

# INVESTOR RELATIONS



## MAIN STREET FINANCIAL SERVICES CORP



**(Unaudited)**

<b>ASSETS</b>	<b>JUNE 30, 2020</b>	<b>JUNE 30, 2019</b>
Cash on Hand and in Banks	\$52,562,000	\$29,580,000
Investments	68,056,000	34,752,000
Gross Loans	383,412,000	381,676,000
Less Allowance for Loan Loss	(5,508,000)	(\$5,461,000)
Net Loans	<u>\$377,904,000</u>	<u>\$376,215,000</u>
Fixed Assets	2,426,000	2,346,000
Other Assets	<u>14,814,000</u>	<u>13,936,000</u>
<b>Total Assets</b>	<b><u><u>\$515,762,000</u></u></b>	<b><u><u>\$456,829,000</u></u></b>
 <b>LIABILITIES</b>		
Non-Interest Bearing Deposits	\$89,674,000	\$66,502,000
Interest Bearing Deposits	340,350,000	305,602,000
Securities Sold Under Agreements to Repurchase	8,920,000	8,300,000
Borrowings	29,693,000	33,093,000
Other Liabilities	<u>3,171,000</u>	<u>2,825,000</u>
<b>Total Liabilities</b>	<b><u><u>\$471,808,000</u></u></b>	<b><u><u>\$416,322,000</u></u></b>
 <b>EQUITY</b>		
<b>Total Equity</b>	<b><u><u>\$43,954,000</u></u></b>	<b><u><u>\$40,507,000</u></u></b>
<b>Total Liabilities and Equity</b>	<b><u><u>\$515,762,000</u></u></b>	<b><u><u>\$456,829,000</u></u></b>

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

(Unaudited)

INCOME	JUNE 30, 2020	JUNE 30, 2019
Interest on Loans	\$10,113,000	\$10,372,000
Interest from Depository Institutions	132,000	202,000
Interest and Dividend Income on Securities	487,000	414,000
Other Non-Interest Income	<u>126,000</u>	<u>140,000</u>
<b>Total Income</b>	<b><u>\$10,858,000</u></b>	<b><u>\$11,128,000</u></b>
<b>EXPENSE</b>		
Interest on Deposits	\$2,006,000	\$1,850,000
Expense on Repurchase Agreements	69,000	71,000
Interest on Other Borrowings	364,000	358,000
Provision for Loan Losses	300,000	450,000
Non-Interest Expense	5,438,000	5,240,000
Income Tax Expense	<u>622,000</u>	<u>747,000</u>
<b>Total Expenses</b>	<b><u>\$8,799,000</u></b>	<b><u>\$8,716,000</u></b>
<b>NET INCOME</b>	<b><u>\$2,059,000</u></b>	<b><u>\$2,412,000</u></b>

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