

# INVESTOR RELATIONS



## MAIN STREET FINANCIAL SERVICES CORP



(Unaudited)

ASSETS	SEPTEMBER 30, 2022	SEPTEMBER 30, 2021
Cash on Hand and in Banks	\$40,916,000	\$42,072,000
Investments	142,638,000	110,701,000
Gross Loans	403,482,000	398,687,000
Less Allowance for Loan Loss	(6,313,000)	(6,471,000)
Net Loans	<u>\$397,169,000</u>	<u>\$392,216,000</u>
Fixed Assets	3,600,000	2,341,000
Other Assets	<u>20,299,000</u>	<u>17,875,500</u>
<b>Total Assets</b>	<b><u><u>\$604,622,000</u></u></b>	<b><u><u>\$565,205,500</u></u></b>
 <b>LIABILITIES</b>		
Non-Interest Bearing Deposits	\$129,395,000	\$110,497,500
Interest Bearing Deposits	390,517,000	375,656,000
Securities Sold Under Agreements to Repurchase	9,555,000	10,381,000
Borrowings	25,593,000	17,193,000
Other Liabilities	<u>2,495,000</u>	<u>2,927,000</u>
<b>Total Liabilities</b>	<b><u><u>\$557,555,000</u></u></b>	<b><u><u>\$516,654,500</u></u></b>
 <b>EQUITY</b>		
<b>Total Equity</b>	<b><u><u>\$47,067,000</u></u></b>	<b><u><u>\$48,551,000</u></u></b>
<b>Total Liabilities and Equity</b>	<b><u><u>\$604,622,000</u></u></b>	<b><u><u>\$565,205,500</u></u></b>

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

(Unaudited)

INCOME	SEPTEMBER 30, 2022	SEPTEMBER 30, 2021
Interest on Loans	\$14,089,000	\$14,862,000
Interest from Depository Institutions	251,000	18,000
Interest and Dividend Income on Securities	1,416,000	844,000
Other Non-Interest Income	<u>435,000</u>	<u>686,000</u>
<b>Total Income</b>	<b><u>\$16,191,000</u></b>	<b><u>\$16,410,000</u></b>
 <b>EXPENSE</b>		
Interest on Deposits	\$1,569,000	\$1,948,000
Expense on Repurchase Agreements	88,000	93,000
Interest on Other Borrowings	327,000	336,000
Provision for Loan Losses	450,000	450,000
Non-Interest Expense	8,653,000	8,373,500
Income Tax Expense	<u>1,170,500</u>	<u>1,241,500</u>
<b>Total Expenses</b>	<b><u>\$12,257,500</u></b>	<b><u>\$12,442,000</u></b>
 <b>NET INCOME</b>	 <b><u>\$3,933,500</u></b>	 <b><u>\$3,968,000</u></b>

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