

Main Street
Financial Services Corp.

MSWV

Main
Street
Bank

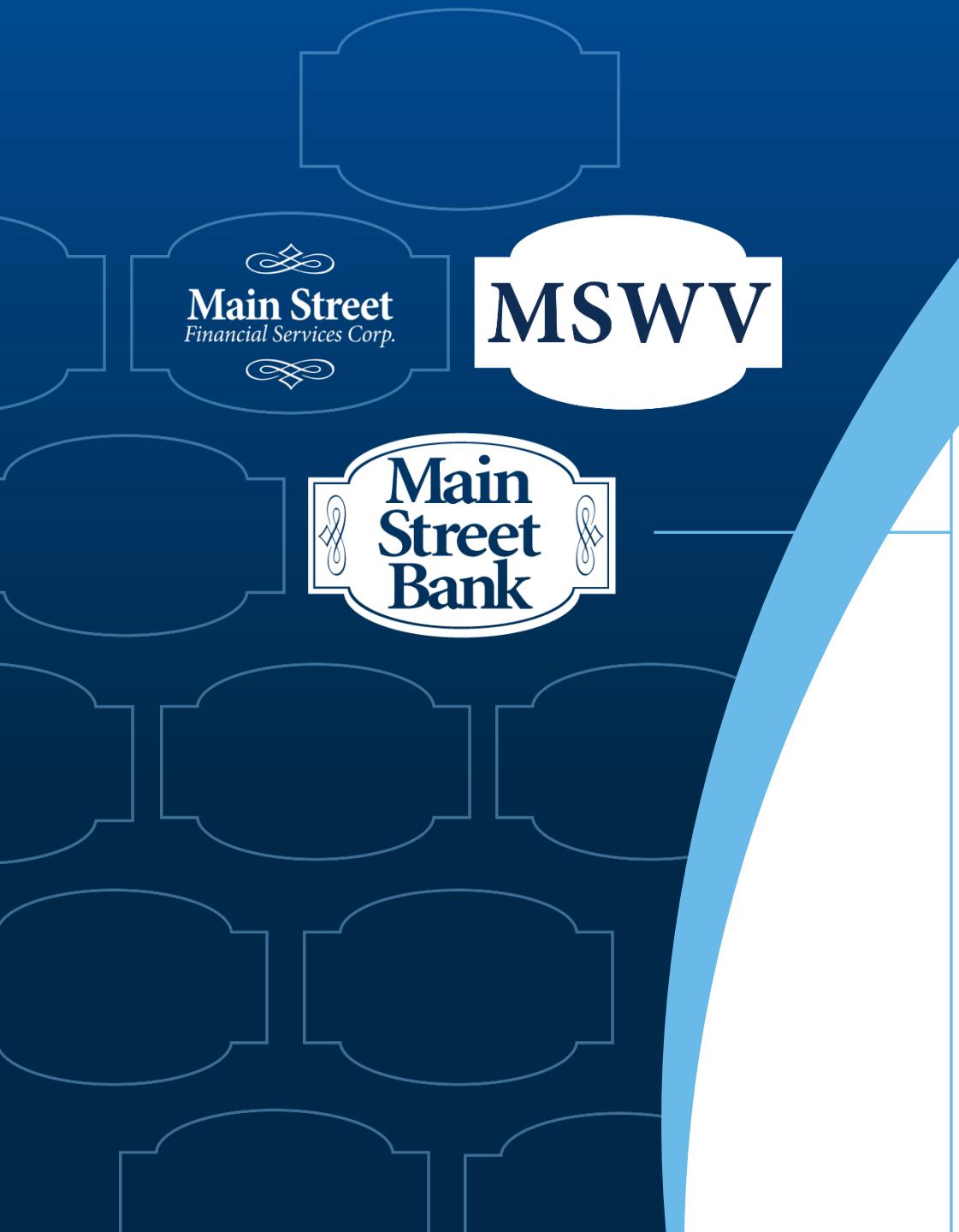
INVESTOR PRESENTATION

Main Street Financial Services Corp. (Holding Company) | Main Street Bank (Bank)

2
2
5

OTCQX

MSWV



Main Street
Financial Services Corp.

MSWV



Main
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Bank

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.

LEGAL DISCLAIMER

EXECUTIVE MANAGEMENT



Mark R. Witmer

Chairman of the Board
Chief Executive Officer
President



Matthew L. Hartzler

Executive Vice President
Chief Financial Officer



Donnie L. Sheller

Executive Vice President
Chief Operations Officer

BOARD OF DIRECTORS



Jonathan Ciccotelli
Vice Chair



Michael Baker



Brian Hopkins



Glenn W. Miller



Debra A. Marthey



David L. Lehman



Lance J. Ciroli



Nick Sparachane

MSWV
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Main
Street
Bank

INVESTMENT HIGHLIGHTS



NET INCOME

\$4.9 MILLION

Net income for 2025Q4 totaled \$4.9 million, or \$0.62 per share, representing a 1.32% ROAA

