

INVESTOR RELATIONS



MAIN STREET FINANCIAL SERVICES CORP

member
FDIC



(Unaudited)

ASSETS	SEPTEMBER 30, 2023	SEPTEMBER 30, 2022
Cash on Hand and in Banks	\$15,633,000	\$40,916,000
Investments	\$134,271,000	\$142,638,000
Gross Loans	\$416,301,000	\$403,482,000
Less Allowance for Loan Loss	\$6,406,000	\$6,303,000
Net Loans	\$409,895,000	\$397,169,000
Fixed Assets	\$5,708,000	\$3,600,000
Other Assets	<u>\$24,403,000</u>	<u>\$20,299,000</u>
Total Assets	<u>\$589,910,000</u>	<u>\$604,622,000</u>
 LIABILITIES		
Non-Interest Bearing Deposits	\$121,636,000	\$129,395,000
Interest Bearing Deposits	\$354,059,000	\$390,517,000
Securities Sold Under Agreements to Repurchase	\$6,283,000	\$9,555,000
Borrowings	\$50,593,000	\$25,593,000
Other Liabilities	<u>\$5,443,000</u>	<u>\$2,495,000</u>
Total Liabilities	<u>\$538,014,000</u>	<u>\$557,555,000</u>
 EQUITY		
Total Equity	<u>\$51,896,000</u>	<u>\$47,067,000</u>
Total Liabilities and Equity	<u>\$589,910,000</u>	<u>\$604,622,000</u>

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

(Unaudited)

INCOME	SEPTEMBER 30, 2023	SEPTEMBER 30, 2022
Interest on Loans	\$17,385,000	\$14,089,000
Interest from Depository Institutions	\$674,000	\$251,000
Interest and Dividend Income on Securities	\$1,798,000	\$1,416,000
Other Non-Interest Income	(\$853,000)	\$435,000
Total Income	<u>\$19,004,000</u>	<u>\$16,191,000</u>
EXPENSE		
Interest on Deposits	\$3,288,000	\$1,569,000
Expense on Repurchase Agreements	\$116,000	\$88,000
Interest on Other Borrowings	\$1,151,000	\$327,000
Provisions for Loan Losses	\$300,000	\$450,000
Non-Interest Expense	\$8,857,000	\$8,653,000
Income Tax Expense	\$1,200,000	\$1,170,500
Total Expenses	<u>\$14,912,000</u>	<u>\$12,257,500</u>
NET INCOME	<u>\$4,092,000</u>	<u>\$3,933,500</u>

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