MSWV

INVESTOR PRESENTATION

AS OF June 30, 2026

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

2026

OTCQX MSWV

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

Board of **Directors**

Mark Witmer

Chairman

Jonathan Ciccotelli

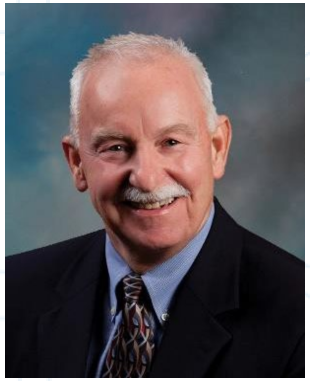
Lead Director

Michael Baker

Brian Hopkins

Glenn W. Miller

Debra A. Marthey



David L. Lehman

Lance J. Ciroli

Nick Sparachane

Executive Management

Mark Witmer

Chief Executive Officer

Mark has over 33 years of experience in community banking and agribusiness as well as significant community knowledge in our current market areas. Mark provides valuable insights to the Board of Directors, particularly in evaluating the business conditions in markets in which the Company currently operates. From January of 2021 through June of 2025, Mark served as Executive Chair of the Boards of Directors of the Company and the Bank. From June of 2015 through December 31, 2020, Mark served as the Senior Executive Vice President and Chief Banking Officer of Farmers National Bank of Canfield, Ohio, and also served on Farmers National Bank's board of directors during that time. Mark served as President and CEO of National Bancshares and its subsidiary First National Bank of Orrville from January 1, 2012, through June of 2015, when National Bancshares, Orrville, Ohio was acquired by Farmers National Banc Corp., the parent company of Farmer National Bank of Canfield.

Matthew Hartzler

Chief Financial Officer

Matthew serves as Executive Vice President, Chief Financial Officer and Treasurer of the Bank and the Company. He is a native of Wooster, Ohio, holds a BBA from Malone University and an MBA from Ohio University, and completed the Graduate School of Banking at the University of Wisconsin. Mr. Hartzler has over 20 years of banking experience and previously held the senior management positions of Chief Risk Officer from 2014 to 2024 and Senior Operations Officer from 2018 to 2024 for the Bank. He also served for 4 years on the Ohio Bankers League Next Generation Advisory Board. He has demonstrated leadership in complex strategic initiatives, including a bank merger and charter conversion, driving efficiency, improving performance, and enabling long-term growth.

Donnie Sheller

Chief Operating Officer

Donnie has over 25 years of experience in the financial industry. He currently oversees deposit operations, information technology, information security, vendor management, business continuity planning, business development, branch growth and efficiencies, and user access controls across the bank. Prior to joining Main Street Bank, Donnie was a Senior Vice President of Retail Banking at WesBanco Bank Inc., and he contributed to financial industry education through eight years as an Adjunct Professor at West Virginia Northern Community College in association with the American Bankers Association, as well as ten years as a Fellow and Teacher at West Virginia Bankers School and the Lloyd P. Calvert Graduate School of Banking. He holds a BS in Business Administration from West Liberty University, graduating Magna Cum Laude.

Dawn Devine-Price

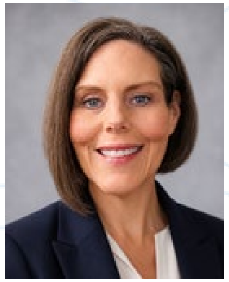
Chief Retail Banking Officer

Dawn holds a degree in Business Management from Malone University and has more than 33 years of experience in the banking industry. At First Commonwealth Bank, a $10B in asset size bank, she served as both the SVP, mortgage and consumer direct lending, and as SVP, market manager and small business solution specialist. Dawn expanded her retail and business expertise at both Premier Bank and Trust as SVP of retail mortgage and treasury management solutions and as VP of government banking and treasury management at Huntington National Bank. Dawn is actively involved in her community, participating in numerous local initiatives and serving on several nonprofit and community boards. Her passion for leadership, service, and relationship-building continues to drive her professional and community impact.

Mike Marzich

Chief Lending Officer

Mike is a graduate of Youngstown State University, holding a BA in business administration. For over 30 years, Mike has held leadership positions at Huntington National Bank ranging from directing retail financial centers throughout Ohio and western PA, to serving as their VP of Mortgage Lending. As the SVP of lending at First National Bank of Orrville, Mike led his team through the merger with Farmers' National Bank to become the Director of Mortgage and Consumer lending for a $5B in assets size bank. There he oversaw all lending sales and operations which included residential lending, secondary market, direct and indirect consumer lending, loan servicing, and loan systems administration. He has also served as a voting member of Senior and Executive Loan Committee and has held leadership roles in the community and served as a board member of Jefferson Chamber of Commerce, Sharon Chamber of Commerce, and the city of Sharon Housing and Rehabilitation.



Kim Wolfe

Chief Credit Officer

Kim has brought more than 25 years of banking, credit, and collections experience to Main Street Bank, serving most recently as the bank's Chief Credit Officer. Prior to coming to Main Street, Kim served as the Vice President, Mortgage and Consumer Operations Manager for Farmers National Bank. She has also served as a consultant and underwriter for several other banks where she has developed extensive familiarity with loan programs including FHA, VA, USDA, and Freddie. Further, she has developed expertise in the areas of loan policy and procedural development, along with best practices for lending technology platforms. Kim holds a bachelor's from Slippery Rock University and her MBA and MSHR from Robert Morris University.

Julie Kastner

Chief Human Resource Officer

Julie Kastner holds a master's degree in human resources management from Indiana Wesleyan University and an undergraduate degree in public administration from Ohio University, She is a Society for Human Resource Management (SHRM) Senior Certified Professional and a Certified SHRM Subject Matter Expert, serving the national organization on numerous panels and projects including the impacts of artificial intelligence on the field of human resources, executive compensation, and the impacts of legislative changes on workforce development. Over her 30+ year career, she has served in multiple leadership roles ranging from CHRO, to CFO, to COO in the social service, educational, and governmental sectors. She has successfully led teams through mergers and acquisitions and is a widely respected expert and guest speaker in the field of human resources, change management, and executive leadership development.

