

# INVESTOR RELATIONS



## MAIN STREET FINANCIAL SERVICES CORP

member  
**FDIC**



**(Unaudited)**

<b>ASSETS</b>	<b>MARCH 31, 2023</b>	<b>MARCH 31, 2022</b>
Cash on Hand and in Banks	\$40,582,000	\$50,648,000
Investments	\$142,621,000	\$126,068,000
Gross Loans	\$411,358,000	\$401,789,000
Less Allowance for Loan Loss	\$6,677,000	\$6,250,000
Net Loans	\$404,681,000	\$395,539,000
Fixed Assets	\$5,864,000	\$3,640,000
Other Assets	\$20,981,000	\$18,511,000
<b>Total Assets</b>	<b>\$614,729,000</b>	<b>\$594,406,000</b>
<b>LIABILITIES</b>		
Non-Interest Bearing Deposits	\$132,971,000	\$128,216,000
Interest Bearing Deposits	\$388,095,000	\$388,924,000
Securities Sold Under Agreements to Repurchase	\$6,879,000	\$9,288,000
Borrowings	\$30,593,000	\$17,193,000
Other Liabilities	\$5,126,000	\$2,318,000
<b>Total Liabilities</b>	<b>\$563,664,000</b>	<b>\$545,939,000</b>
<b>EQUITY</b>		
<b>Total Equity</b>	<b>\$51,065,000</b>	<b>\$48,467,000</b>
<b>Total Liabilities and Equity</b>	<b>\$614,729,000</b>	<b>\$594,406,000</b>

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

(Unaudited)

INCOME	MARCH 31, 2023	MARCH 31, 2022
Interest on Loans	\$5,687,000	\$4,656,000
Interest from Depository Institutions	\$239,000	\$14,000
Interest and Dividend Income on Securities	\$608,000	\$390,000
Other Non-Interest Income	\$140,000	\$143,000
<b>Total Income</b>	<b>\$6,674,000</b>	<b>\$5,203,000</b>
EXPENSE		
Interest on Deposits	\$721,000	\$537,000
Expense on Repurchase Agreements	\$24,000	\$29,000
Interest on Other Borrowings	\$215,000	\$104,000
Provisions for Loan Losses	\$150,000	\$150,000
Non-Interest Expense	\$3,101,000	\$2,801,500
Income Tax Expense	\$554,000	\$369,500
<b>Total Expenses</b>	<b>\$4,765,000</b>	<b>\$3,991,000</b>
<b>NET INCOME</b>	<b>\$1,909,000</b>	<b>\$1,212,000</b>

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