

# INVESTOR RELATIONS



## MAIN STREET FINANCIAL SERVICES CORP



(Unaudited)

ASSETS	MARCH 31, 2020	MARCH 31, 2019
Cash on Hand and in Banks	\$45,291,000	\$26,970,000
Investments	50,036,000	34,772,000
Gross Loans	375,243,000	382,406,000
Less Allowance for Loan Loss	(5,347,000)	(5,460,000)
Net Loans	<u>\$369,896,000</u>	<u>\$376,946,000</u>
Fixed Assets	2,471,000	2,369,000
Other Assets	<u>13,022,500</u>	<u>12,853,000</u>
<b>Total Assets</b>	<b><u><u>\$480,716,500</u></u></b>	<b><u><u>\$453,910,000</u></u></b>
<b>LIABILITIES</b>		
Non-Interest Bearing Deposits	\$70,457,000	\$64,414,000
Interest Bearing Deposits	325,966,000	309,651,000
Securities Sold Under Agreements to Repurchase	8,191,000	8,639,000
Borrowings	29,693,000	28,093,000
Other Liabilities	<u>2,401,000</u>	<u>3,079,000</u>
<b>Total Liabilities</b>	<b><u><u>\$436,708,000</u></u></b>	<b><u><u>\$413,876,000</u></u></b>
<b>EQUITY</b>		
<b>Total Equity</b>	<b><u><u>\$44,008,500</u></u></b>	<b><u><u>\$40,034,000</u></u></b>
<b>Total Liabilities and Equity</b>	<b><u><u>\$480,716,500</u></u></b>	<b><u><u>\$453,910,000</u></u></b>

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

**(Unaudited)**

<b>INCOME</b>	<b>MARCH 31, 2020</b>	<b>MARCH 31, 2019</b>
Interest on Loans	\$5,158,000	\$5,087,000
Interest from Depository Institutions	128,000	\$103,000
Interest and Dividend Income on Securities	200,000	206,000
Other Non-Interest Income	<u>42,000</u>	<u>47,000</u>
<b>Total Income</b>	<b><u><u>\$5,528,000</u></u></b>	<b><u><u>\$5,443,000</u></u></b>
 <b>EXPENSE</b>		
Interest on Deposits	\$1,053,000	\$886,000
Expense on Repurchase Agreements	34,000	35,000
Interest on Other Borrowings	187,000	162,000
Provision for Loan Losses	150,000	225,000
Non-Interest Expense	2,964,500	2,602,175
Income Tax Expense	<u>320,000</u>	<u>367,500</u>
<b>Total Expenses</b>	<b><u><u>\$4,708,500</u></u></b>	<b><u><u>\$4,277,675</u></u></b>
 <b>NET INCOME</b>	 <b><u><u>\$819,500</u></u></b>	 <b><u><u>\$1,165,325</u></u></b>

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