John Zoppelt

Chief Information Officer

John Zoppelt is a seasoned IT executive with over 25 years of experience in IT infrastructure, cybersecurity, and operational governance within the financial services sector. He is a strategic technology leader with extensive experience that also includes regulatory compliance, and digital transformation within the banking industry. John has played a key role in multiple acquisitions and enterprise integrations while directing a multi-tiered IT department at a $5 billion institution, consistently maintaining OCC audit readiness and regulatory compliance while supporting rapid organizational growth. John holds certifications ranging from ISACA Certified Information Security Manager (CISM) and Certified in the Governance of Enterprise IT (CGEIT) to Lean Six Sigma Black / Green / Yellow Belts, and AI and Career Empowerment certification from the University of Maryland Robert H. Smith School of Business.

INVESTMENT **HIGHLIGHTS**

NET INCOME

$6.1 MILLION

Net income for 2026Q2 totaled $6.1 million, or $0.78 per common share, representing a 1.58% ROAA

DEPOSIT GROWTH

$303 MILLION

Over $303 million in deposit growth since merger.

LOAN GROWTH
Over $167 million in loan growth since merger

DIVIDEND of $0.15 per share with a dividend yield of 2.96%

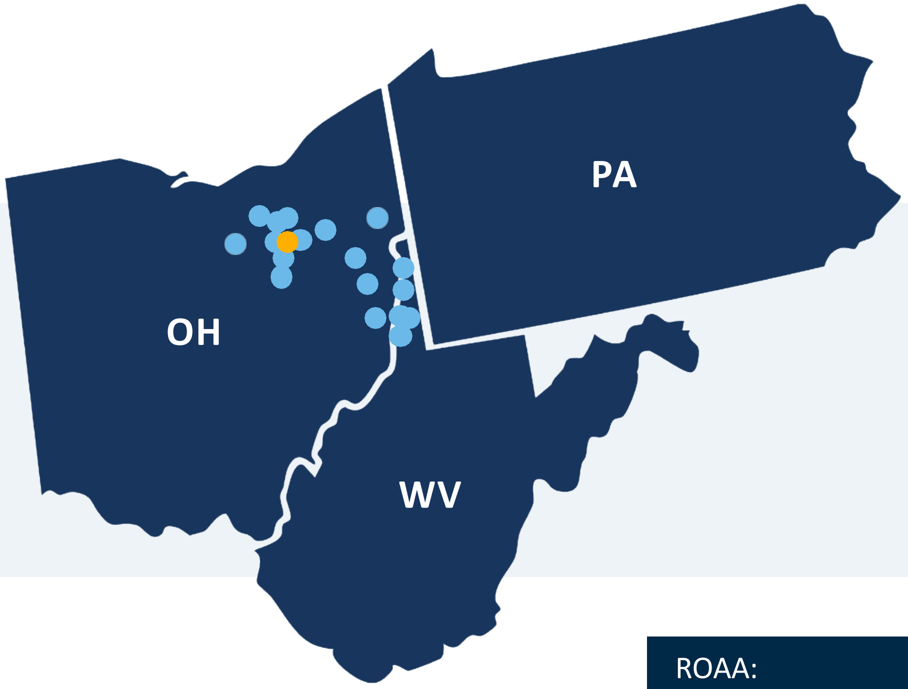
EARNINGS 66% Increase from the quarter ended June 30, 2025

COMMITMENT over 250+ sponsorships and donations in our community

FRANCHISE **OVERVIEW**

Market Area

- LOCATION
- HEADQUARTERS



Financial Highlights (2026Q2)

TOTAL ASSETS
$1.6 BILLION

TOTAL DEPOSITS
$1.4 BILLION

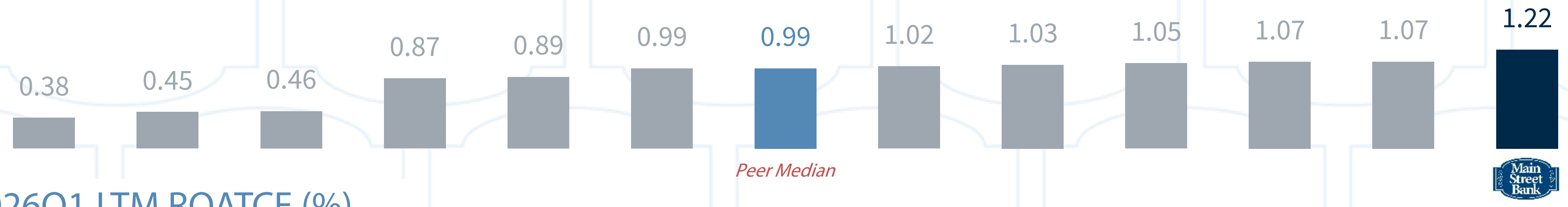
TOTAL LOANS
$1.3 BILLION

STOCKHOLDERS' EQUITY
$138 MILLION

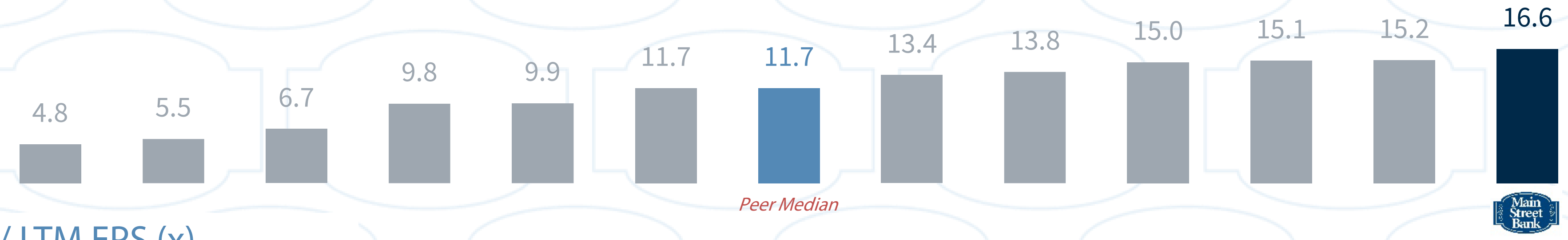
ROAA:	1.58%
ROAE	18.1%
Market Capitalization	$159M
Price / Tangible Book:	127%
Price / 2026Q2 EPS (Annualized):	6.5x
Dividend Yield:	2.96%

