



Main Street

Financial Services Corp.



20
26

ANNUAL
Shareholder
Meeting



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COMMUNITY INVOLVEMENT

Local Teams • Fairs • Festivals • Local Universities • Volunteer



Helping others
is always a smart move.



EXECUTIVE MANAGEMENT



**Mark
R. Witmer**

Chairman of the Board
Chief Executive Officer
President



**Matthew
L. Hartzler**

Executive Vice President
Chief Financial Officer



**Donald
L. Sheller**

Executive Vice President
Chief Operations Officer

BOARD OF DIRECTORS



Jonathan Ciccotelli
Lead Director



Michael Baker



Brian Hopkins



Glenn W. Miller



Debra A. Marthey



David L. Lehman



Lance J. Cirola



Nick Sparachane



FRANCHISE VALUE



Shareholders

Maximize Return,
Maximize Opportunity



Community

Giving Back To Communities
We Serve

Customers

Consistent Customer Service



Employee

Foundation of Our Success



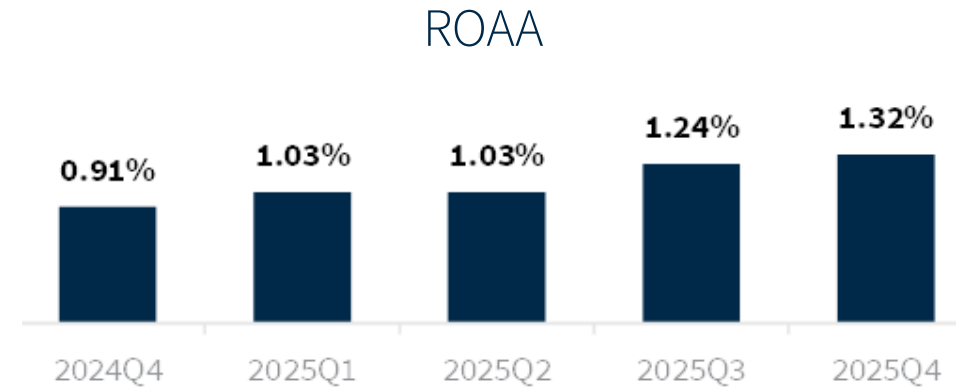
MSWV franchise overview

Corporate overview

Bank Established:	3/31/1899	Employees:	161
Headquarters:	Wooster, OH	States of Operation:	OH(16) WV(4)

ROAA:	1.13%
ROAE	13.01%
Market Capitalization	\$138M
Price / Tangible Book:	120%
Price / 2025Q4 EPS (Annualized):	7.1x
Dividend Yield:	3.17%

