Box
   Fryburg State Zip Code
   Pennsylvania 16326
   19535 Route 208, Fryburg, PA 16326
   Physical Location (if different from mailing address)
   Person to whom questions about this report should be directed:
   Scott B. Daum
   Name
   President & CEO
   Title
   614-354-7311 x114
   Area Code / Phone Number / Extension
   814-354-7398
   Fax (check only one)
   614-354-7311 x114
   Area Code / FAX Number
   sdaum@fun-bank.com
   E-mail Address
   none
   Address (URL) for the Holding Company's web page

   Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

   12/2019
1: The bank holding company is NOT registered with the SEC. It does, however, prepare an annual report for its shareholders. The report has not been finalized as of the FR Y-6 filing date and, therefore, will be sent under separate cover.

2a: Organizational Chart

```
Fryburg Banking Company, Inc.
Fryburg, PA
Incorporated in Pennsylvania
LEI Code: None

100%

First United National Bank
Fryburg, PA
Incorporated in Pennsylvania
LEI Code: None
```

2b: Domestic branch listing provided to Federal Reserve Bank. A copy is attached.

*All information was correct as of December 31, 2021.*
Results: A list of branches for your holding company: FRYBURG BANKING COMPANY, INC. (2687601) of FRYBURG, PA.

The data are as of 12/31/2021. Data reflects information that was received and processed through 10/05/2021.

Reconciliation and Verification Steps
1. In the **Data Action** column of each branch row, enter one or more of the actions specified below
2. If required, enter the date in the **Effective Date** column

**Actions**
- **OK**: If the branch information is correct, enter ‘OK’ in the **Data Action** column.
- **Change**: If the branch information is incorrect or incomplete, revise the data, enter ‘Change’ in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.
- **Close**: If a branch listed was sold or closed, enter ‘Close’ in the **Data Action** column and the sale or closure date in the **Effective Date** column.
- **Delete**: If a branch listed was never owned by this depository institution, enter ‘Delete’ in the **Data Action** column.
- **Add**: If a reportable branch is missing, insert a row, add the branch data, and enter ‘Add’ in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

**Submission Procedure**
When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.

If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

**Note**
To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of Change, Close, Delete, or Add.

The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - https://y10online.federalreserve.gov.

* FDIC UNNUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNNUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>127224</td>
<td>FIRST UNITED NATIONAL BANK</td>
<td>19535 ROUTE 208</td>
<td>FRYBURG</td>
<td>PA</td>
<td>16326</td>
<td>CLARION</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST UNITED NATIONAL BANK</td>
<td>127224</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>2682679</td>
<td>CLARION BRANCH</td>
<td>420 LIBERTY STREET</td>
<td>CLARION</td>
<td>PA</td>
<td>16214</td>
<td>CLARION</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST UNITED NATIONAL BANK</td>
<td>127224</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>36150801</td>
<td>CRANBERRY BRANCH</td>
<td>132 HOSS DRIVE</td>
<td>CRANBERRY</td>
<td>PA</td>
<td>16219</td>
<td>VENANGO</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST UNITED NATIONAL BANK</td>
<td>127224</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>813902</td>
<td>FRANKLIN BRANCH</td>
<td>3133 LIBERTY STREET</td>
<td>FRANKLIN</td>
<td>PA</td>
<td>16223</td>
<td>VENANGO</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST UNITED NATIONAL BANK</td>
<td>127224</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>1444444</td>
<td>NEW BETHLEHEM OFFICE</td>
<td>224 WOOD STREET</td>
<td>NEW BETHLEHEM</td>
<td>PA</td>
<td>16242</td>
<td>CLARION</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST UNITED NATIONAL BANK</td>
<td>127224</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>24127</td>
<td>OIL CITY BRANCH</td>
<td>1 CENTRAL AVENUE</td>
<td>OIL CITY</td>
<td>PA</td>
<td>16301</td>
<td>VENANGO</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FIRST UNITED NATIONAL BANK</td>
<td>127224</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**Form FR Y-6**
Fryburg Banking Company, Inc.
Fiscal Year Ending December 31, 2021