Performance vs. Peers

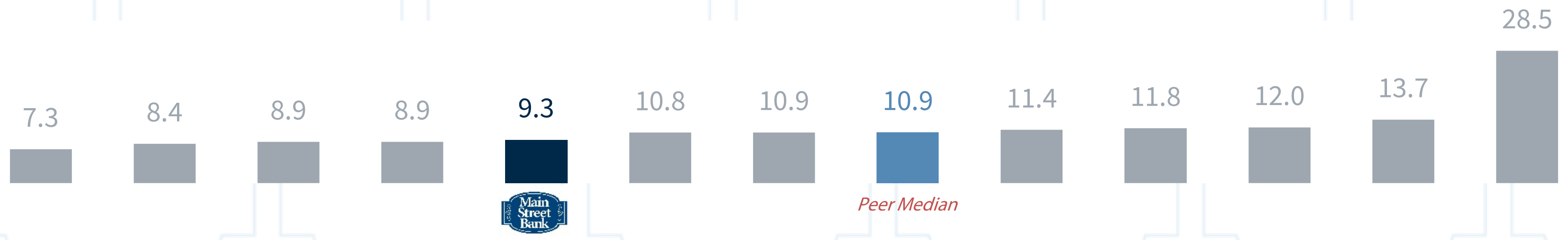
2026Q1 LTM ROAA (%)



2026Q1 LTM ROATCE (%)



P / LTM EPS (x)



MSWV vs. Peers

Main Street Bank — 100th Percentile

Main Street Bank — 100th Percentile

Main Street Bank — 36th Percentile

FINANCIAL **HIGHLIGHTS**

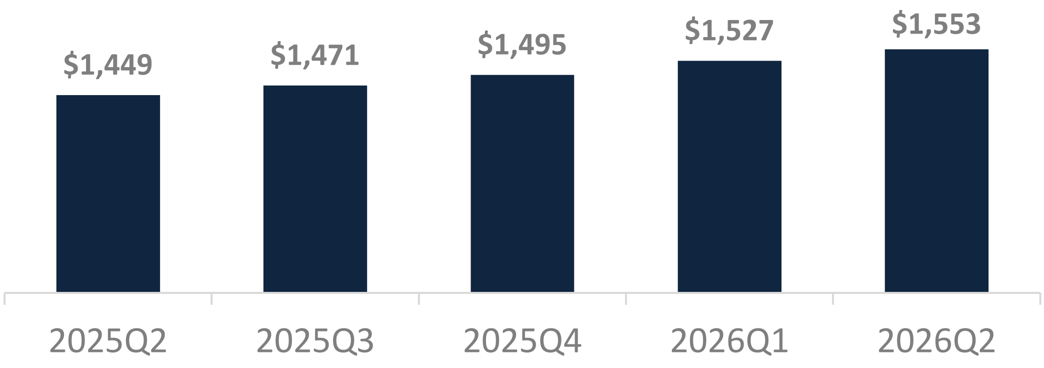
$111MM+ in loan growth and **$146MM+** in deposit growth since 2025 Q2

$0.31 gain in quarterly EPS since 2025Q2 driven by rapid NIM expansion and efficient expense management

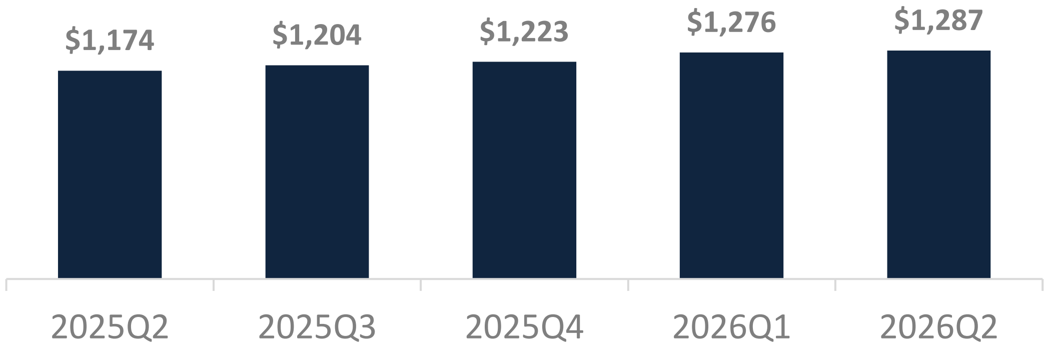
($000s except per share data) As of or for the Three Months Ended	6/30/2025	9/30/2025	12/31/2025	3/31/2026	6/30/2026
Balance Sheet					
Total Assets	1,448,771	1,470,966	1,495,527	1,526,665	1,553,310
Total Loans	1,173,848	1,203,690	1,222,662	1,275,901	1,286,904
Total Deposits	1,237,600	1,289,022	1,331,764	1,359,189	1,383,705
Loans / Deposits (%)	95	93	92	94	93
Capital Position					
Total Equity	116,562	123,623	128,720	133,053	137,923
TCE Ratio (%)	7.04	7.49	7.49	7.89	8.10
Total RBC Ratio (Bank) (%)	12.3	12.2	12.5	12.7	13.1
Profitability					
Net Interest Income	12,457	12,728	13,741	13,576	14,114
Provision for Credit Losses	374	480	476	528	154
Noninterest Income	906	1,304	930	960	1,255
Noninterest Expense	8,308	7,794	7,901	7,915	7,541
Pre-Tax Income	4,681	5,758	6,294	6,093	7,674
Provision for Taxes	1,002	1,219	1,392	1,265	1,580
Net Income	3,679	4,539	4,902	4,828	6,094
ROAA (%)	1.03%	1.25%	1.32%	1.30%	1.58%
ROAE (%)	13.42%	15.19%	16.41%	14.95%	18.05%
Net Interest Margin (%)	3.68%	3.73%	3.98%	3.83%	3.85%
Efficiency Ratio (%)	62.17%	55.54%	53.86%	54.45%	49.07%
Asset Quality					
NPAs / Assets (%)	0.44%	0.46%	0.45%	0.51%	0.55%
LLR / Gross Loans (%)	1.06%	1.06%	1.07%	1.07%	1.07%
NCOs / Avg. Loans (%)	0.01%	0.07%	0.01%	(0.01%)	0.02%
Per Share Metrics					
Earnings per Share	$ 0.47	$ 0.58	$ 0.63	$ 0.62	$ 0.78
Tangible Book Value per Share	$ 12.97	$ 13.94	$ 14.64	$ 15.25	$ 15.91
Dividends per Share	$ 0.14	$ 0.14	$ 0.14	$ 0.15	$ 0.15

