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**First United National Bank**  
Financial Highlights  
31-Mar-23

Current Month	Budget	Variance	PRIOR Month	Income Statement	Current YTD	Budget	Variance	Prior YTD
937,717	905,328	32,389	926,170	<b>Interest Income</b>	2,771,439	2,644,844	126,595	2,311,861
249,542	108,710	140,832	222,412	<b>Interest Expense</b>	634,676	309,526	325,150	209,589
688,175	796,619	-108,444	703,759	<b>Net Interest Income</b>	2,119,600	2,335,318	-215,718	2,102,272
10,000	7,500	2,500	10,000	<b>Provision for loan losses</b>	23,360	22,500	860	7,118
	0			<b>Securities Gains and losses</b>	0	0	0	0
102,327	95,159	7,168	84,752	<b>Non-interest income</b>	283,175	285,345	-2,170	577,729
625,893	678,956	-53,063	598,361	<b>Non-interest Expenses</b>	1,895,720	2,034,933	-139,213	1,869,965
161,250	205,322	-44,072	180,150	<b>Income Before Taxes</b>	483,694	563,231	-79,537	802,918
18,968	32,297	-13,329	23,161	<b>Income Taxes</b>	57,293	86,361	-29,068	66,207
<b>142,282</b>	<b>173,025</b>	<b>-30,743</b>	<b>156,989</b>	<b>Net Income</b>	<b>426,401</b>	<b>476,869</b>	<b>-50,469</b>	<b>736,711</b>
				<b>Average Balances</b>				
176,272,175	174,825,000	1,447,175	176,085,815	<b>Loans</b>	176,272,175	174,825,000	1,447,175	165,647,223
147,464,325	139,787,000	7,677,325	146,218,966	<b>Investments</b>	147,464,325	139,787,000	7,677,325	165,017,412
334,849,008	325,631,000	9,218,008	330,508,904	<b>Deposits</b>	334,849,008	325,631,000	9,218,008	331,552,412
10,000,000	10,000,000	0	7,300,000	<b>Term FHLB Borrowings</b>	10,000,000	10,000,000	0	2,000,000
0	0	0	0	<b>Repo Plus FHLB Borrowings</b>	0	0	0	0
347,640,600	337,954,000	9,686,600	347,233,264	<b>Assets</b>	347,640,600	337,954,000	9,686,600	350,167,860
29,123,615	28,504,000	619,615	28,426,576	<b>Tangible Equity</b>	29,123,615	28,504,000	619,615	27,363,802
				<b>Ratios</b>				
0.49%	0.61%	-0.12%	0.54%	<b>ROAA</b>	0.49%	0.56%	-0.07%	0.84%
5.86%	7.28%	-1.42%	6.63%	<b>ROAE</b>	5.86%	6.69%	-0.84%	10.77%
8.38%	8.43%	-0.06%	8.19%	<b>Equity/Assets</b>	8.38%	8.43%	-0.06%	7.81%
2.39%	2.66%	-0.27%	2.51%	<b>Net interest Margin</b>	2.39%	2.66%	-0.27%	2.50%
52.64%	53.69%	-1.05%	53.28%	<b>Loans/Deposits</b>	52.64%	53.69%	-1.05%	49.96%
51.12%	52.09%	-0.97%	52.13%	<b>Loans/Deposits+FHLB Borrowings</b>	51.12%	52.09%	-0.97%	49.66%
0.35%	0.34%	0.02%	0.29%	<b>Non-interest Income/Avg Assets</b>	0.33%	1.01%	-0.69%	0.66%
2.16%	2.41%	-0.25%	2.07%	<b>Non-interest Expense/Avg Assets</b>	6.54%	7.23%	-0.68%	2.14%
79.18%	76.14%	3.04%	75.88%	<b>Efficiency Ratio</b>	78.90%	77.65%	1.25%	69.77%

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**First United National Bank**  
Financial Highlights  
30-Jun-23

