

INVESTOR RELATIONS



MAIN STREET FINANCIAL SERVICES CORP

member
FDIC



(Unaudited)

ASSETS	DECEMBER 31, 2023	DECEMBER 31, 2022
Cash on Hand and in Banks	\$22,337,000	\$33,273,000
Investments	\$130,060,000	\$141,612,000
Gross Loans	\$428,081,000	\$408,507,000
Less Allowance for Loan Loss	\$6,061,000	\$6,490,000
Net Loans	\$422,020,000	\$402,017,000
Fixed Assets	\$5,589,000	\$5,963,000
Other Assets	\$23,908,000	\$21,388,000
Total Assets	\$603,914,000	\$604,253,000
LIABILITIES		
Non-Interest Bearing Deposits	\$132,983,000	\$135,764,000
Interest Bearing Deposits	\$347,671,000	\$385,439,000
Securities Sold Under Agreements to Repurchase	\$27901,000	\$9,839,000
Borrowings	\$35,593,000	\$19,593,000
Other Liabilities	\$5,385,000	\$5,025,000
Total Liabilities	\$549,533,000	\$555,660,000
EQUITY		
Total Equity	\$54,381,000	\$48,593,000
Total Liabilities and Equity	\$603,914,000	\$604,253,000

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

(Unaudited)

INCOME	DECEMBER 31, 2023	DECEMBER 31, 2022
Interest on Loans	\$23,714,000	\$19,405,000
Interest from Depository Institutions	\$860,000	\$463,000
Interest and Dividend Income on Securities	\$2,376,000	\$2,026,000
Other Non-Interest Income	(\$488,000)	\$876,000
Total Income	\$26,462,000	\$22,770,000
EXPENSE		
Interest on Deposits	\$4,898,000	\$2,142,000
Expense on Repurchase Agreements	\$183,000	\$118,000
Interest on Other Borrowings	\$1,927,000	\$451,000
Provisions for Loan Losses	\$100,000	1,000,000
Non-Interest Expense	\$12,071,000	\$11,945,000
Income Tax Expense	\$1,601,000	\$1,550,500
Total Expenses	\$20,780,000	\$17,206,500
NET INCOME	\$5,682,000	\$5,563,500

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