

INVESTOR RELATIONS



MAIN STREET FINANCIAL SERVICES CORP



(Unaudited)

| ASSETS | SEPTEMBER 30, 2021 | SEPTEMBER 30, 2020 |
|--|------------------------------------|------------------------------------|
| Cash on Hand and in Banks | \$42,072,000 | \$37,484,000 |
| Investments | 110,701,000 | 68,831,000 |
| Gross Loans | 398,687,000 | 392,788,000 |
| Less Allowance for Loan Loss | (6,471,000) | (5,864,000) |
| Net Loans | <u>\$392,216,000</u> | <u>\$386,924,000</u> |
| Fixed Assets | 2,341,000 | 2,447,000 |
| Other Assets | <u>17,875,500</u> | <u>16,048,000</u> |
| Total Assets | <u><u>\$565,205,500</u></u> | <u><u>\$511,734,000</u></u> |
| LIABILITIES | | |
| Non-Interest Bearing Deposits | \$110,497,500 | \$95,191,000 |
| Interest Bearing Deposits | 375,656,000 | 339,192,000 |
| Securities Sold Under Agreements to Repurchase | 10,381,000 | 9,493,000 |
| Borrowings | 17,193,000 | 19,693,000 |
| Other Liabilities | <u>2,927,000</u> | <u>3,198,000</u> |
| Total Liabilities | <u><u>\$516,654,500</u></u> | <u><u>\$466,767,000</u></u> |
| EQUITY | | |
| Total Equity | <u><u>\$48,551,000</u></u> | <u><u>\$44,967,000</u></u> |
| Total Liabilities and Equity | <u><u>\$565,205,500</u></u> | <u><u>\$511,734,000</u></u> |

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

(Unaudited)

| INCOME | SEPTEMBER 30, 2021 | SEPTEMBER 30, 2020 |
|--|--------------------------------------|--------------------------------------|
| Interest on Loans | \$14,862,000 | \$15,046,000 |
| Interest from Depository Institutions | 18,000 | 137,000 |
| Interest and Dividend Income on Securities | 844,000 | 790,000 |
| Other Non-Interest Income | <u>686,000</u> | <u>241,000</u> |
| Total Income | <u><u>\$16,410,000</u></u> | <u><u>\$16,214,000</u></u> |
| EXPENSE | | |
| Interest on Deposits | \$1,948,000 | \$2,903,000 |
| Expense on Repurchase Agreements | 93,000 | 96,000 |
| Interest on Other Borrowings | 336,000 | 526,000 |
| Provision for Loan Losses | 450,000 | 450,000 |
| Non-Interest Expense | 8,373,500 | 8,207,000 |
| Income Tax Expense | <u>1,241,500</u> | <u>941,000</u> |
| Total Expenses | <u><u>\$12,442,000</u></u> | <u><u>\$13,123,000</u></u> |
| NET INCOME | <u><u>\$3,968,000</u></u> | <u><u>\$3,091,000</u></u> |

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