

INVESTOR RELATIONS



MAIN STREET FINANCIAL SERVICES CORP



(Unaudited)

ASSETS	SEPTEMBER 30, 2020	SEPTEMBER 30, 2019
Cash on Hand and in Banks	\$37,484,000	\$29,527,000
Investments	68,831,000	34,624,000
Gross Loans	392,788,000	381,037,000
Less Allowance for Loan Loss	(5,864,000)	(5,509,000)
Net Loans	<u>\$386,924,000</u>	<u>\$375,528,000</u>
Fixed Assets	2,447,000	2,291,000
Other Assets	<u>16,048,000</u>	<u>13,702,000</u>
Total Assets	<u><u>\$511,734,000</u></u>	<u><u>\$455,672,000</u></u>
LIABILITIES		
Non-Interest Bearing Deposits	\$95,191,000	\$70,355,000
Interest Bearing Deposits	339,192,000	302,475,000
Securities Sold Under Agreements to Repurchase	9,493,000	8,619,000
Borrowings	19,693,000	29,693,000
Other Liabilities	<u>3,198,000</u>	<u>2,933,000</u>
Total Liabilities	<u><u>\$466,767,000</u></u>	<u><u>\$414,075,000</u></u>
EQUITY		
Total Equity	<u><u>\$44,967,000</u></u>	<u><u>\$41,597,000</u></u>
Total Liabilities and Equity	<u><u>\$511,734,000</u></u>	<u><u>\$455,672,000</u></u>

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

(Unaudited)

INCOME	SEPTEMBER 30, 2020	SEPTEMBER 30, 2019
Interest on Loans	\$15,046,000	\$15,528,000
Interest from Depository Institutions	137,000	351,000
Interest and Dividend Income on Securities	790,000	623,000
Other Non-Interest Income	<u>241,000</u>	<u>244,000</u>
Total Income	<u>\$16,214,000</u>	<u>\$16,746,000</u>
EXPENSE		
Interest on Deposits	\$2,903,000	\$2,852,000
Expense on Repurchase Agreements	96,000	108,000
Interest on Other Borrowings	526,000	584,000
Provision for Loan Losses	450,000	675,000
Non-Interest Expense	8,207,000	7,837,000
Income Tax Expense	<u>941,000</u>	<u>1,120,000</u>
Total Expenses	<u>\$13,123,000</u>	<u>\$13,176,000</u>
NET INCOME	<u>\$3,091,000</u>	<u>\$3,570,000</u>

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