Main Street Financial Services Corp.

MSWV

Main Street Bank

INVESTOR PRESENTATION

AS OF SEPTEMBER 30, 2025

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

2025

OTCQX MSWV

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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

Todd J. Simko

Executive Vice President
Chief Banking Officer

Matthew L. Hartzler

Executive Vice President
Chief Financial Officer

BOARD OF DIRECTORS

Jonathan Ciccotelli

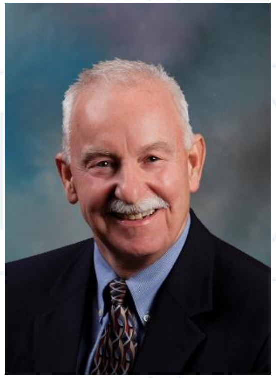
Vice Chair

Michael Baker

Brian Hopkins

Glenn W. Miller

Debra A. Marthey



David L. Lehman

Lance J. Ciroli

Nick Sparachane

INVESTMENT **HIGHLIGHTS**

NET INCOME

$4.5 MILLION

Net income for 2025Q3 totaled $4.5 million, or $0.58 per common share, representing a 1.25% ROAA

DEPOSIT GROWTH

$200 MILLION

Over $200 million in deposit growth since merger. Deposit growth of $51.4 million or 16.6% annualized for the quarter ended 09/30/25.

RETURN on Average common tangible equity (ROCTE) increased 209 basis points to **16.3%** compared to 14.5% in third quarter of 2024

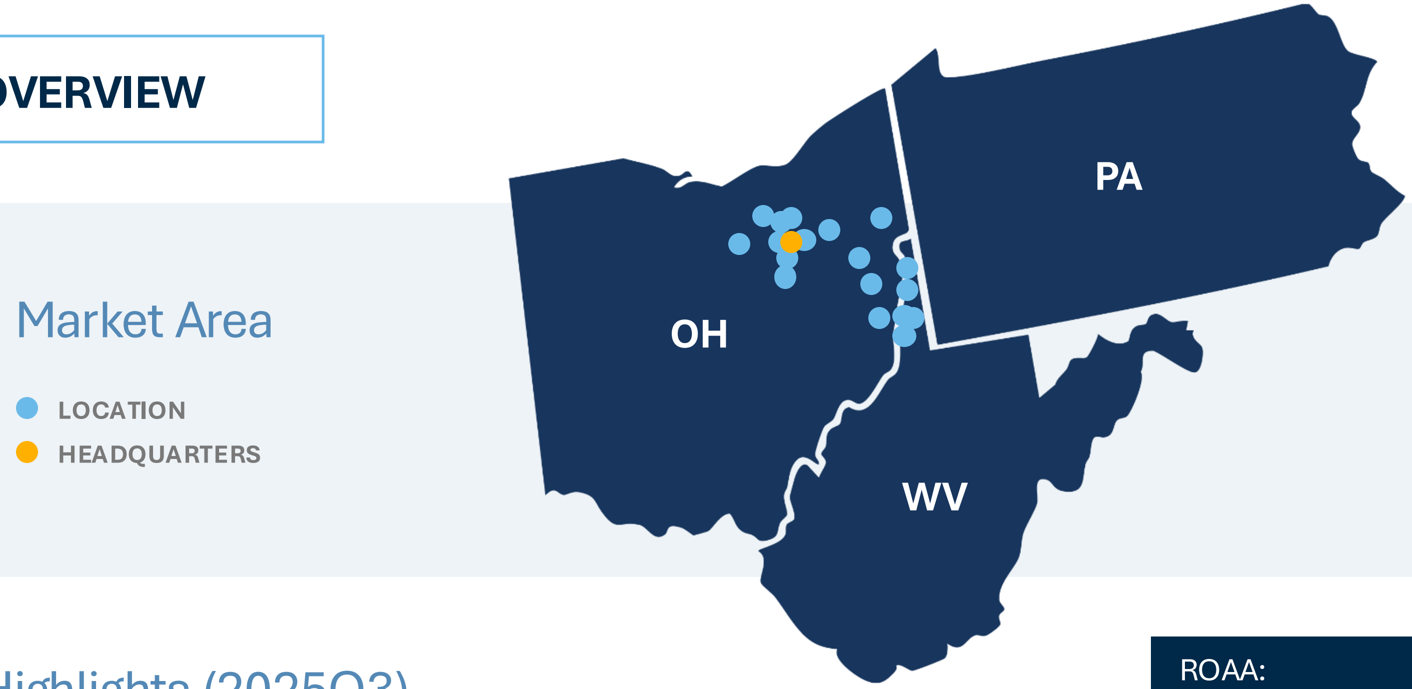
LOAN GROWTH of $29.5 million, or 10.2% annualized for the quarter ended September 30, 2025

RECORD EARNINGS for the quarter ended September 30, 2025

COMMITMENT over 250+ sponsorships and donations in our community

FRANCHISE **OVERVIEW**

Market Area



Financial Highlights (2025Q3)