DEPOSIT GROWTH

\$250 MILLION

Over \$250 million in deposit growth since merger

RETURNING VALUE after another quarter of issuing a dividend

MAINTAINED asset quality with NCOs / average loans under 0.10% since closing

RECORD EARNINGS for the quarter ended December 31, 2025

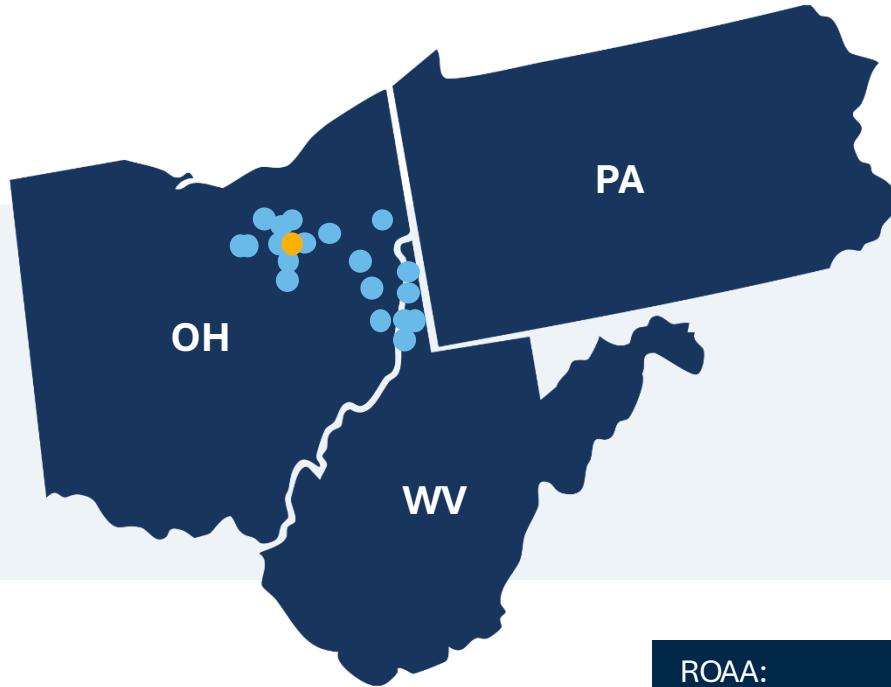
COMMITMENT through donating and positively impacting all of our communities

FRANCHISE OVERVIEW



Market Area

- LOCATION
- HEADQUARTERS



Financial Highlights (2025Q4)

TOTAL ASSETS
\$1.5 BILLION

TOTAL LOANS
\$1.2 BILLION

TOTAL DEPOSITS
\$1.3 BILLION

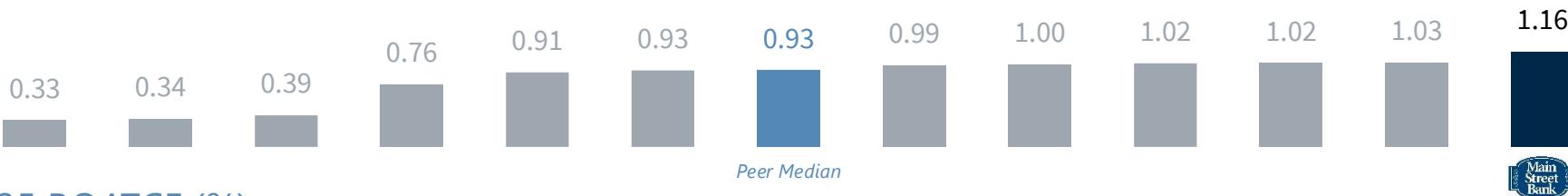
STOCKHOLDERS' EQUITY
\$129 MILLION

ROAA:	1.32%
ROAE	16.4%
Market Capitalization	\$138M
Price / Tangible Book:	120%
Price / 2025Q4 EPS (Annualized):	7.1x
Dividend Yield:	3.17%

Note: Market data as of January 29, 2026
Source: S&P Capital IQ Pro; company documents

Performance vs. Peers

2025 ROAA (%)



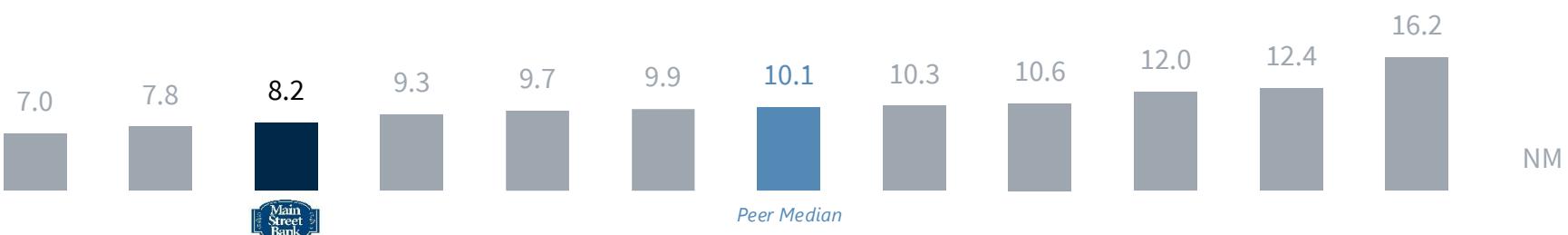
MSWV vs. Peers



2025 ROATCE (%)



P / 2025 EPS (x)



Note: Peer group consists of select publicly traded banks in Ohio and western Pennsylvania with total assets between \$1.0 billion and \$2.5 billion; excludes merger targets; market data as of January 29, 2026
 Source: S&P Capital IQ Pro; company documents