BALANCE SHEET **TRENDS**

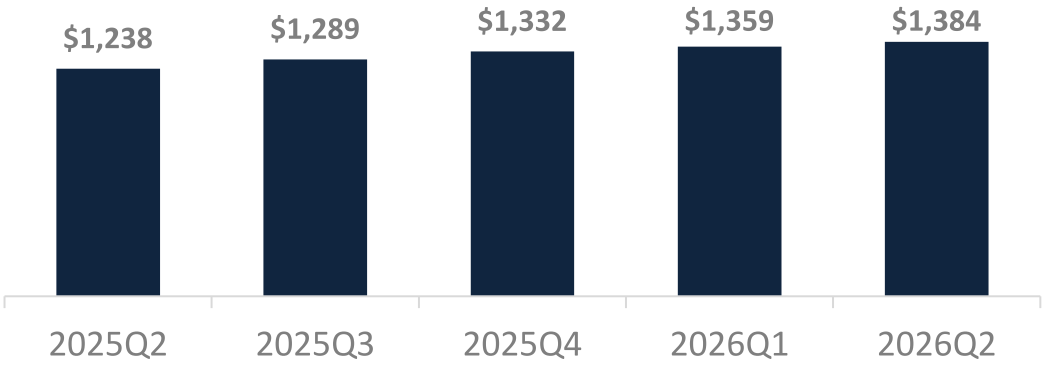
Total Assets ($MMs)



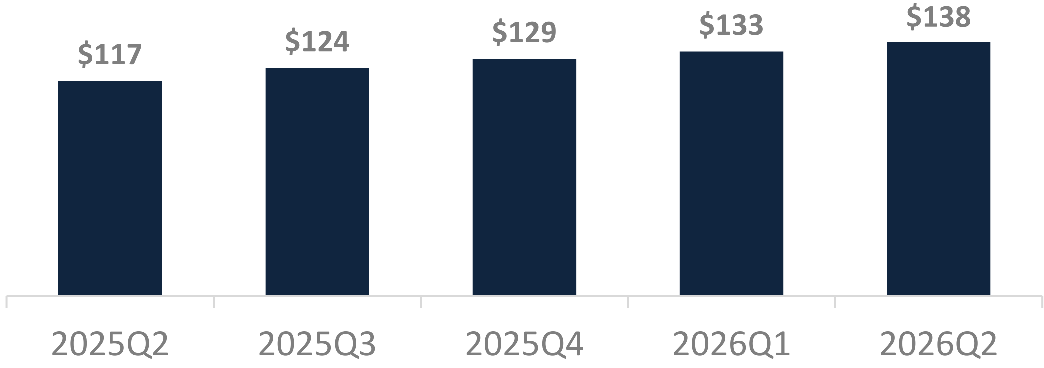
Total Loans ($MMs)



Total Deposits ($MMs)

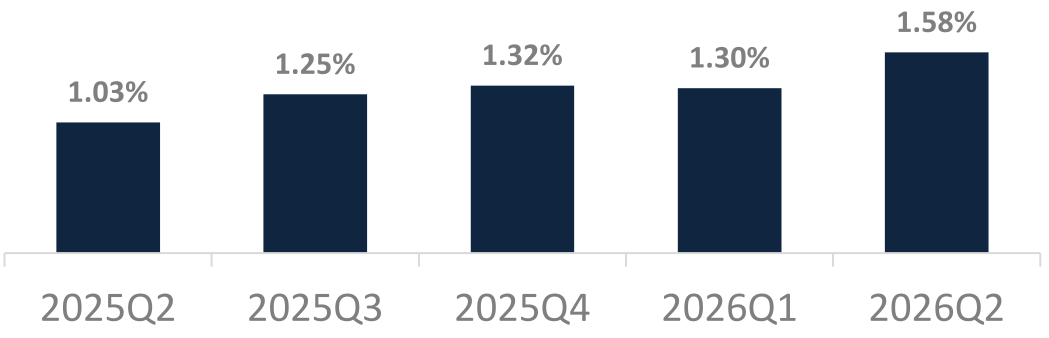


Total Equity ($MMs)

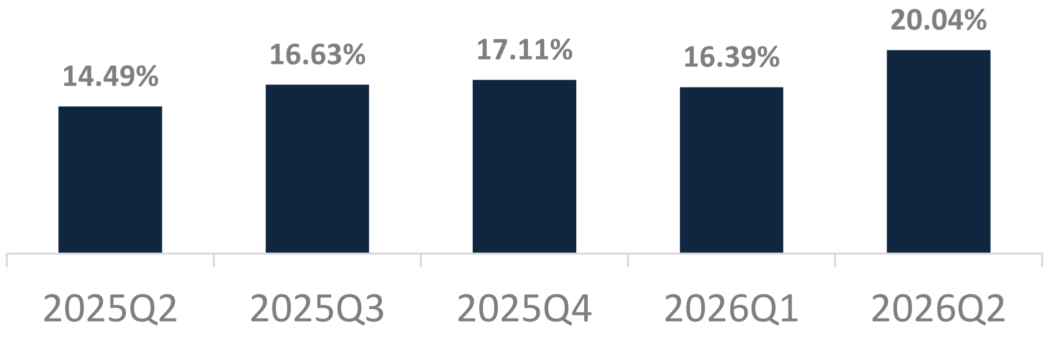


INCOME STATEMENT **TRENDS**

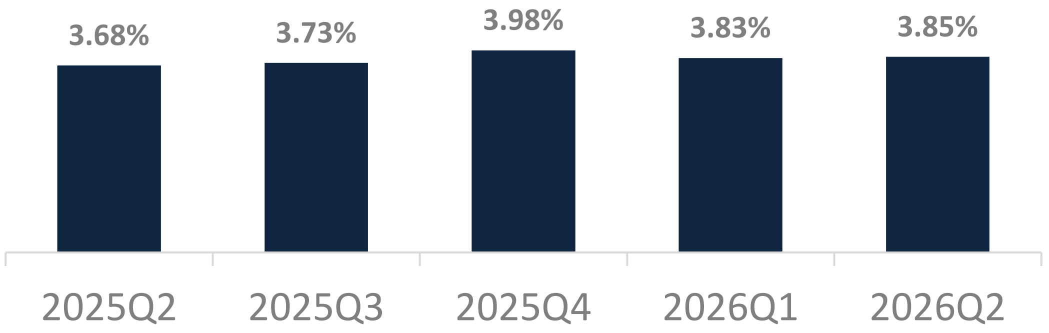
Return on Average Assets



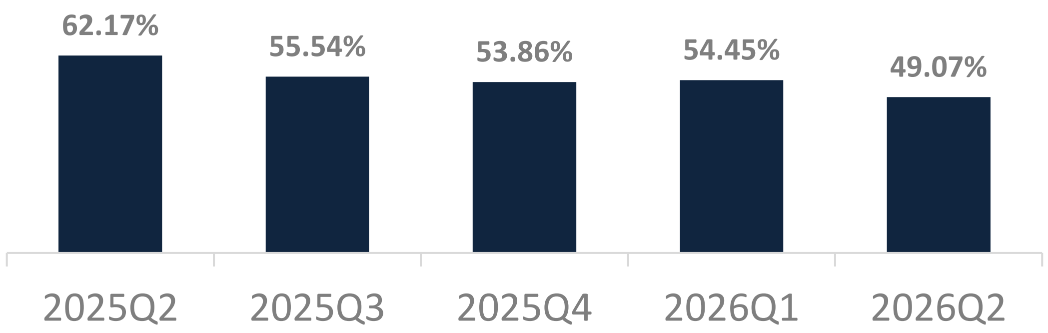
Return on Average Tangible Common Equity



