

INVESTOR RELATIONS



MAIN STREET FINANCIAL SERVICES CORP



(Unaudited)

ASSETS	JUNE 30, 2022	JUNE 30, 2021
Cash on Hand and in Banks	\$33,416,000	\$35,171,000
Investments	140,737,000	100,773,000
Gross Loans	401,698,000	404,273,000
Less Allowance for Loan Loss	(6,430,000)	(6,245,000)
Net Loans	<u>\$395,268,000</u>	<u>\$398,028,000</u>
Fixed Assets	3,610,000	2,327,000
Other Assets	<u>16,820,000</u>	<u>18,059,500</u>
Total Assets	<u><u>\$589,851,000</u></u>	<u><u>\$554,358,500</u></u>
 LIABILITIES		
Non-Interest Bearing Deposits	\$125,720,000	\$109,329,000
Interest Bearing Deposits	387,941,000	368,086,000
Securities Sold Under Agreements to Repurchase	9,225,000	10,142,000
Borrowings	17,193,000	17,193,000
Other Liabilities	<u>2,385,000</u>	<u>2,653,000</u>
Total Liabilities	<u><u>\$542,464,000</u></u>	<u><u>\$507,403,000</u></u>
 EQUITY		
Total Equity	<u><u>\$47,387,000</u></u>	<u><u>\$46,955,500</u></u>
Total Liabilities and Equity	<u><u>\$589,851,000</u></u>	<u><u>\$554,358,500</u></u>

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

(Unaudited)

INCOME	JUNE 30, 2022	JUNE 30, 2021
Interest on Loans	\$9,226,000	\$9,633,000
Interest from Depository Institutions	79,000	9,000
Interest and Dividend Income on Securities	857,000	531,000
Other Non-Interest Income	<u>282,000</u>	<u>235,000</u>
Total Income	<u><u>\$10,444,000</u></u>	<u><u>\$10,408,000</u></u>
EXPENSE		
Interest on Deposits	\$1,046,000	\$1,316,000
Expense on Repurchase Agreements	58,000	61,000
Interest on Other Borrowings	213,000	230,000
Provision for Loan Losses	300,000	300,000
Non-Interest Expense	5,684,000	5,242,000
Income Tax Expense	<u>722,500</u>	<u>812,000</u>
Total Expenses	<u><u>\$8,023,500</u></u>	<u><u>\$7,961,000</u></u>
NET INCOME	<u><u>\$2,420,500</u></u>	<u><u>\$2,447,000</u></u>

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