FINANCIAL HIGHLIGHTS

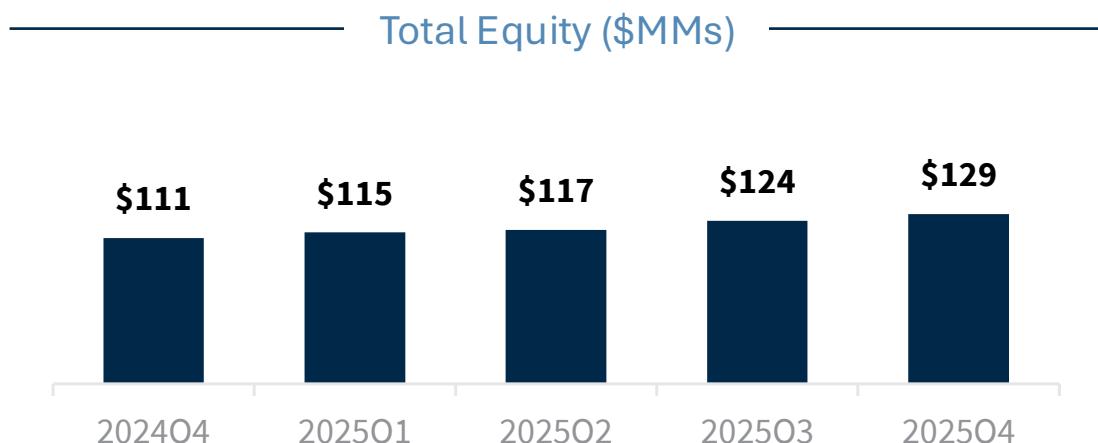
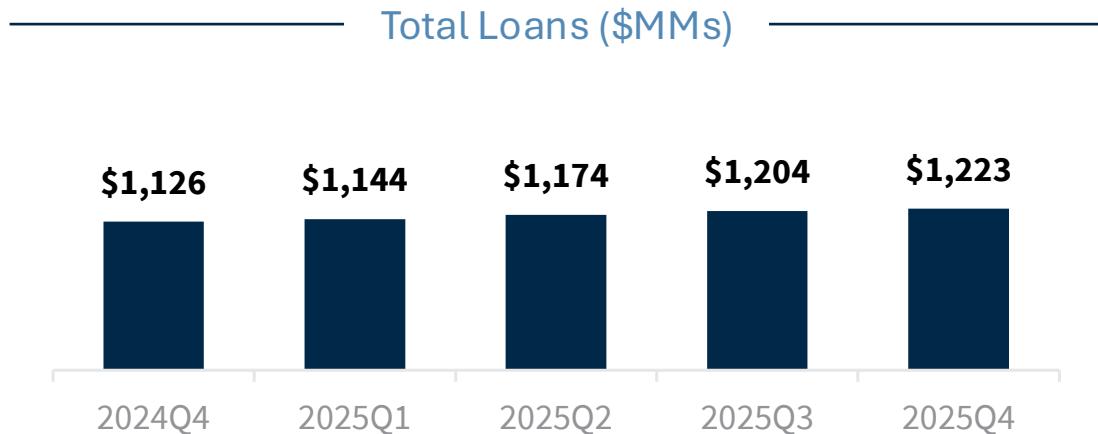
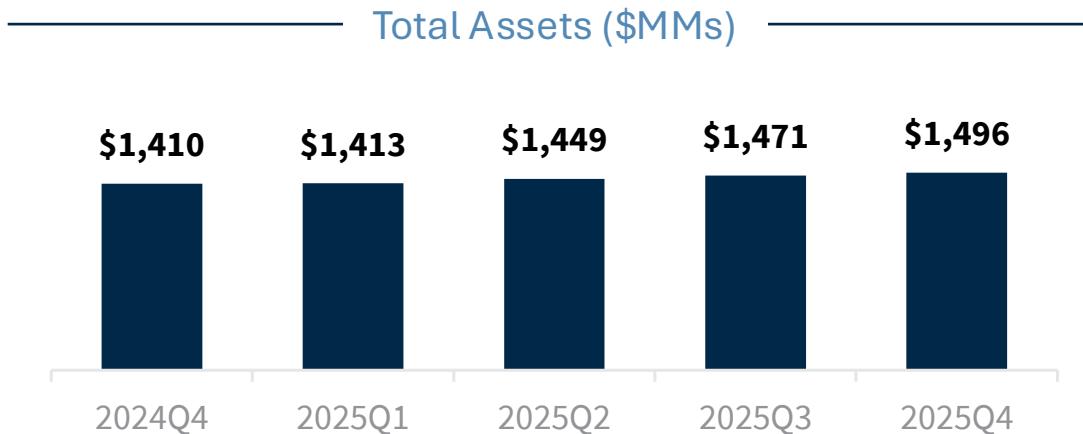
\$95MM+ in loan growth
and **\$175MM+** in deposit
growth since 2024Q4



\$0.21 gain in quarterly
EPS since 2024Q4
driven by rapid NIM
expansion and efficient
expense management

	(\$000s except per share data)				
	As of or for the Three Months Ended				
	12/31/2024	3/31/2025	6/30/2025	9/30/2025	12/31/2025
Balance Sheet					
Total Assets	1,409,601	1,413,123	1,448,771	1,470,966	1,495,533
Total Loans	1,125,714	1,143,690	1,173,848	1,203,690	1,222,632
Total Deposits	1,156,327	1,184,669	1,237,600	1,289,022	1,332,144
Loans / Deposits (%)	97	97	95	93	92
Capital Position					
Total Equity	110,636	114,903	116,562	123,623	128,720
TCE Ratio (%)	6.79	8.34	8.13	8.50	7.70
Total RBC Ratio (%)	12.4	12.5	12.3	12.2	12.5
Profitability					
Net Interest Income	10,607	11,525	12,457	12,728	13,741
Provision for Credit Losses	79	245	374	480	476
Noninterest Income	1,165	819	906	967	930
Noninterest Expense	7,918	7,514	7,808	7,794	7,901
Pre-Tax Income	3,773	4,585	4,681	5,758	6,294
Provision for Taxes	588	956	1,002	1,219	1,392
Net Income	3,185	3,629	3,679	4,539	4,902
ROAA (%)	0.91	1.03	1.03	1.24	1.32
ROAE (%)	11.7	13.3	13.4	15.2	16.4
Net Interest Margin (%)	3.19	3.44	3.68	3.73	3.93
Efficiency Ratio (%)	67.3	60.9	58.4	56.9	53.9
Asset Quality					
NPAs / Assets (%)	0.49	0.49	0.51	0.47	0.47
LLR / Gross Loans (%)	1.05	1.05	1.06	1.06	1.07
NCOs / Avg. Loans (%)	0.01	(0.01)	0.01	0.07	0.01
Per Share Metrics					
Earnings per Share	\$ 0.41	\$ 0.47	\$ 0.47	\$ 0.58	\$ 0.62
Tangible Book Value per Share	\$ 12.13	\$ 12.73	\$ 12.97	\$ 13.94	\$ 14.65
Dividends per Share	\$ 0.14	\$ 0.14	\$ 0.14	\$ 0.14	\$ 0.14

