

INVESTOR RELATIONS



MAIN STREET FINANCIAL SERVICES CORP



(Unaudited)

ASSETS	SEPTEMBER 30, 2019	SEPTEMBER 30, 2018
Cash on Hand and in Banks	\$29,527,000	\$26,476,000
Investments	34,624,000	35,203,000
Gross Loans	381,037,000	378,617,000
Less Allowance for Loan Loss	(5,509,000)	(5,507,000)
Net Loans	<u>\$375,528,000</u>	<u>\$373,110,000</u>
Fixed Assets	2,291,000	2,218,000
Other Assets	<u>13,702,000</u>	<u>13,530,000</u>
Total Assets	<u><u>\$455,672,000</u></u>	<u><u>\$450,537,000</u></u>
LIABILITIES		
Non-Interest Bearing Deposits	\$70,355,000	\$66,049,000
Interest Bearing Deposits	302,475,000	303,783,000
Securities Sold Under Agreements to Repurchase	8,619,000	10,013,000
Borrowings	29,693,000	30,093,000
Other Liabilities	<u>2,933,000</u>	<u>2,723,000</u>
Total Liabilities	<u><u>\$414,075,000</u></u>	<u><u>\$412,661,000</u></u>
EQUITY		
Total Equity	<u><u>\$41,597,000</u></u>	<u><u>\$37,876,000</u></u>
Total Liabilities and Equity	<u><u>\$455,672,000</u></u>	<u><u>\$450,537,000</u></u>

THIS STATEMENT HAS NOT BEEN REVIEWED, OR CONFIRMED FOR ACCURACY OR RELEVANCE,
BY THE FEDERAL DEPOSIT INSURANCE CORPORATION.

(Unaudited)

INCOME	SEPTEMBER 30, 2019	SEPTEMBER 30, 2018
Interest on Loans	\$15,528,000	\$14,905,000
Interest from Depository Institutions	351,000	190,000
Interest and Dividend Income on Securities	623,000	620,000
Other Non-Interest Income	<u>244,000</u>	<u>204,000</u>
Total Income	<u>\$16,746,000</u>	<u>\$15,919,000</u>
 EXPENSE		
Interest on Deposits	\$2,852,000	\$2,047,000
Expense on Repurchase Agreements	108,000	126,000
Interest on Other Borrowings	584,000	279,250
Provision for Loan Losses	675,000	1,025,000
Non-Interest Expense	7,837,000	7,126,750
Income Tax Expense	<u>1,120,000</u>	<u>1,257,500</u>
Total Expenses	<u>\$13,176,000</u>	<u>\$11,861,500</u>
 NET INCOME	 <u>\$3,570,000</u>	 <u>\$4,057,500</u>

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