

INVESTOR RELATIONS



MAIN STREET FINANCIAL SERVICES CORP

member
FDIC



(Unaudited)

ASSETS	JUNE 30, 2023	JUNE 30, 2022
Cash on Hand and in Banks	\$18,824,000	\$33,416,000
Investments	\$138,374,000	\$140,737,000
Gross Loans	\$418,426,000	\$401,698,000
Less Allowance for Loan Loss	\$6,397,000	\$6,430,000
Net Loans	\$412,029,000	\$395,268,000
Fixed Assets	\$5,810,000	\$3,610,000
Other Assets	<u>\$22,408,000</u>	<u>\$16,820,000</u>
Total Assets	<u>\$597,445,000</u>	<u>\$589,851,000</u>
 LIABILITIES		
Non-Interest Bearing Deposits	\$121,289,000	\$125,720,000
Interest Bearing Deposits	\$371,953,000	\$387,941,000
Securities Sold Under Agreements to Repurchase	\$6,167,000	\$9,225,000
Borrowings	\$40,593,000	\$17,193,000
Other Liabilities	<u>\$5,666,000</u>	<u>\$2,385,000</u>
Total Liabilities	<u>\$545,668,000</u>	<u>\$542,464,000</u>
 EQUITY		
Total Equity	<u>\$51,777,000</u>	<u>\$47,387,000</u>
Total Liabilities and Equity	<u>\$597,445,000</u>	<u>\$589,851,000</u>

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

(Unaudited)

INCOME	JUNE 30, 2023	JUNE 30, 2022
Interest on Loans	\$11,450,000	\$9,226,000
Interest from Depository Institutions	\$534,000	\$79,000
Interest and Dividend Income on Securities	\$1,208,000	\$857,000
Other Non-Interest Income	\$290,000	\$282,000
Total Income	\$13,482,000	\$10,444,000
EXPENSE		
Interest on Deposits	\$1,862,000	\$1,046,000
Expense on Repurchase Agreements	\$68,000	\$58,000
Interest on Other Borrowings	\$609,000	\$213,000
Provisions for Loan Losses	\$300,000	\$300,000
Non-Interest Expense	\$5,986,000	\$5,684,000
Income Tax Expense	\$1,057,000	\$722,500
Total Expenses	\$9,882,000	\$8,023,500
NET INCOME	\$3,600,000	\$2,420,500

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