Select financial highlights



\$1,496
assets

13.01%
ROAE

3.73%
NIM

57.9%
eff. ratio

0.47%
NPAs / assets

Stock Price and Volume At Year End

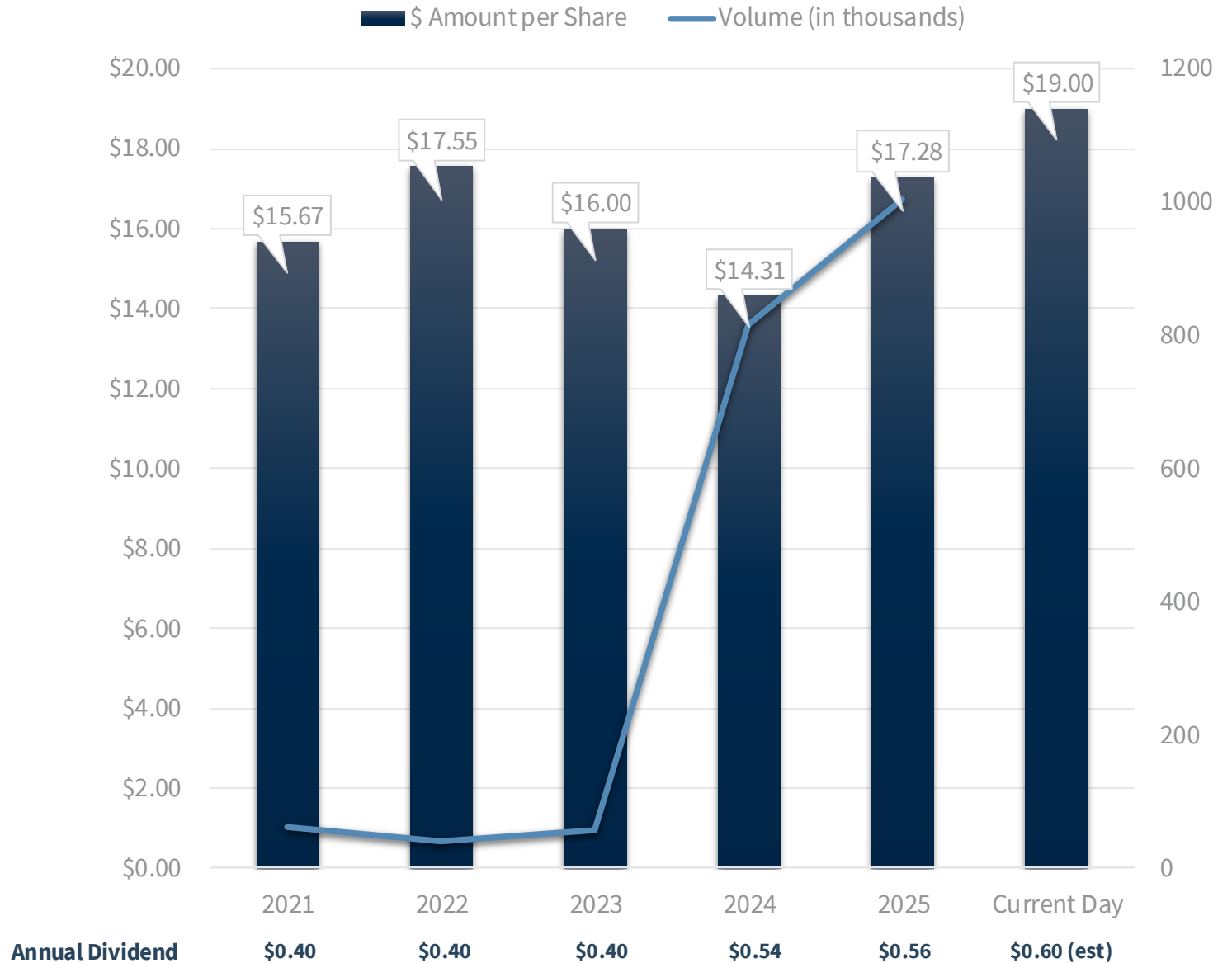
Over 7.8 Million
Shares Outstanding

MSWV

OTCQX

Annual Dividend increased 40%
to \$0.56 per share from 2021

January 2026 - increased
quarterly dividend by 7%



FINANCIAL HIGHLIGHTS

\$95MM+ in loan growth and
\$175MM+ in deposit growth since
December 31, 2024



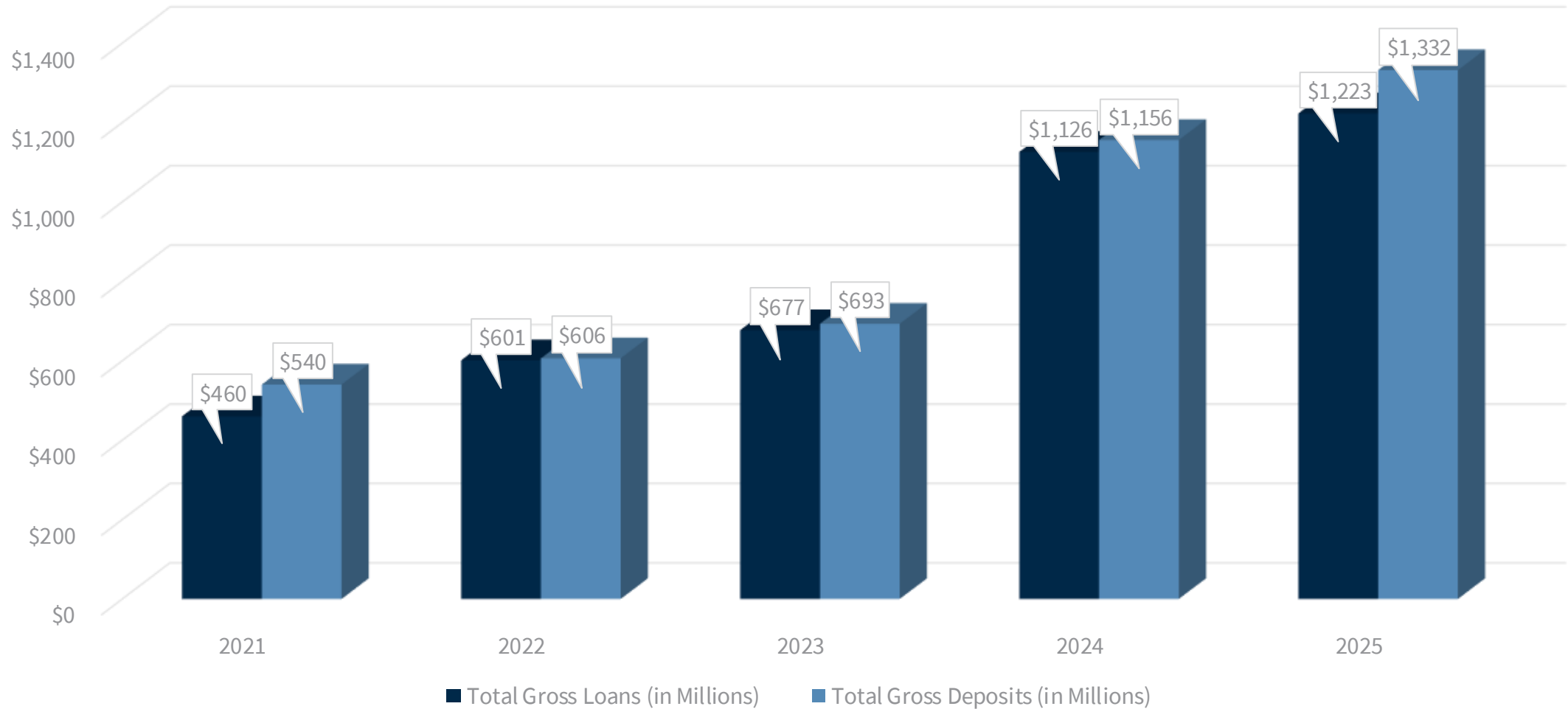
182% growth in annual EPS
since December 31, 2024, driven
by rapid NIM expansion and
efficient expense management

Record Quarter, Capping a Record-Setting Year

(\$000s except per share data)

	For the Twelve Months Ended		
	12/31/2023	12/31/2024	12/31/2025
Balance Sheet			
Total Assets	809,947	1,409,601	1,495,533
Total Loans	676,885	1,125,714	1,222,662
Total Deposits	693,126	1,156,327	1,331,764
Loans / Deposits (%)	98	97	92
Capital Position			
Total Equity	52,967	110,636	128,720
TCE Ratio (%)	6.98	6.74	7.70
Total RBC Ratio (Bank) (%)	10.7	12.4	12.5
Profitability			
Net Interest Income	21,645	32,667	50,452
Provision for Credit Losses	530	4782	1,575
Noninterest Income	3017	4159	3,958
Noninterest Expense	14,824	26,438	31,518
Pre-Tax Income	9,838	5,606	21,317
Provision for Taxes	2005	903	4,568
Net Income	7,833	4,703	16,749
ROAA (%)	1.02	0.75	1.13
ROAE (%)	16.27	8.85	13.01
Net Interest Margin (%)	2.96	3.24	3.73
Efficiency Ratio (%)	58.9	71.9	57.9
Asset Quality			
NPAs / Assets (%)	0.53	0.49	0.47
LLR / Gross Loans (%)	1.08	1.05	1.07
NCOs / Avg. Loans (%)	0.00	0.01	0.01
Per Share Metrics			
Earnings per Share	2.04	0.76	2.14
Tangible Book Value per Share	13.35	12.13	14.65
Dividends per Share	0.92	0.54	0.56