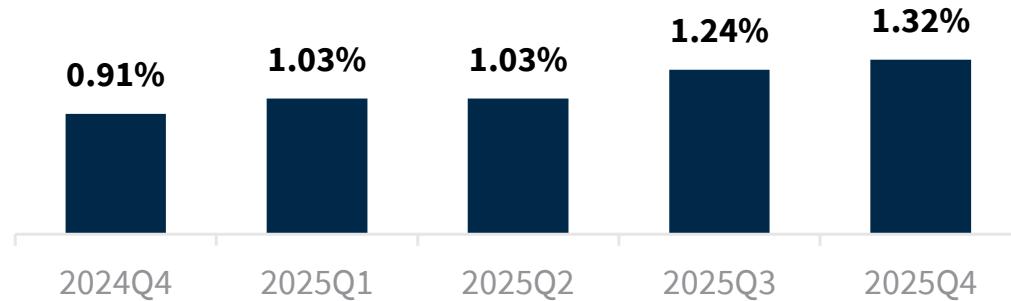
BALANCE SHEET TRENDS



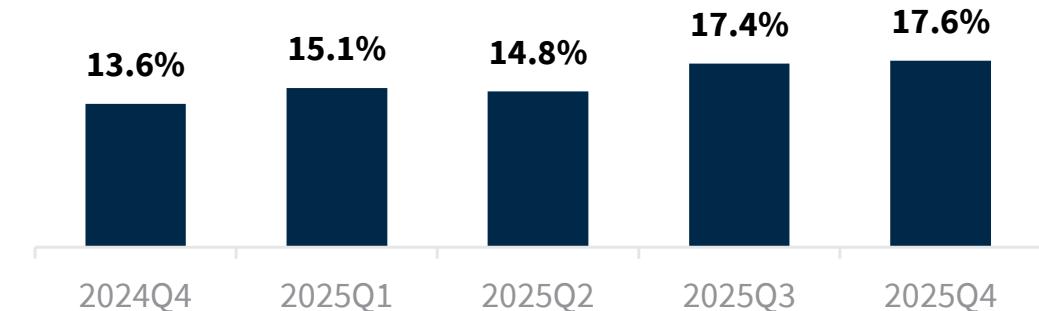
INCOME STATEMENT TRENDS



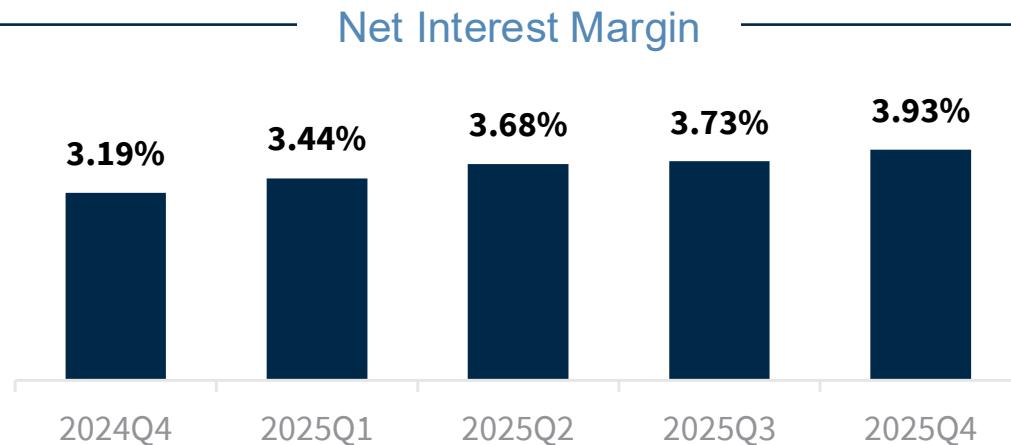
Return on Average Assets



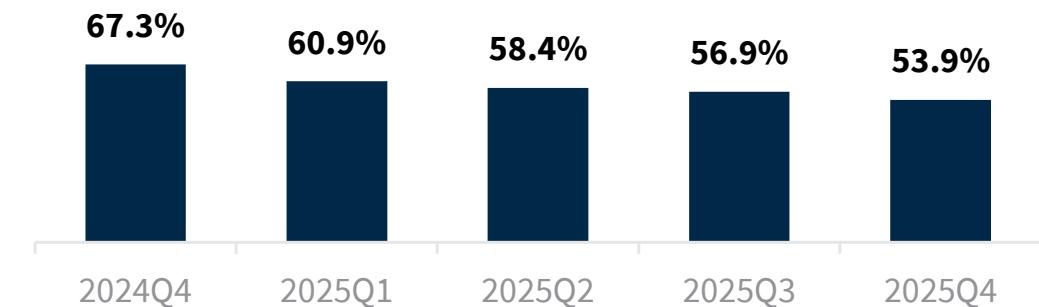
Return on Average Tangible Common Equity