Net Interest Margin

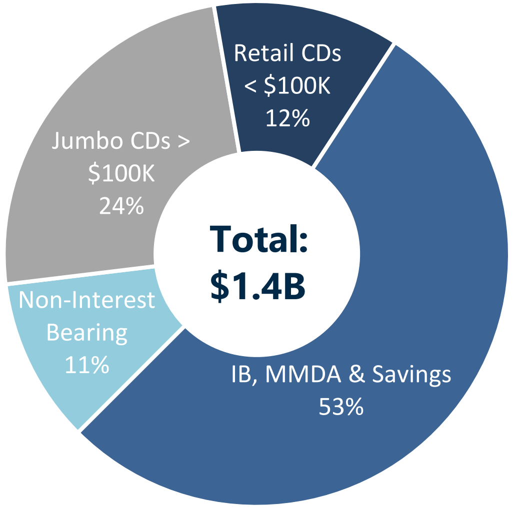


Efficiency Ratio



DEPOSIT PORTFOLIO **HIGHLIGHTS**

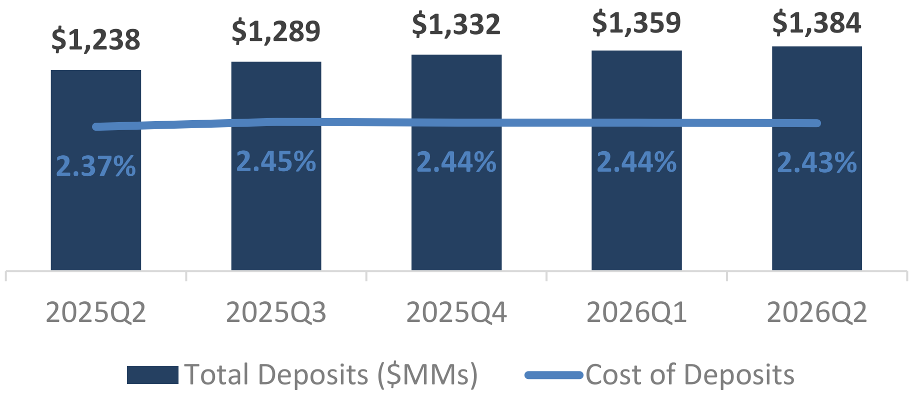
Deposit Composition



Highlights

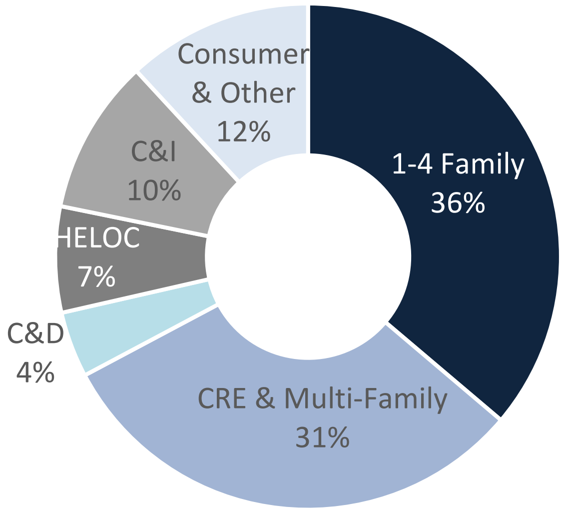
- Cost of deposits was 2.43% as of 2026Q2, a 6-basis point increase over 2025Q2
- Growth from Maximize Money Market accounts and the Short-Term Relationship Certificates of Deposits