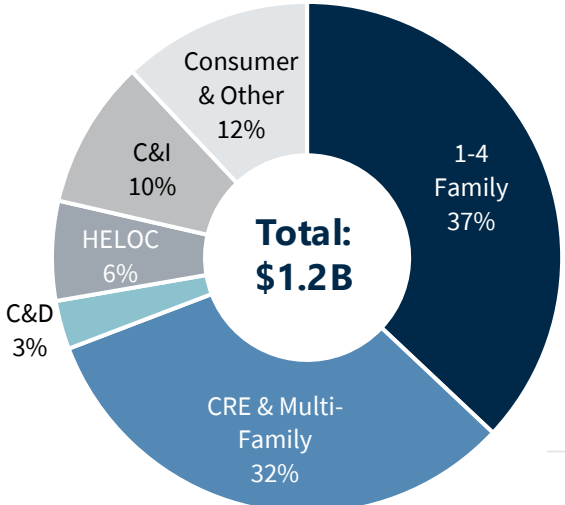
Balance Sheet



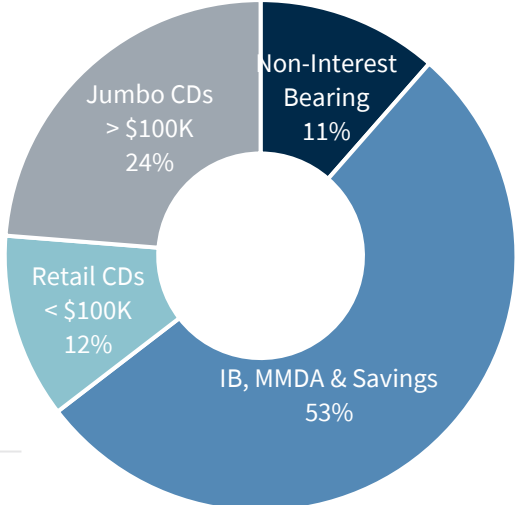
LOAN and DEPOSIT PORTFOLIO HIGHLIGHTS



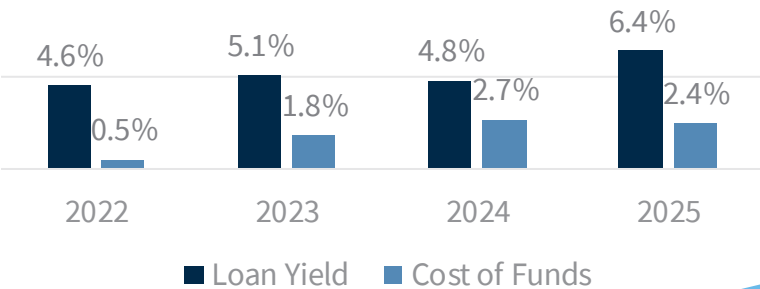
Loan Composition



Deposit Composition



Yields/Costs



2026

TO DATE

TOTAL ASSETS

\$1.5 BILLION

TOTAL LOANS

\$1.3 BILLION

TOTAL DEPOSITS

\$1.4 BILLION

STOCKHOLDERS' EQUITY

\$133 MILLION

NET INTEREST MARGIN

(\$000s)	2025Q1	2025Q2	2025Q3	2025Q4	2026Q1
Net Income	\$3,629	\$3,679	\$4,539	\$4,902	\$4,828
Net Interest Income	\$11,525	\$12,457	\$12,728	\$13,741	\$13,576
Yield on Interest-Earning Assets (%)	5.80%	6.11%	6.20%	6.39%	6.21%
Cost of Interest-Bearing Liabilities (%)	2.43%	2.53%	2.54%	2.49%	2.49%
Net Interest Margin (%)	3.44%	3.68%	3.73%	3.98%	3.83%

