

INVESTOR RELATIONS



MAIN STREET FINANCIAL SERVICES CORP



(Unaudited)

ASSETS	MARCH 31, 2022	MARCH 31, 2021
Cash on Hand and in Banks	\$50,648,000	\$57,307,000
Investments	126,068,000	66,846,000
Gross Loans	401,789,000	395,416,000
Less Allowance for Loan Loss	(6,250,000)	(6,133,000)
Net Loans	<u>\$395,539,000</u>	<u>\$389,283,000</u>
Fixed Assets	3,640,000	2,355,000
Other Assets	<u>18,511,000</u>	<u>17,645,000</u>
Total Assets	<u><u>\$594,406,000</u></u>	<u><u>\$533,436,000</u></u>
 LIABILITIES		
Non-Interest Bearing Deposits	\$128,216,000	\$107,545,000
Interest Bearing Deposits	388,924,000	347,134,000
Securities Sold Under Agreements to Repurchase	9,288,000	9,779,000
Borrowings	17,193,000	19,693,000
Other Liabilities	<u>2,318,000</u>	<u>2,272,000</u>
Total Liabilities	<u><u>\$545,939,000</u></u>	<u><u>\$486,423,000</u></u>
 EQUITY		
Total Equity	<u><u>\$48,467,000</u></u>	<u><u>\$47,013,000</u></u>
Total Liabilities and Equity	<u><u>\$594,406,000</u></u>	<u><u>\$533,436,000</u></u>

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

(Unaudited)

INCOME	MARCH 31, 2022	MARCH 31, 2021
Interest on Loans	\$4,656,000	\$4,814,000
Interest from Depository Institutions	14,000	7,000
Interest and Dividend Income on Securities	390,000	235,000
Other Non-Interest Income	<u>143,000</u>	<u>135,000</u>
Total Income	<u><u>\$5,203,000</u></u>	<u><u>\$5,191,000</u></u>
EXPENSE		
Interest on Deposits	\$537,000	\$673,000
Expense on Repurchase Agreements	29,000	29,000
Interest on Other Borrowings	104,000	120,000
Provision for Loan Losses	150,000	150,000
Non-Interest Expense	2,801,500	2,640,000
Income Tax Expense	<u>369,500</u>	<u>379,000</u>
Total Expenses	<u><u>\$3,991,000</u></u>	<u><u>\$3,991,000</u></u>
NET INCOME	<u><u>\$1,212,000</u></u>	<u><u>\$1,200,000</u></u>

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