Historical Cost of Deposits



LOAN PORTFOLIO **HIGHLIGHTS**

Loan Composition

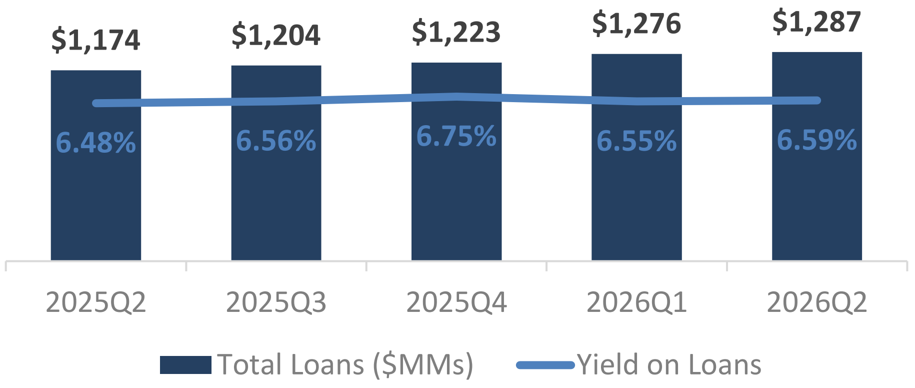


Highlights

— Yield on loans was 6.59% as of 2026Q2, a 11-basis point increase over 2025Q2

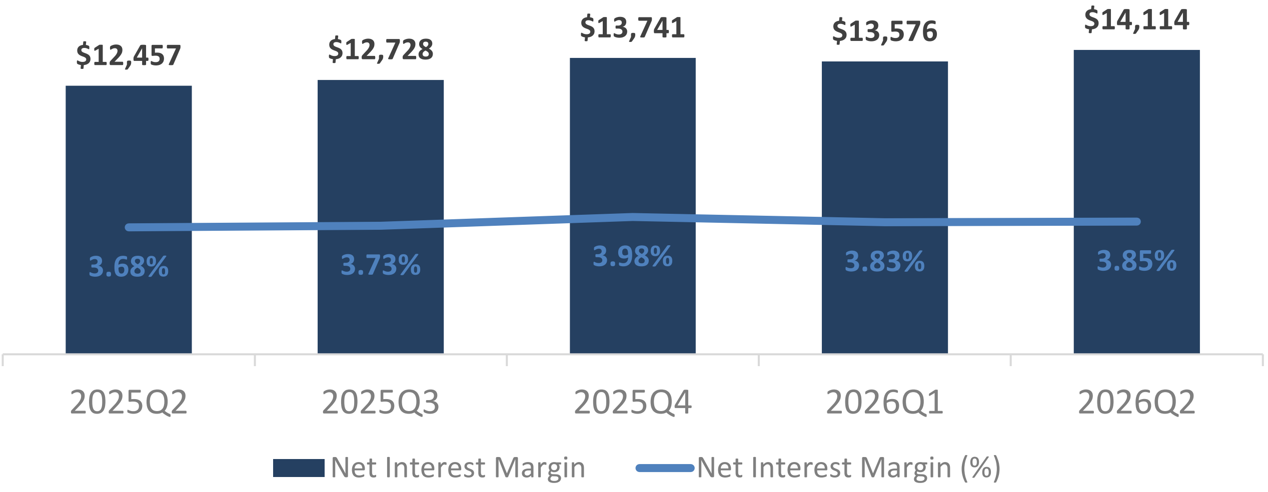
— The loan portfolio increase of $11.0 million is primarily attributed to organic growth in the loan portfolio

Historical Yield on Loans



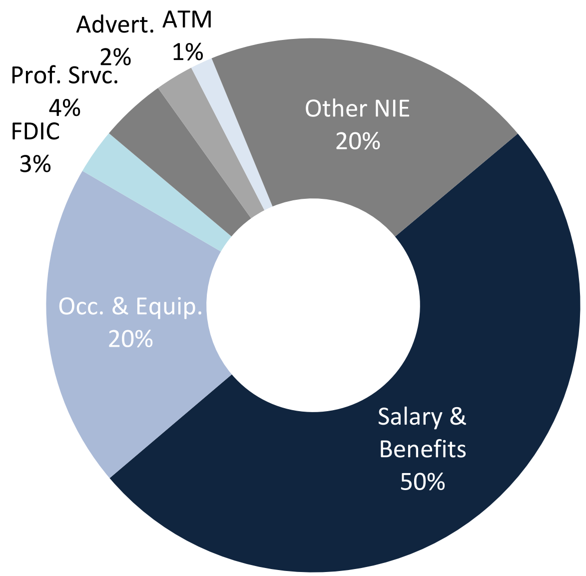
NET INTEREST **MARGIN**

($000s)	2025Q2	2025Q3	2025Q4	2026Q1	2026Q2
Net Interest Income	$12,457	$12,728	$13,741	$13,576	$14,114
Yield on Interest-Earning Assets (%)	6.11%	6.20%	6.39%	6.21%	6.19%
Cost of Interest-Bearing Liabilities (%)	2.53%	2.54%	2.49%	2.49%	2.47%
Net Interest Margin (%)	3.68%	3.73%	3.98%	3.83%	3.85%

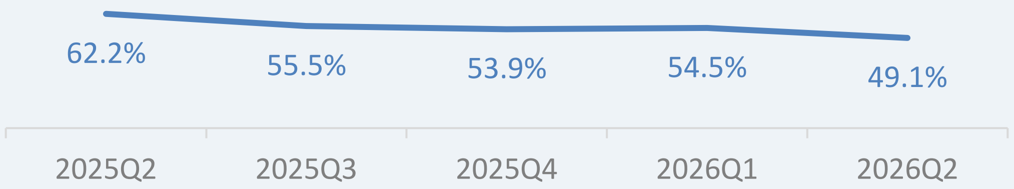


NONINTEREST EXPENSE **HIGHLIGHTS**

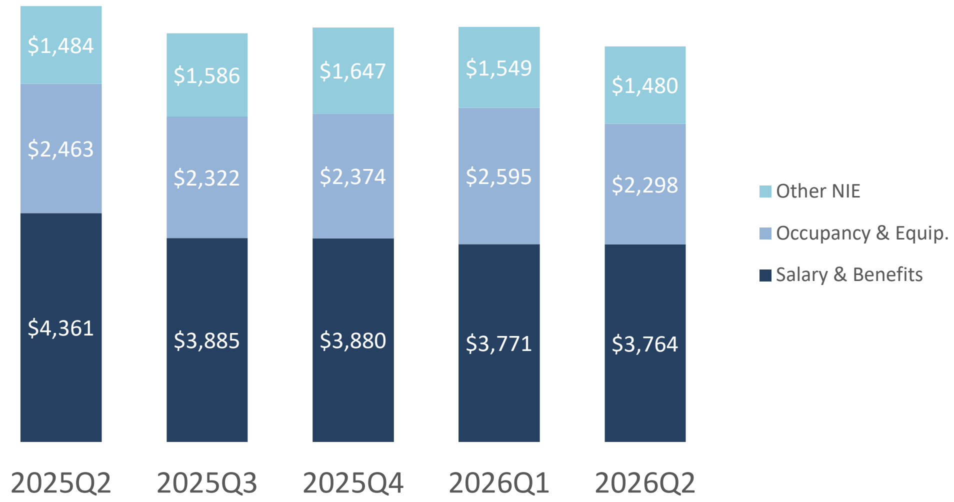
NIE Composition



Efficiency Ratio

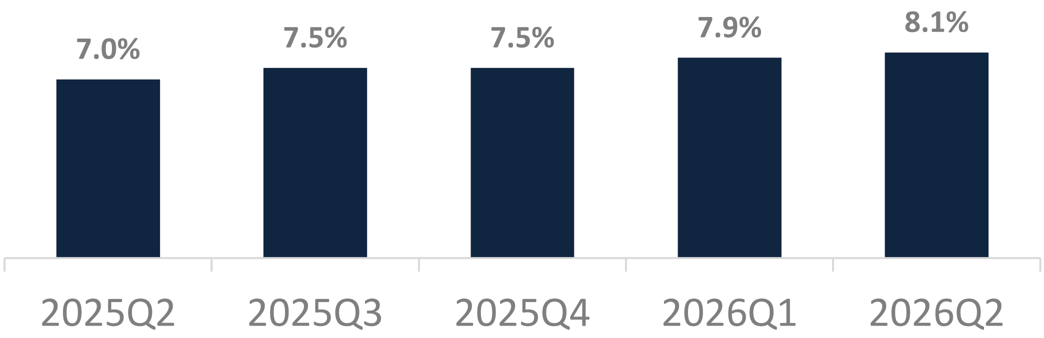


Historical NIE Trends ($000s)

