

INVESTOR RELATIONS



MAIN STREET FINANCIAL SERVICES CORP



(Unaudited)

| ASSETS | JUNE 30, 2021 | JUNE 30, 2020 |
|--|------------------------------------|------------------------------------|
| Cash on Hand and in Banks | \$35,171,000 | \$52,562,000 |
| Investments | 100,773,000 | 68,056,000 |
| Gross Loans | 404,273,000 | 383,412,000 |
| Less Allowance for Loan Loss | (6,245,000) | (5,508,000) |
| Net Loans | <u>\$398,028,000</u> | <u>\$377,904,000</u> |
| Fixed Assets | 2,327,000 | 2,426,000 |
| Other Assets | <u>18,059,500</u> | <u>14,814,000</u> |
| Total Assets | <u><u>\$554,358,500</u></u> | <u><u>\$515,762,000</u></u> |
| LIABILITIES | | |
| Non-Interest Bearing Deposits | \$109,329,000 | \$89,674,000 |
| Interest Bearing Deposits | 368,086,000 | 340,350,000 |
| Securities Sold Under Agreements to Repurchase | 10,142,000 | 8,920,000 |
| Borrowings | 17,193,000 | 29,693,000 |
| Other Liabilities | <u>2,653,000</u> | <u>3,171,000</u> |
| Total Liabilities | <u><u>\$507,403,000</u></u> | <u><u>\$471,808,000</u></u> |
| EQUITY | | |
| Total Equity | <u><u>\$46,955,500</u></u> | <u><u>\$43,954,000</u></u> |
| Total Liabilities and Equity | <u><u>\$554,358,500</u></u> | <u><u>\$515,762,000</u></u> |

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

(Unaudited)

| INCOME | JUNE 30, 2021 | JUNE 30, 2020 |
|--|--------------------------------------|--------------------------------------|
| Interest on Loans | \$9,633,000 | \$10,113,000 |
| Interest from Depository Institutions | 9,000 | 132,000 |
| Interest and Dividend Income on Securities | 531,000 | 487,000 |
| Other Non-Interest Income | <u>235,000</u> | <u>126,000</u> |
| Total Income | <u><u>\$10,408,000</u></u> | <u><u>\$10,858,000</u></u> |
| EXPENSE | | |
| Interest on Deposits | \$1,316,000 | \$2,006,000 |
| Expense on Repurchase Agreements | 61,000 | 69,000 |
| Interest on Other Borrowings | 230,000 | 364,000 |
| Provision for Loan Losses | 300,000 | 300,000 |
| Non-Interest Expense | 5,242,000 | 5,438,000 |
| Income Tax Expense | <u>812,000</u> | <u>622,000</u> |
| Total Expenses | <u><u>\$7,961,000</u></u> | <u><u>\$8,799,000</u></u> |
| NET INCOME | <u><u>\$2,447,000</u></u> | <u><u>\$2,059,000</u></u> |

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