**Report Item 3: Securities Holders**
(1)(a)(b)(c) and (2)(a)(b)(c)

<table>
<thead>
<tr>
<th>(1)(a) Name, City, State, Country</th>
<th>(1)(b) Country of Citizenship or Incorporation</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
<th>(2)(a) Name, City, State, Country</th>
<th>(2)(b) Country of Citizenship or Incorporation</th>
<th>(2)(c) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farmers Mutual Ins. Co. Marble, PA USA</td>
<td>USA</td>
<td>900 - 8% Common Stock</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Eisenman Family Trust Tionesta, PA USA</td>
<td>USA</td>
<td>810 - 7% Common Stock</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Leon Eisenman - Trustee</td>
<td>USA</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Dan D &amp; Ruth A. Jeannerat Living Trust Harrisburg, PA USA</td>
<td>USA</td>
<td>755 - 7% Common Stock</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Russell A. Weaver, II &amp; Sandra M. Weaver Shippenville, PA USA</td>
<td>USA</td>
<td>617 - 6% Common Stock</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Wanda Weaver-Marshall Venus, PA USA</td>
<td>USA</td>
<td>615 - 5% Common Stock</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Victoria L. Wagner Boston, MA USA</td>
<td>USA</td>
<td>570 - 5% Common Stock</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Name, City, State, Country</td>
<td>(2) Principal Occupation if other than with Holding Company</td>
<td>(3)(a) Title &amp; Position with Holding Company</td>
<td>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</td>
<td>(3)(c) Title &amp; Position with Other Businesses (include names of other businesses)</td>
<td>(4)(a) Percentage of Voting Shares in Holding Company</td>
</tr>
<tr>
<td>---------------------------</td>
<td>-------------------------------------------------------------</td>
<td>---------------------------------------------</td>
<td>---------------------------------------------------------------------</td>
<td>-----------------------------------------------------------------------</td>
<td>---------------------------------------------</td>
</tr>
<tr>
<td>Brenda M. Agnello, Oil City, PA USA</td>
<td>Retired</td>
<td>Director</td>
<td>Director (First United National Bank)</td>
<td>n/a</td>
<td>1%</td>
</tr>
<tr>
<td>Scott B. Daum, Tionesta, PA USA</td>
<td>Banker</td>
<td>Director</td>
<td>President &amp; CEO (First United National Bank)</td>
<td>n/a</td>
<td>1%</td>
</tr>
<tr>
<td>Bradley F. Kendzior, Franklin, PA USA</td>
<td>Orthodontist</td>
<td>Director</td>
<td>Director (First United National Bank)</td>
<td>Owner (Kendzior Orthodontics)</td>
<td>1%</td>
</tr>
<tr>
<td>Martha J. Schimp, Shippenville, PA USA</td>
<td>Retired</td>
<td>Director</td>
<td>Director (First United National Bank)</td>
<td>n/a</td>
<td>3%</td>
</tr>
<tr>
<td>Jared L. Skinner, Mayport, PA USA</td>
<td>Car Dealer</td>
<td>Director</td>
<td>Director (First United National Bank)</td>
<td>President (Skinner Group)</td>
<td>1%</td>
</tr>
</tbody>
</table>

Continued...
<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Position</th>
<th>Company/Institution</th>
<th>Ownership</th>
<th>Other Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jacob N. McGuirk</td>
<td>Banker</td>
<td>CFO/Treasurer</td>
<td>CFO (First United National Bank)</td>
<td>n/a</td>
<td>0%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>None n/a</td>
</tr>
<tr>
<td>Jody P. Weaver</td>
<td>Retired</td>
<td>Director</td>
<td>Director (First United National Bank)</td>
<td>2%</td>
<td>None n/a</td>
</tr>
<tr>
<td>Fryburg, PA</td>
<td></td>
<td></td>
<td>Director (Central Electric Co-op)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Russell A. Weaver, II</td>
<td>Retired</td>
<td>Director</td>
<td>Director (First United National Bank)</td>
<td>6%</td>
<td>None n/a</td>
</tr>
<tr>
<td>Shippenville, PA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Steven G. Weismann</td>
<td>Insurance Agent</td>
<td>Director (First United National Bank)</td>
<td>Owner/Agent (State Farm Insurance)</td>
<td>1%</td>
<td>None MAPS Technologies, LLC (33%)</td>
</tr>
<tr>
<td>Utica, PA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>USA</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>