Net Interest Margin



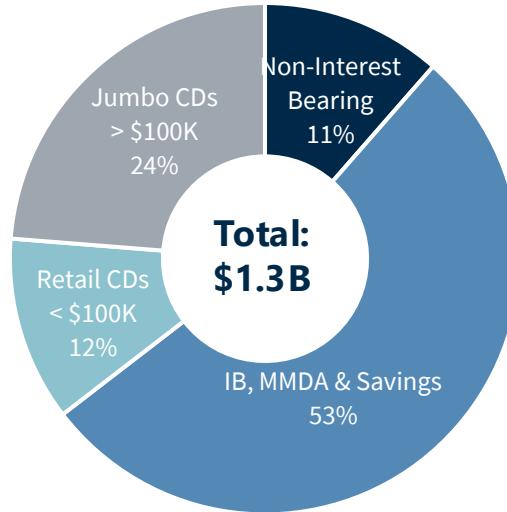
Efficiency Ratio



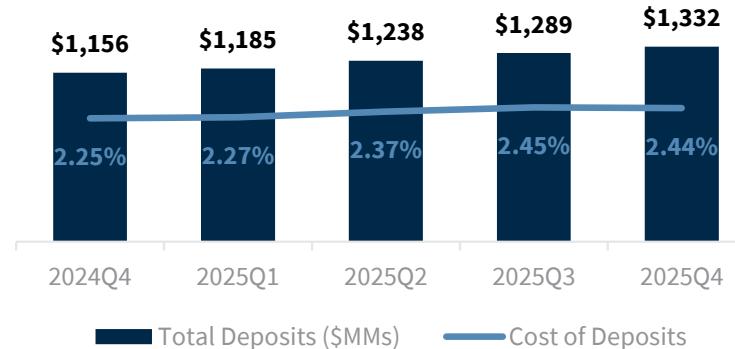
DEPOSIT PORTFOLIO HIGHLIGHTS



Deposit Composition



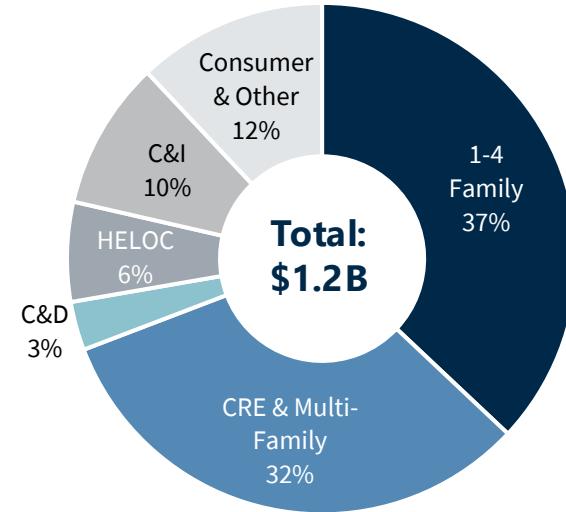
Historical Cost of Deposits



LOAN PORTFOLIO HIGHLIGHTS



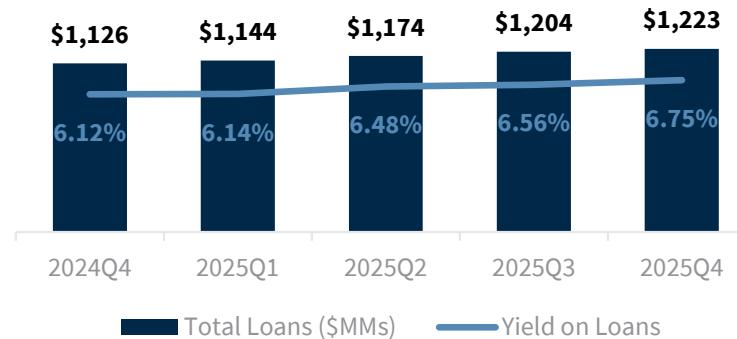
Loan Composition



Highlights

- Yield on loans was 6.75% as of 2025Q4, a 0.62% increase over 2024Q4
- The loan portfolio growth is driven by a \$13.6 million increase in fixed rate commercial loans

