

INVESTOR RELATIONS



MAIN STREET FINANCIAL SERVICES CORP



(Unaudited)

ASSETS	DECEMBER 31, 2020	DECEMBER 31, 2019
Cash on Hand and in Banks	\$38,265,000	\$46,863,000
Investments	66,764,000	34,663,000
Gross Loans	394,346,000	380,168,000
Less Allowance for Loan Loss	(6,008,000)	(5,201,000)
Net Loans	<u>\$388,338,000</u>	<u>\$374,967,000</u>
Fixed Assets	2,381,000	2,428,000
Other Assets	<u>14,887,500</u>	<u>13,670,500</u>
Total Assets	<u>\$510,635,500</u>	<u>\$472,591,500</u>
LIABILITIES		
Non-Interest Bearing Deposits	\$96,079,000	\$71,229,000
Interest Bearing Deposits	335,881,000	313,779,000
Securities Sold Under Agreements to Repurchase	9,920,000	8,896,000
Borrowings	19,693,000	33,093,000
Other Liabilities	<u>2,889,000</u>	<u>2,443,000</u>
Total Liabilities	<u>\$464,462,000</u>	<u>\$429,440,000</u>
EQUITY		
Total Equity	<u>\$46,173,500</u>	<u>\$43,151,500</u>
Total Liabilities and Equity	<u>\$510,635,500</u>	<u>\$472,591,500</u>

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

(Unaudited)

INCOME	DECEMBER 31, 2020	DECEMBER 31, 2019
Interest on Loans	\$20,019,000	\$20,968,000
Interest from Depository Institutions	141,000	472,000
Interest and Dividend Income on Securities	1,050,000	832,000
Other Non-Interest Income	<u>444,000</u>	<u>358,000</u>
Total Income	<u>\$21,654,000</u>	<u>\$22,630,000</u>
EXPENSE		
Interest on Deposits	\$3,682,000	\$3,897,000
Expense on Repurchase Agreements	125,000	144,000
Interest on Other Borrowings	649,000	774,000
Provision for Loan Losses	600,000	756,500
Non-Interest Expense	10,809,000	10,350,000
Income Tax Expense	<u>1,373,000</u>	<u>1,591,500</u>
Total Expenses	<u>\$17,238,000</u>	<u>\$17,513,000</u>
NET INCOME	<u>\$4,416,000</u>	<u>\$5,117,000</u>

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