ROAA: **1.30%**

ROAE **15.0%**

Market Capitalization **\$143M**

Price / Tangible Book: **120%**

Price / 2025Q4 EPS (Annualized): **7.5x**

Dividend Yield: **3.28%**

GEOGRAPHIC FOOTPRINT & POTENTIAL FOR GROWTH

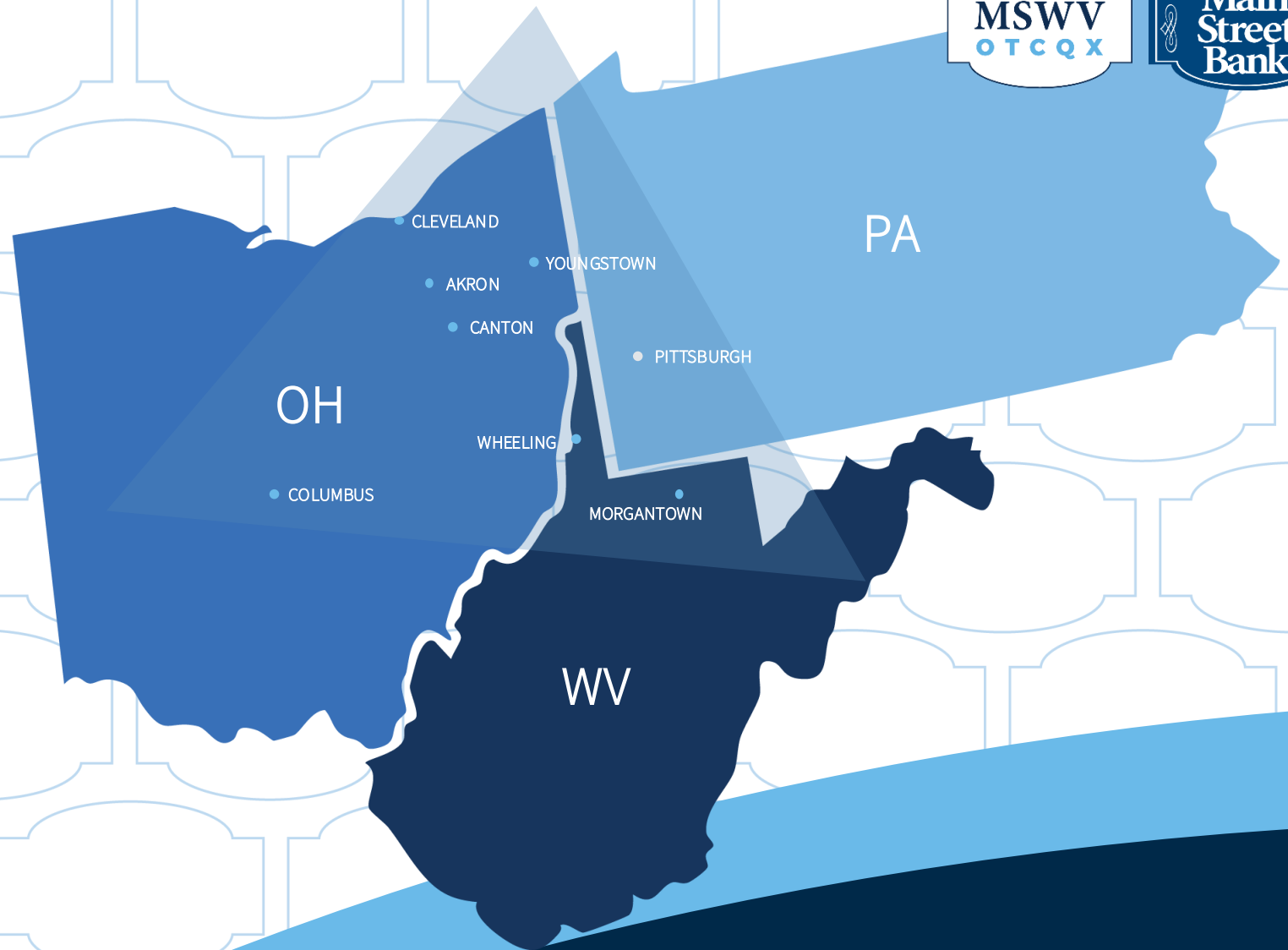


OHIO

- **16** Locations
- **\$900+** Million In Loans
- **\$780+** Million In Deposits