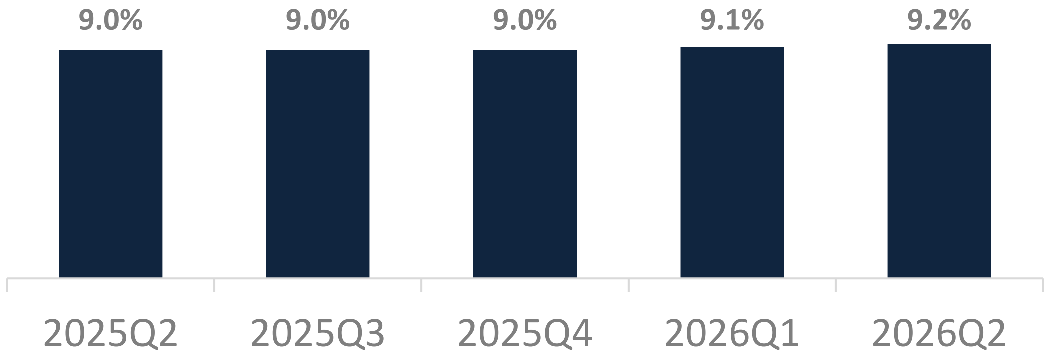


CAPITAL **RATIOS**

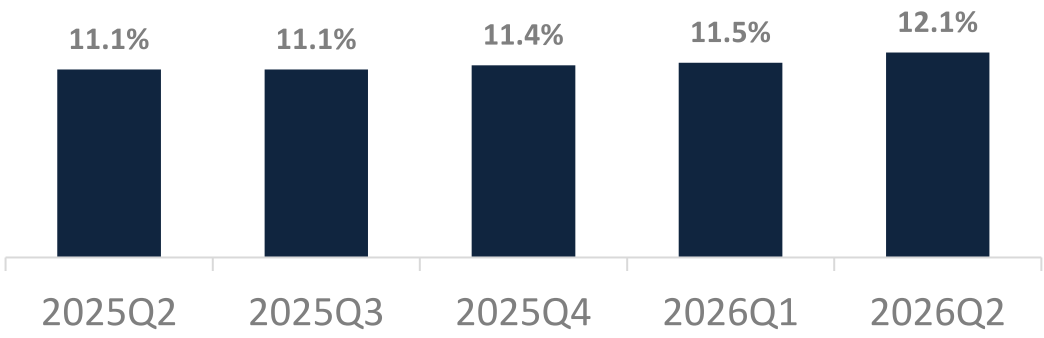
TCE Ratio (Consolidated)



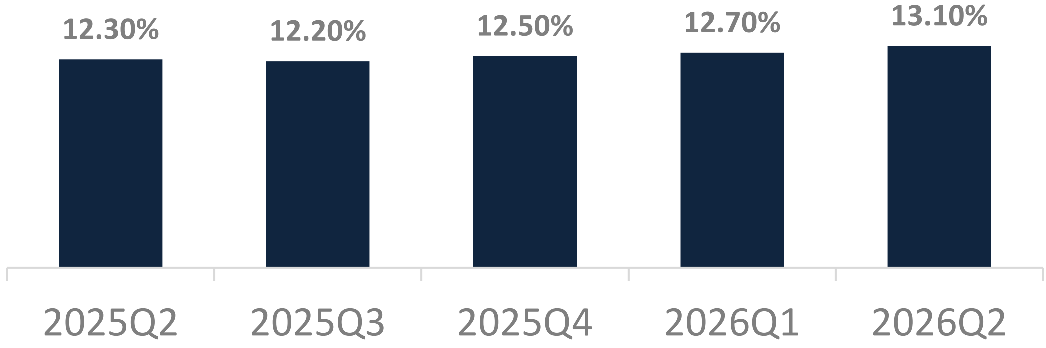
Leverage Ratio (Bank)



Common Equity Tier 1 Ratio (Bank)



Total Risk-Based Capital Ratio (Bank)