Current Month	Budget	Variance	PRIOR Month	Income Statement	Current YTD	Budget	Variance	Prior YTD
997,628	884,178	113,450	964,791	<i>Interest Income</i>	5,682,293	5,318,203	364,090	4,722,719
284,358	106,227	178,131	278,825	<i>Interest Expense</i>	1,448,374	631,026	817,348	410,639
713,270	777,950	-64,680	685,965	<i>Net Interest Income</i>	4,216,755	4,687,177	-470,422	4,312,081
10,000	7,500	2,500	10,000	<i>Provision for loan losses</i>	43,360	45,000	-1,640	72,257
	0			<i>Securities Gains and losses</i>		0	0	548
104,227	95,293	8,934	108,205	<i>Non-interest income</i>	587,158	571,090	16,068	850,762
650,510	678,624	-28,114	643,596	<i>Non-interest Expenses</i>	3,791,503	4,065,883	-274,380	3,766,682
157,645	187,119	-29,474	140,574	<i>Income Before Taxes</i>	959,708	1,147,384	-187,676	1,323,904
18,639	28,668	-10,029	14,686	<i>Income Taxes</i>	112,986	176,916	-63,930	133,088
<b>139,006</b>	<b>158,451</b>	<b>-19,445</b>	<b>125,888</b>	<b>Net Income</b>	<b>846,722</b>	<b>970,468</b>	<b>-123,746</b>	<b>1,191,364</b>
				<b>Average Balances</b>				
180,781,571	175,513,000	5,268,571	178,321,334	<i>Loans</i>	180,781,571	175,513,000	5,268,571	169,462,134
143,496,253	137,537,000	5,959,253	144,642,921	<i>Investments</i>	143,496,253	137,537,000	5,959,253	156,761,597
338,654,086	322,345,000	16,309,086	333,253,844	<i>Deposits</i>	338,654,086	322,345,000	16,309,086	344,115,002
10,000,000	10,000,000	0	10,000,000	<i>Term FHLB Borrowings</i>	10,000,000	10,000,000	0	0
0	0	0	0	<i>Repo Plus FHLB Borrowings</i>	0	0	0	0
352,857,269	337,108,000	15,749,269	353,017,504	<i>Assets</i>	352,857,269	337,108,000	15,749,269	350,716,949
29,376,206	28,829,000	547,206	29,404,930	<i>Tangible Equity</i>	29,376,206	28,829,000	547,206	27,818,455
				<b>Ratios</b>				
0.47%	0.56%	-0.09%	0.43%	<i>ROAA</i>	0.48%	0.58%	-0.10%	0.68%
5.68%	6.60%	-0.92%	5.14%	<i>ROAE</i>	5.76%	6.73%	-0.97%	8.57%
8.33%	8.55%	-0.23%	8.33%	<i>Equity/Assets</i>	8.33%	8.55%	-0.23%	7.93%
2.46%	2.68%	-0.22%	2.40%	<i>Net interest Margin</i>	2.46%	2.68%	-0.22%	2.69%
53.38%	54.45%	-1.07%	53.51%	<i>Loans/Deposits</i>	53.38%	54.45%	-1.07%	49.25%
51.85%	52.81%	-0.96%	51.95%	<i>Loans/Deposits+FHLB Borrowings</i>	51.85%	52.81%	-0.96%	49.25%
0.35%	0.34%	0.02%	0.37%	<i>Non-interest Income/Avg Assets</i>	0.33%	2.03%	-1.70%	0.49%
2.21%	2.42%	-0.20%	2.19%	<i>Non-interest Expense/Avg Assets</i>	12.89%	14.47%	-1.58%	2.15%
79.57%	77.71%	1.86%	81.04%	<i>Efficiency Ratio</i>	78.93%	77.32%	1.60%	72.96%

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**First United National Bank**  
Financial Highlights  
**30-Sep-23**

Current Month	Budget	Variance	PRIOR Month	Income Statement	Current YTD	Budget	Variance	Prior YTD
1,000,713	887,702	113,011	1,009,023	<i>Interest Income</i>	8,690,753	8,025,401	665,352	7,275,743
358,647	106,078	252,569	368,749	<i>Interest Expense</i>	2,493,361	956,995	1,536,366	632,598
642,066	781,625	-139,559	640,274	<i>Net Interest Income</i>	6,180,229	7,068,406	-888,177	6,643,145
10,000	7,500	2,500	10,000	<i>Provision for loan losses</i>	62,702	67,500	-4,798	102,257
	0			<i>Securities Gains and losses</i>	0	0	0	548
97,196	95,426	1,770	106,372	<i>Non-interest income</i>	892,060	857,236	34,824	1,128,042
628,730	697,678	-68,948	696,042	<i>Non-interest Expenses</i>	5,779,090	6,139,227	-360,137	5,718,877
101,003	171,873	-70,870	40,604	<i>Income Before Taxes</i>	1,210,968	1,718,915	-507,947	1,950,052
8,419	25,611	-17,192	-4,717	<i>Income Taxes</i>	125,670	264,918	-139,248	221,940
<b>92,584</b>	<b>146,262</b>	<b>-53,678</b>	<b>45,321</b>	<b>Net Income</b>	<b>1,085,298</b>	<b>1,453,997</b>	<b>-368,699</b>	<b>1,728,660</b>
				<b>Average Balances</b>				
183,758,543	176,206,000	7,552,543	182,526,178	<i>Loans</i>	183,758,543	176,206,000	7,552,543	171,682,832
140,366,823	135,640,000	4,726,823	143,773,810	<i>Investments</i>	140,366,823	135,640,000	4,726,823	150,166,390
321,932,272	319,065,000	2,867,272	322,165,179	<i>Deposits</i>	321,932,272	319,065,000	2,867,272	340,654,712
19,000,000	10,000,000	9,000,000	22,000,000	<i>Borrowings</i>	19,000,000	10,000,000	9,000,000	0
0	0	0	0		0	0	0	0
346,160,894	336,253,000	9,907,894	350,206,053	<i>Assets</i>	346,160,894	336,253,000	9,907,894	344,840,102
29,502,961	29,145,000	357,961	29,522,197	<i>Tangible Equity</i>	29,502,961	29,145,000	357,961	27,575,750
				<b>Ratios</b>				
0.32%	0.52%	-0.20%	0.16%	<i>ROAA</i>	0.42%	0.58%	-0.16%	0.67%
3.77%	6.02%	-2.26%	1.84%	<i>ROAE</i>	4.90%	6.65%	-1.75%	8.36%
8.52%	8.67%	-0.14%	8.43%	<i>Equity/Assets</i>	8.52%	8.67%	-0.14%	8.00%
2.24%	2.69%	-0.45%	2.37%	<i>Net interest Margin</i>	2.24%	2.69%	-0.45%	2.69%
57.08%	55.23%	1.85%	56.66%	<i>Loans/Deposits</i>	57.08%	55.23%	1.85%	50.40%
53.90%	53.55%	0.35%	53.03%	<i>Loans/Deposits+FHLB Borrowings</i>	53.90%	53.55%	0.35%	50.40%
0.34%	0.34%	0.00%	0.36%	<i>Non-interest Income/Avg Assets</i>	0.34%	3.06%	-2.72%	0.44%
2.18%	2.49%	-0.31%	2.39%	<i>Non-interest Expense/Avg Assets</i>	20.03%	21.91%	-1.88%	2.21%
85.05%	79.55%	5.50%	93.22%	<i>Efficiency Ratio</i>	81.71%	77.46%	4.25%	73.59%

