

INVESTOR RELATIONS



MAIN STREET FINANCIAL SERVICES CORP



(Unaudited)

ASSETS	MARCH 31, 2021	MARCH 31, 2020
Cash on Hand and in Banks	\$57,307,000	\$45,291,000
Investments	66,846,000	50,036,000
Gross Loans	395,416,000	375,243,000
Less Allowance for Loan Loss	(6,133,000)	(5,347,000)
Net Loans	<u>\$389,283,000</u>	<u>\$369,896,000</u>
Fixed Assets	2,355,000	2,471,000
Other Assets	<u>17,645,000</u>	<u>13,022,500</u>
Total Assets	<u><u>\$533,436,000</u></u>	<u><u>\$480,716,500</u></u>
 LIABILITIES		
Non-Interest Bearing Deposits	\$107,545,000	\$70,457,000
Interest Bearing Deposits	347,134,000	325,966,000
Securities Sold Under Agreements to Repurchase	9,779,000	8,191,000
Borrowings	19,693,000	29,693,000
Other Liabilities	<u>2,272,000</u>	<u>2,401,000</u>
Total Liabilities	<u><u>\$486,423,000</u></u>	<u><u>\$436,708,000</u></u>
 EQUITY		
Total Equity	<u><u>\$47,013,000</u></u>	<u><u>\$44,008,500</u></u>
Total Liabilities and Equity	<u><u>\$533,436,000</u></u>	<u><u>\$480,716,500</u></u>

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

(Unaudited)

INCOME	MARCH 31, 2021	MARCH 31, 2020
Interest on Loans	\$4,814,000	\$5,158,000
Interest from Depository Institutions	7,000	128,000
Interest and Dividend Income on Securities	235,000	200,000
Other Non-Interest Income	<u>135,000</u>	<u>42,000</u>
Total Income	<u>\$5,191,000</u>	<u>\$5,528,000</u>
 EXPENSE		
Interest on Deposits	\$673,000	\$1,053,000
Expense on Repurchase Agreements	29,000	34,000
Interest on Other Borrowings	120,000	187,000
Provision for Loan Losses	150,000	150,000
Non-Interest Expense	2,640,000	2,964,500
Income Tax Expense	<u>379,000</u>	<u>320,000</u>
Total Expenses	<u>\$3,991,000</u>	<u>\$4,708,500</u>
 NET INCOME	 <u>\$1,200,000</u>	 <u>\$819,500</u>

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