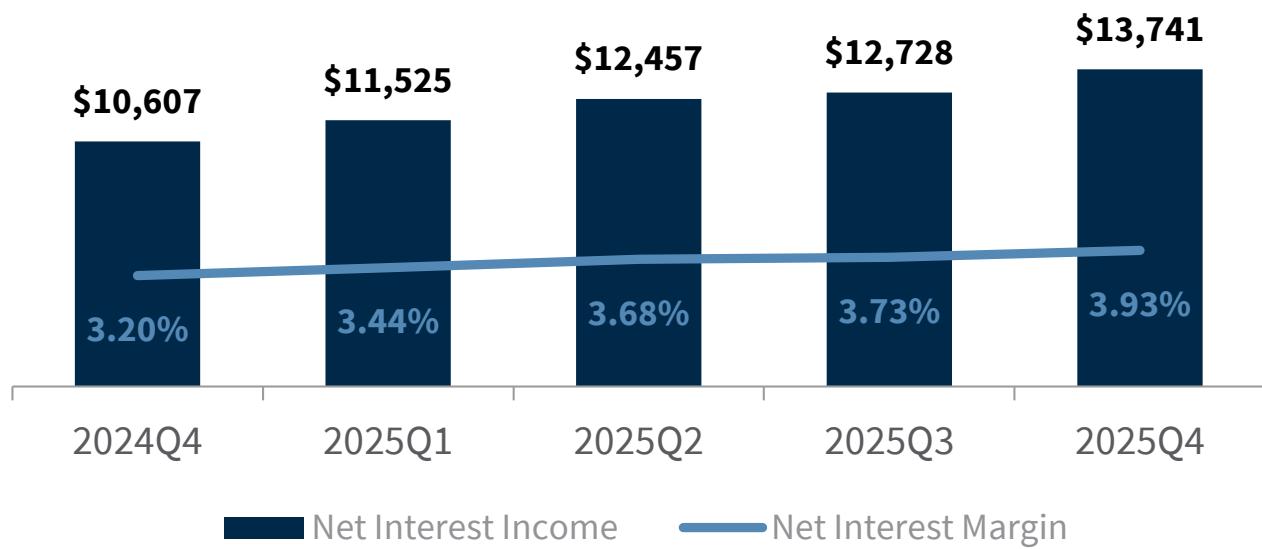
Historical Yield on Loans



NET INTEREST MARGIN



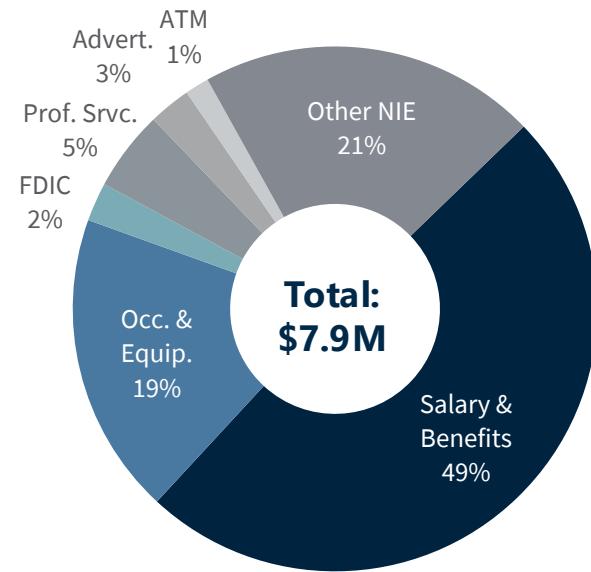
(\$000s)	2024Q4	2025Q1	2025Q2	2025Q3	2025Q4
Net Interest Income	\$10,607	\$11,525	\$12,457	\$12,728	\$13,741
Yield on Interest-Earning Assets (%)	5.76%	5.79%	6.11%	6.19%	6.31%
Cost of Interest-Bearing Liabilities (%)	2.97%	2.79%	2.85%	2.85%	2.48%
Net Interest Margin	3.20%	3.44%	3.68%	3.73%	3.93%



NONINTEREST EXPENSE HIGHLIGHTS



NIE Composition

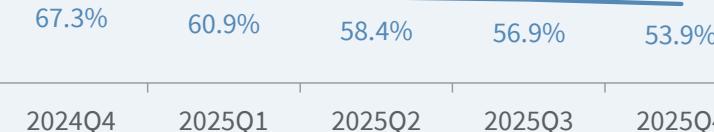


**Total:
\$7.9M**

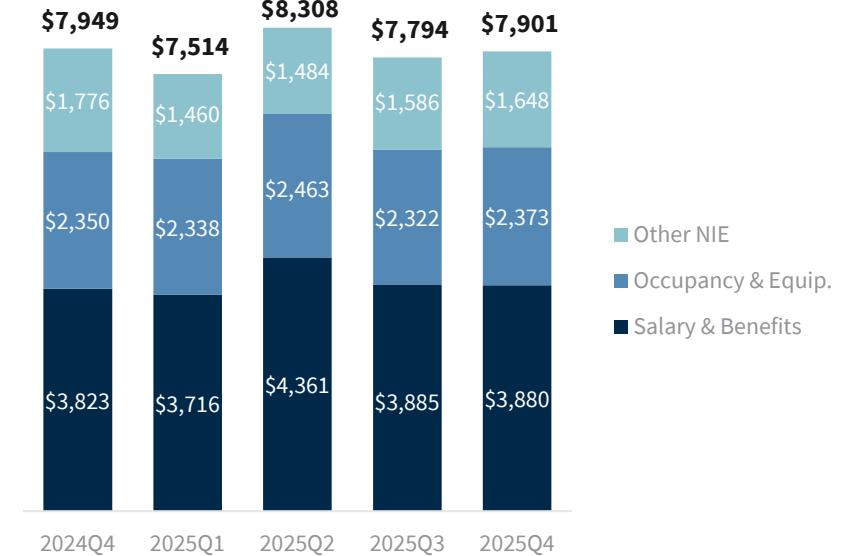
Highlights

- Noninterest expense totaled \$7.9MM for 2025Q4, a decrease of \$48K versus 2024Q4

Efficiency Ratio



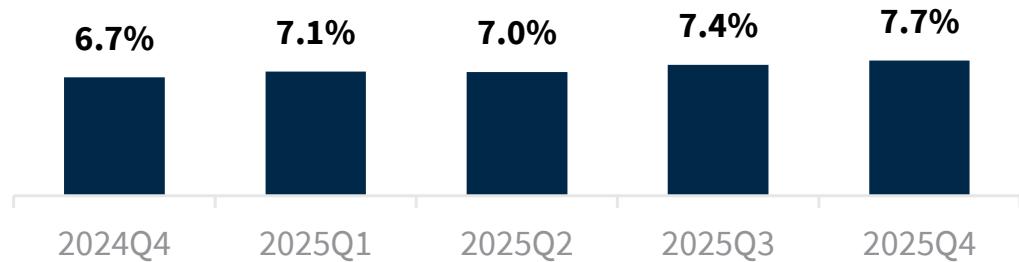
Historical NIE Trends (\$000s)