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**First United National Bank**  
Financial Highlights  
31-Dec-23

Current Month	Budget	Variance	PRIOR Month	Income Statement	Current YTD	Budget	Variance	Prior YTD
1,016,237	905,784	110,453	1,001,072	<b>Interest Income</b>	11,734,366	10,726,723	1,007,643	9,940,123
416,287	103,500	312,787	376,673	<b>Interest Expense</b>	3,673,018	1,272,374	2,400,644	932,007
599,950	802,284	-202,334	624,399	<b>Net Interest Income</b>	8,044,185	9,454,349	-1,410,164	9,008,116
10,000	7,500	2,500	10,000	<b>Provision for loan losses</b>	62,702	90,000	-27,298	140,046
0	0	0	0	<b>Securities Gains and losses</b>	0	0	0	548
98,697	95,560	3,137	95,780	<b>Non-interest income</b>	1,189,049	1,143,782	45,267	1,404,771
582,056	702,571	-120,515	651,849	<b>Non-interest Expenses</b>	7,691,390	8,237,844	-546,454	7,602,125
110,210	187,773	-77,563	58,330	<b>Income Before Taxes</b>	1,433,233	2,270,287	-837,054	2,670,716
10,906	28,750	-17,844	-1,522	<b>Income Taxes</b>	132,485	348,830	-216,345	326,993
<b>99,304</b>	<b>159,023</b>	<b>-59,719</b>	<b>59,852</b>	<b>Net Income</b>	<b>1,300,748</b>	<b>1,921,457</b>	<b>-620,709</b>	<b>2,344,271</b>
				<b>Average Balances</b>				
184,248,660	176,910,000	7,338,660	184,465,927	<b>Loans</b>	184,248,660	176,910,000	7,338,660	175,597,687
141,407,342	134,570,000	6,837,342	137,248,596	<b>Investments</b>	141,407,342	134,570,000	6,837,342	150,021,622
318,522,710	315,783,000	2,739,710	317,188,275	<b>Deposits</b>	318,522,710	315,783,000	2,739,710	327,778,037
17,000,000	10,000,000	7,000,000	17,000,000	<b>Borrowings</b>	17,000,000	10,000,000	7,000,000	12,500,000
0	0	0	0	<b>Assets</b>	0	0	0	0
346,333,543	333,758,000	12,575,543	340,216,037	<b>Tangible Equity</b>	346,333,543	333,758,000	12,575,543	346,680,632
29,606,592	29,444,000	162,592	29,619,107		29,606,592	29,444,000	162,592	28,142,457
				<b>Ratios</b>				
0.34%	0.57%	-0.23%	0.21%	<b>ROAA</b>	0.38%	0.58%	-0.20%	0.68%
4.02%	6.48%	-2.46%	2.42%	<b>ROAE</b>	4.39%	6.53%	-2.13%	8.33%
8.55%	8.82%	-0.27%	8.71%	<b>Equity/Assets</b>	8.55%	8.82%	-0.27%	8.12%
2.12%	2.72%	-0.60%	2.25%	<b>Net interest Margin</b>	2.12%	2.72%	-0.60%	2.86%
57.84%	56.02%	1.82%	58.16%	<b>Loans/Deposits</b>	57.84%	56.02%	1.82%	53.57%
54.91%	54.30%	0.61%	55.20%	<b>Loans/Deposits+FHLB Borrowings</b>	54.91%	54.30%	0.61%	51.60%
0.34%	0.34%	0.00%	0.34%	<b>Non-interest Income/Avg Assets</b>	0.34%	4.11%	-3.77%	0.41%
2.02%	2.53%	-0.51%	2.30%	<b>Non-interest Expense/Avg Assets</b>	26.65%	29.62%	-2.97%	2.19%
83.31%	78.25%	5.06%	90.51%	<b>Efficiency Ratio</b>	83.30%	77.73%	5.57%	73.01%