

INVESTOR RELATIONS



MAIN STREET FINANCIAL SERVICES CORP

member
FDIC



(Unaudited)

ASSETS	DECEMBER 31, 2022	DECEMBER 31, 2021
Cash on Hand and in Banks	\$33,273,000	\$69,418,000
Investments	\$141,612,000	\$118,967,000
Gross Loans	\$408,507,000	\$403,395,000
Less Allowance for Loan Loss	\$6,490,000	\$6,232,000
Net Loans	\$402,017,000	\$397,163,000
Fixed Assets	\$5,963,000	\$2,605,000
Other Assets	<u>\$21,479,000</u>	<u>\$18,738,000</u>
Total Assets	<u>\$604,344,000</u>	<u>\$606,891,000</u>
 LIABILITIES		
Non-Interest Bearing Deposits	\$135,764,000	\$134,473,000
Interest Bearing Deposits	\$385,439,000	\$388,116,000
Securities Sold Under Agreements to Repurchase	\$9,839,000	\$9,962,000
Federal Home Loan Bank Advances	\$19,593,000	\$22,193,000
Other Liabilities	<u>\$5,025,000</u>	<u>\$2,706,000</u>
Total Liabilities	<u>\$555,660,000</u>	<u>\$557,450,000</u>
 EQUITY		
Total Equity	<u>\$48,684,000</u>	<u>\$49,441,000</u>
Total Liabilities and Equity	<u>\$604,344,000</u>	<u>\$606,891,000</u>

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

(Unaudited)

INCOME	DECEMBER 31, 2022	DECEMBER 31, 2021
Interest on Loans	\$19,405,000	\$19,809,000
Interest from Depository Institutions	\$463,000	\$28,000
Interest and Dividend Income on Securities	\$2,026,000	\$1,188,000
Other Non-Interest Income	\$876,000	\$489,000
Total Income	\$22,770,000	\$21,514,000
EXPENSE		
Interest on Deposits	\$2,142,000	\$2,567,000
Expense on Repurchase Agreements	\$118,000	\$118,000
Interest on Other Borrowings	\$451,000	\$441,000
Provisions for Loan Losses	\$1,000,000	\$600,000
Non-Interest Expense	\$11,945,000	\$10,660,000
Income Tax Expense	\$1,459,500	\$1,706,500
Total Expenses	\$17,115,500	\$16,092,500
NET INCOME	\$5,654,500	\$5,421,500

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