BRANCH LOCATIONS

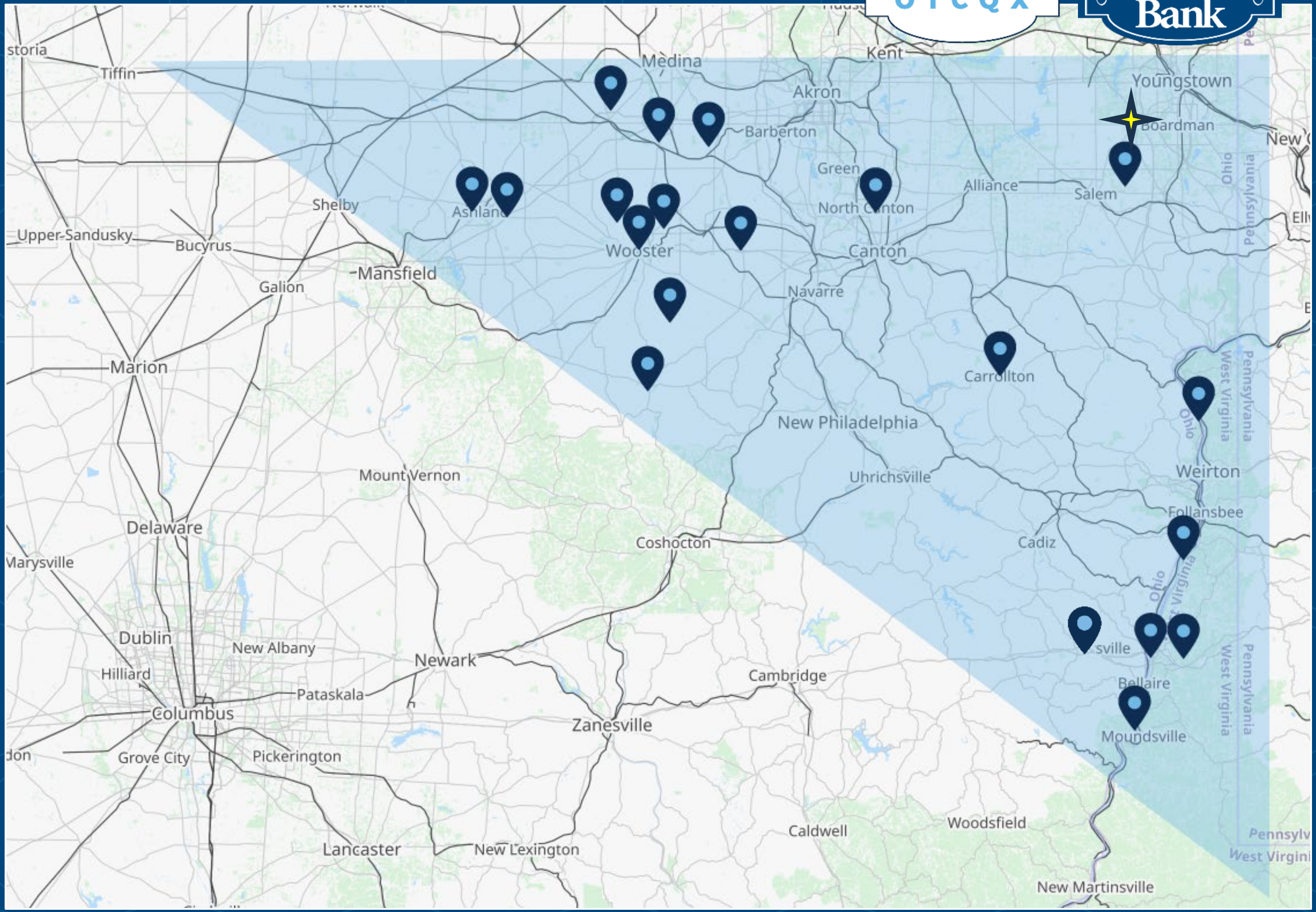
OHIO

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

WEST VIRGINIA

- Elm Grove
- Moundsville
- Wellsburg
- Wheeling

MSWV
OTCQX



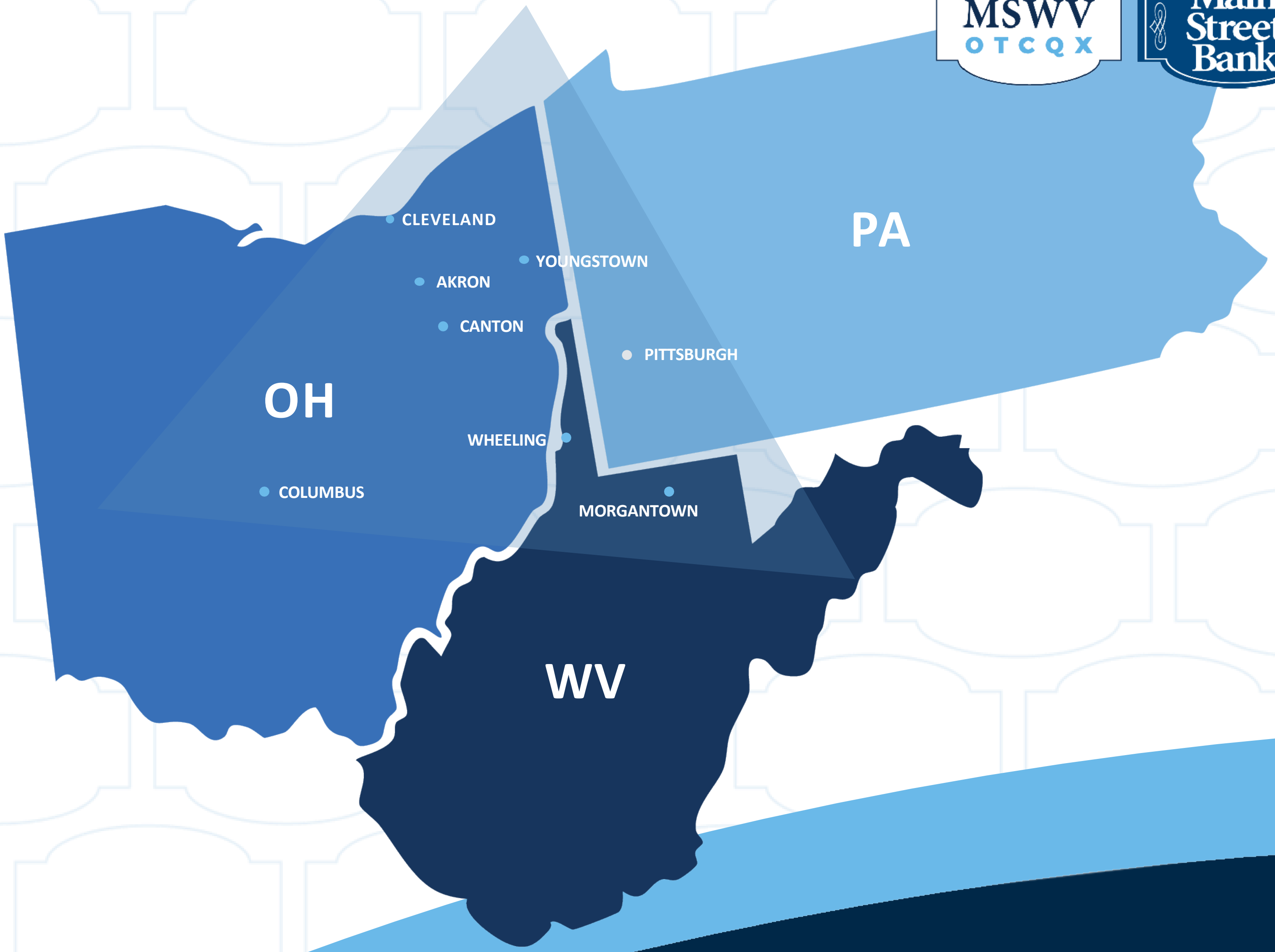
GEOGRAPHIC **FOOTPRINT**
& POTENTIAL FOR GROWTH

OHIO

- **17** Locations
- **$970+** Million In Loans
- **$810+** Million In Deposits

NORTHERN WEST VIRGINIA

- **4** Locations
- **$320+** Million In Loans
- **$570+** Million In Deposits



COMMUNITY **INVOLVEMENT**

Local Teams • Fairs • Festivals • Local Universities • Volunteer

Helping others

is always a smart move.

FRANCHISE VALUE

Shareholders

Maximize Return,
Maximize Opportunity

Community

Giving Back To Communities We Serve

Customers

Consistent Customer Service

Employee

Foundation of Our Success

MSWV

Main Street Financial Services Corp.

Mark R. Witmer
President and Chief Executive Officer
(330) 482-3886

Matthew L. Hartzler
Chief Financial Officer
(330) 287-2823