

INVESTOR RELATIONS



MAIN STREET FINANCIAL SERVICES CORP



(Unaudited)

ASSETS	DECEMBER 31, 2021	DECEMBER 31, 2020
Cash on Hand and in Banks	\$69,418,000	\$38,265,000
Investments	118,967,000	66,764,000
Gross Loans	403,395,000	394,346,000
Less Allowance for Loan Loss	(6,232,000)	(\$6,008,000)
Net Loans	<u>\$397,163,000</u>	<u>\$388,338,000</u>
Fixed Assets	2,605,000	2,381,000
Other Assets	<u>18,738,000</u>	<u>14,887,500</u>
Total Assets	<u><u>\$606,891,000</u></u>	<u><u>\$510,635,500</u></u>
 LIABILITIES		
Non-Interest Bearing Deposits	\$134,473,000	\$96,079,000
Interest Bearing Deposits	388,116,000	335,881,000
Securities Sold Under Agreements to Repurchase	9,962,000	9,920,000
Borrowings	22,193,000	19,693,000
Other Liabilities	<u>2,706,000</u>	<u>2,889,000</u>
Total Liabilities	<u><u>\$557,450,000</u></u>	<u><u>\$464,462,000</u></u>
 EQUITY		
Total Equity	<u><u>\$49,441,000</u></u>	<u><u>\$46,173,500</u></u>
Total Liabilities and Equity	<u><u>\$606,891,000</u></u>	<u><u>\$510,635,500</u></u>

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

(Unaudited)

INCOME	DECEMBER 31, 2021	DECEMBER 31, 2020
Interest on Loans	\$19,809,000	\$20,019,000
Interest from Depository Institutions	28,000	141,000
Interest and Dividend Income on Securities	1,188,000	1,050,000
Other Non-Interest Income	<u>489,000</u>	<u>444,000</u>
Total Income	<u><u>\$21,514,000</u></u>	<u><u>\$21,654,000</u></u>
 EXPENSE		
Interest on Deposits	\$2,567,000	\$3,682,000
Expense on Repurchase Agreements	118,000	125,000
Interest on Other Borrowings	441,000	649,000
Provision for Loan Losses	600,000	600,000
Non-Interest Expense	10,660,000	10,809,000
Income Tax Expense	<u>1,706,500</u>	<u>1,373,000</u>
Total Expenses	<u><u>\$16,092,500</u></u>	<u><u>\$17,238,000</u></u>
 NET INCOME	 <u><u>\$5,421,500</u></u>	 <u><u>\$4,416,000</u></u>

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