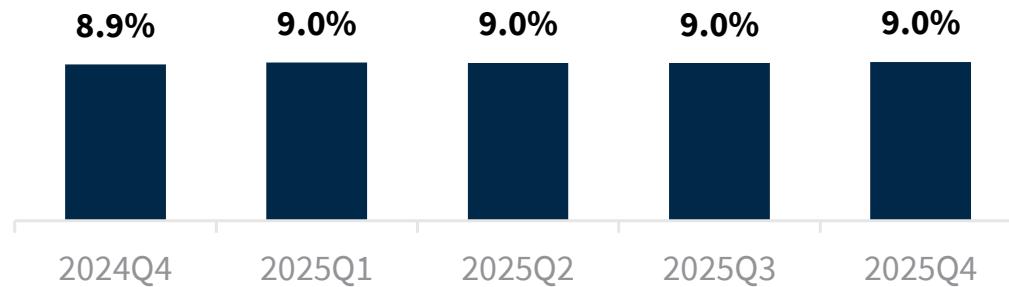
CAPITAL RATIOS



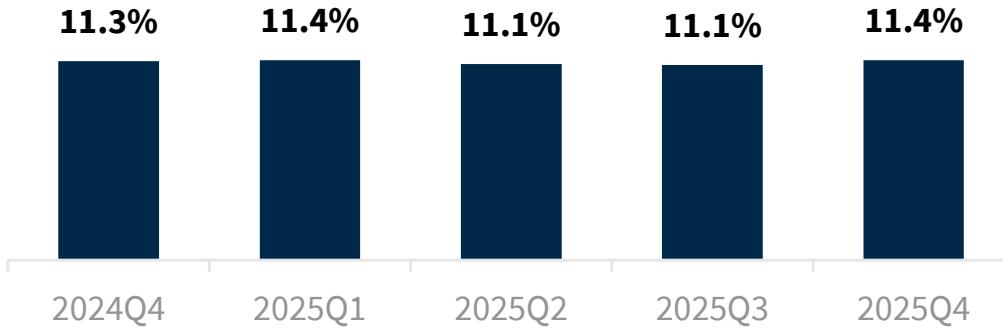
TCE Ratio (Consolidated)



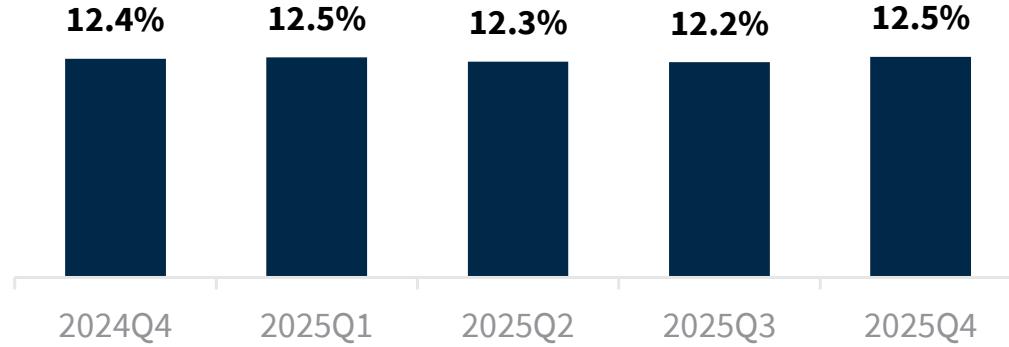
Leverage Ratio (Bank)



Common Equity Tier 1 Ratio (Bank)



Total Risk-Based Capital Ratio (Bank)





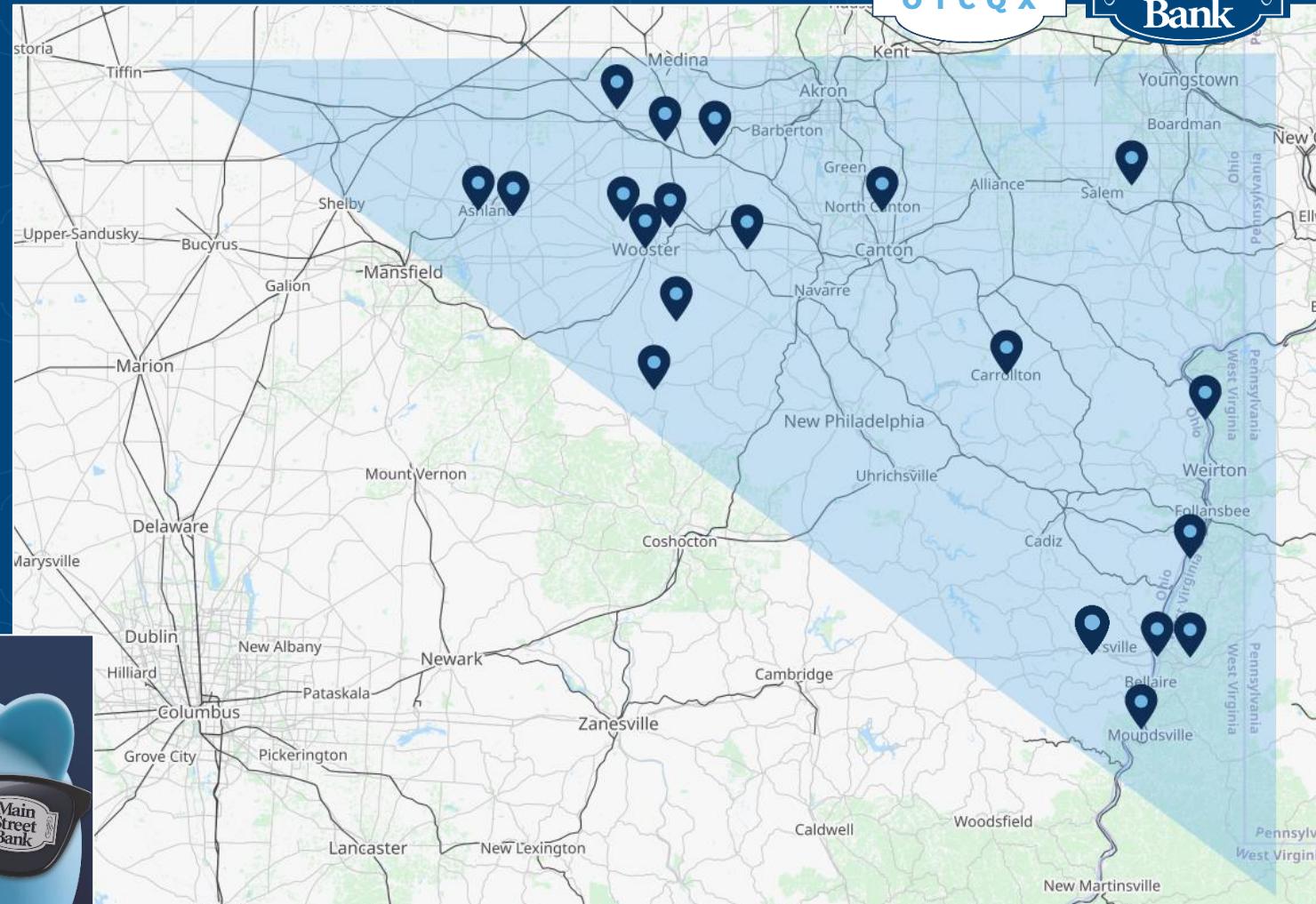
BRANCH LOCATIONS

OHIO

Wooster
Ashland
Carrollton
Creston
Dalton
Fredericksburg
Lodi
Millersburg
North Canton
Rittman
Washingtonville
Toronto
St. Clairsville

