

INVESTOR RELATIONS



MAIN STREET FINANCIAL SERVICES CORP



(Unaudited)

ASSETS	DECEMBER 31, 2019	DECEMBER 31, 2018
Cash on Hand and in Banks	\$46,863,000	\$27,336,500
Investments	34,663,000	34,783,300
Gross Loans	380,168,000	381,228,200
Less Allowance for Loan Loss	(5,201,000)	(5,400,500)
Net Loans	<u>\$374,967,000</u>	<u>\$375,827,700</u>
Fixed Assets	2,428,000	2,374,600
Other Assets	<u>13,670,500</u>	<u>13,659,200</u>
Total Assets	<u><u>\$472,591,500</u></u>	<u><u>\$453,981,300</u></u>
LIABILITIES		
Non-Interest Bearing Deposits	\$71,229,000	\$66,869,500
Interest Bearing Deposits	313,779,000	305,835,400
Securities Sold Under Agreements to Repurchase	8,896,000	9,571,000
Borrowings	33,093,000	27,093,000
Other Liabilities	<u>2,443,000</u>	<u>5,781,700</u>
Total Liabilities	<u><u>\$429,440,000</u></u>	<u><u>\$415,150,600</u></u>
EQUITY		
Total Equity	<u><u>\$43,151,500</u></u>	<u><u>\$38,830,700</u></u>
Total Liabilities and Equity	<u><u>\$472,591,500</u></u>	<u><u>\$453,981,300</u></u>

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

(Unaudited)

INCOME	DECEMBER 31, 2019	DECEMBER 31, 2018
Interest on Loans	\$20,968,000	\$20,051,000
Interest from Depository Institutions	472,000	58,700
Interest and Dividend Income on Securities	832,000	1,008,700
Other Non-Interest Income	<u>358,000</u>	<u>447,400</u>
Total Income	<u><u>\$22,630,000</u></u>	<u><u>\$21,565,800</u></u>
 EXPENSE		
Interest on Deposits	\$3,897,000	\$2,804,300
Expense on Repurchase Agreements	144,000	173,000
Interest on Other Borrowings	774,000	418,300
Provision for Loan Losses	756,500	1,240,000
Non-Interest Expense	10,350,000	9,934,900
Income Tax Expense	<u>1,591,500</u>	<u>1,683,000</u>
Total Expenses	<u><u>\$17,513,000</u></u>	<u><u>\$16,253,500</u></u>
 NET INCOME	 <u><u>\$5,117,000</u></u>	 <u><u>\$5,312,300</u></u>

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