NORTHERN WEST VIRGINIA

- **4** Locations
- **\$330+** Million In Loans
- **\$580+** Million In Deposits





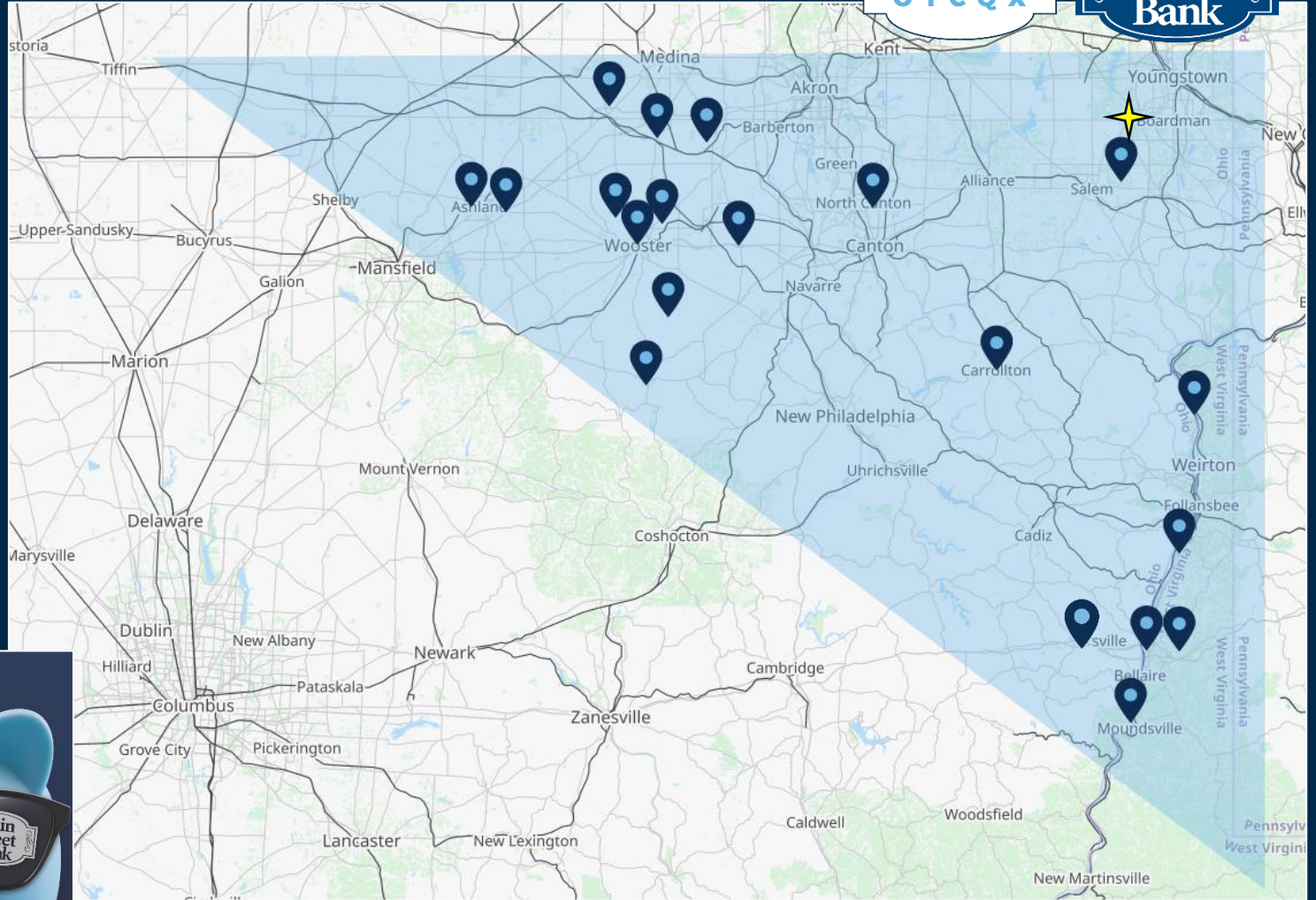
BRANCH LOCATIONS

OHIO

- Ashland
- Canfield (Coming Soon!)*
- Carrollton
- Creston
- Dalton
- Fredericksburg
- Lodi
- Millersburg
- North Canton
- Rittman
- St. Clairsville
- Toronto
- Washingtonville
- Wooster

WEST VIRGINIA

- Elm Grove
- Moundsville
- Wellsburg
- Wheeling



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St. Clairsville • Ohio

FDIC NMLS #517369

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See You Soon Canfield!

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STATE FDIC
FDIC

NMLS 6517390



Franchise Values

***To Achieve We
Must Deliver to
All!***

Customers

Consistent Customer Service

Community

Giving Back to Communities We Serve

Shareholders

Maximize Return, Maximize Opportunity

Employees

Foundation of Our Success

Legal Disclaimer

This presentation contains certain forward-looking statements and information relating to the Company that are based on the beliefs of management as well as assumptions made by and information currently available to management. These forward-looking statements relate to, among other things, expectations of the business environment in which we operate, projections of future performance, potential future credit experience, perceived opportunities in the market and statements regarding our mission and vision. Such statements reflect the current views of the Company with respect to future looking events and are subject to certain risks, uncertainties and assumptions. Should one or more of these risks or uncertainties materialize or should underlying assumptions prove incorrect, actual results may vary materially from those described herein as anticipated, believed, estimated, expected or intended. The Company does not intend to update these forward-looking statements



Thank you