WEST VIRGINIA

Wheeling
Wellsville
Moundsville
Elm Grove



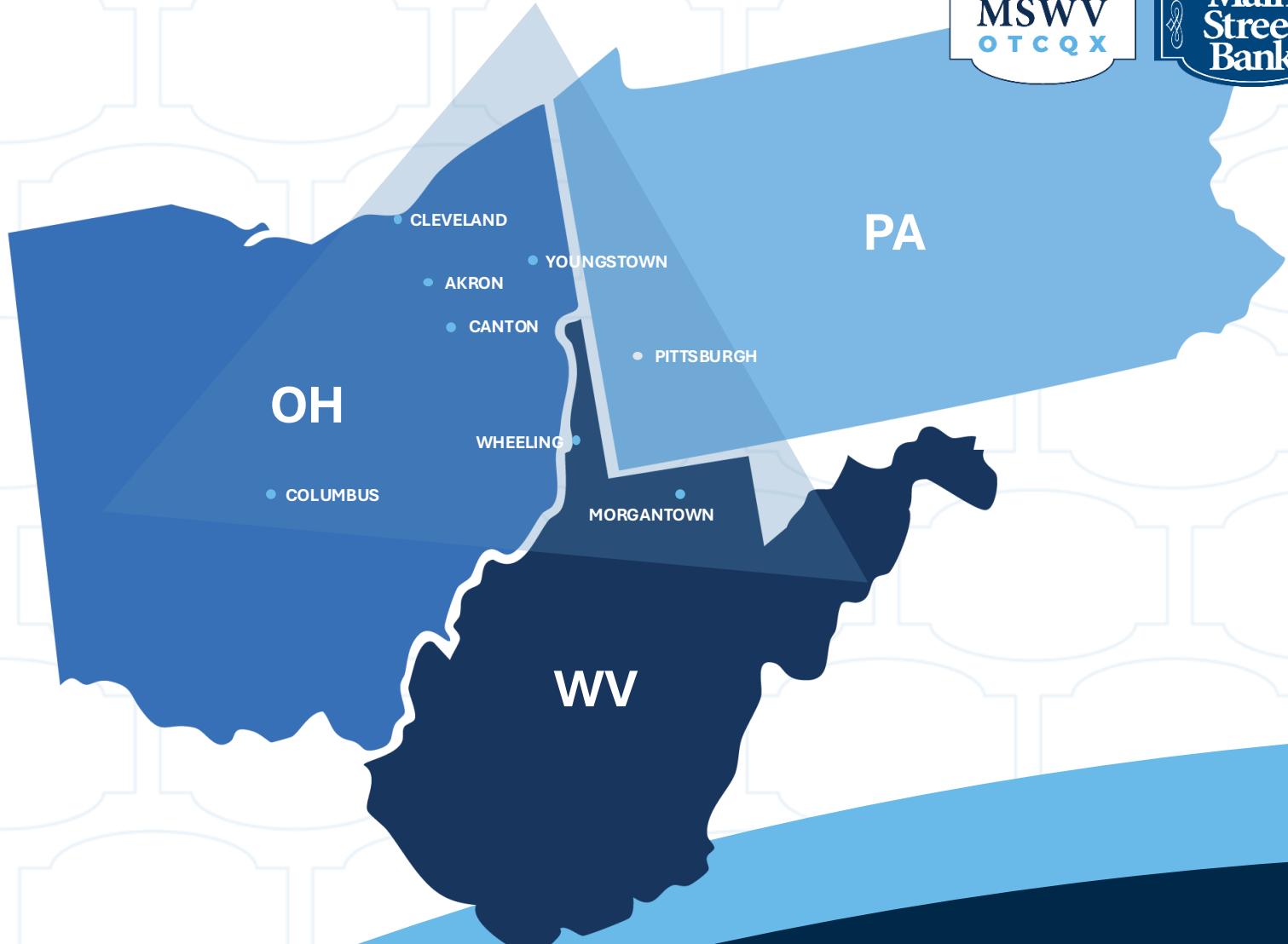
GEOGRAPHIC FOOTPRINT & POTENTIAL FOR GROWTH

OHIO

- 16 Locations
- \$700+ Million In Loans
- \$700+ Million In Deposits

NORTHERN WEST VIRGINIA

- 4 Locations
- \$475+ Million In Loans
- \$500+ Million In Deposits



COMMUNITY INVOLVEMENT



Helping others
is always a smart move.

Local Teams • Fairs • Festivals • Local Universities • Volunteer



FRANCHISE VALUE



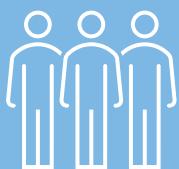
Shareholders

Maximize Return,
Maximize Opportunity



Customers

Consistent Customer Service



Community

Giving Back To Communities
We Serve



Employee

Foundation of Our Success



See You Soon

2.0 BILLION!

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Main Street Bank

MSWV

Main Street
Financial Services Corp.

Main
Street
Bank

Mark R. Witmer

President and Chief Executive Officer
(330) 482-3886