TOTAL ASSETS
$1.5 BILLION

TOTAL DEPOSITS
$1.3 BILLION

TOTAL LOANS
$1.2 BILLION

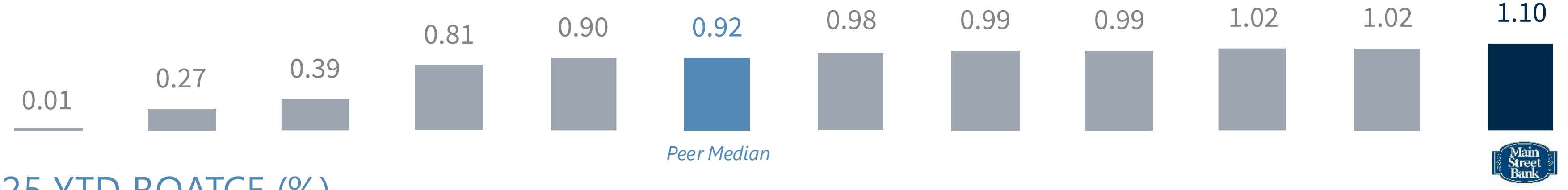
STOCKHOLDERS' EQUITY
$124 MILLION

ROAA:	1.25%
ROAE	15.2%
Market Capitalization	$133M
Price / Tangible Book:	122%
Price / 2025Q3 EPS (Annualized):	7.3x
Dividend Yield:	3.29%

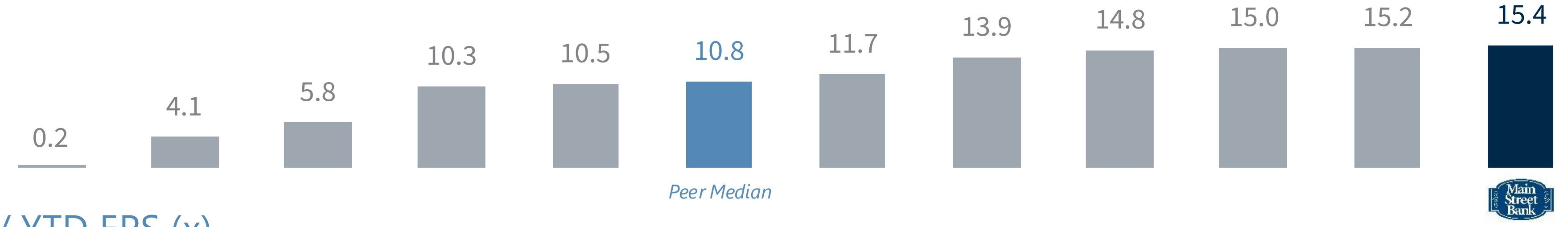
Note: Market data as of October 29, 2025
Source: S&P Capital IQ Pro

Performance vs. Peers

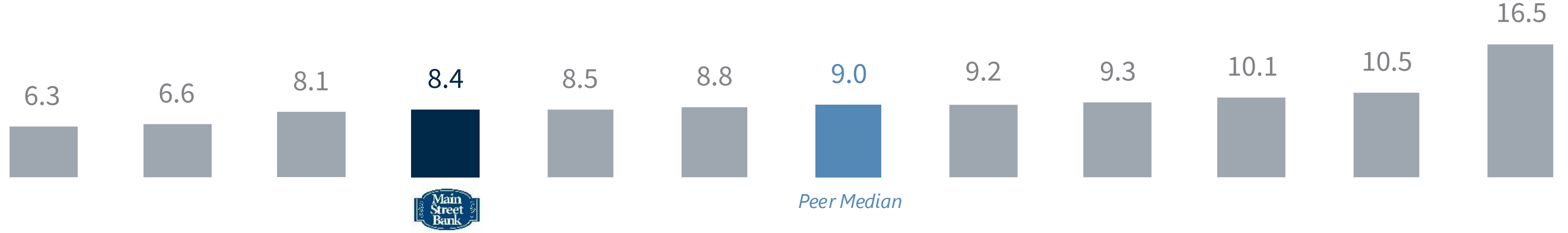
2025 YTD ROAA (%)



2025 YTD ROATCE (%)



P / YTD EPS (x)



MSWV vs. Peers

Main Street Bank — 100th Percentile

Main Street Bank — 100th Percentile

Main Street Bank — 20th Percentile

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 October 29, 2025
Source: S&P Capital IQ Pro

FINANCIAL **HIGHLIGHTS**

$70MM+ in loan growth and **$180MM+** in deposit growth since 2024Q3

$0.14 gain in quarterly EPS since 2024Q3 driven by rapid NIM expansion and efficient expense management

($000s except per share data)	As of or for the Three Months Ended				
	9/30/2024	12/31/2024	3/31/2025	6/30/2025	9/30/2025
Balance Sheet					
Total Assets	1,393,252	1,409,601	1,413,123	1,448,771	1,470,966
Total Loans	1,130,561	1,125,714	1,143,690	1,173,848	1,203,690
Total Deposits	1,101,999	1,156,327	1,184,669	1,237,600	1,289,022
Loans / Deposits (%)	103	97	97	95	93
Capital Position					
Total Equity	111,320	110,636	114,903	116,562	123,623
TCE Ratio (%)	6.84	6.74	7.06	7.04	7.49
Total RBC Ratio (Bank) (%)	11.9	12.4	12.5	12.3	12.2
Profitability					
Net Interest Income	10,622	10,607	11,525	12,457	12,728
Provision for Credit Losses	109	79	245	374	480
Noninterest Income	898	1,165	819	906	1,304
Noninterest Expense	7,663	7,918	7,514	7,808	7,794
Pre-Tax Income	4,251	3,773	4,585	4,681	5,758
Provision for Taxes	804	588	956	1,002	1,219
Net Income	3,447	3,185	3,629	3,679	4,539
ROAA (%)	1.00	0.90	1.03	1.03	1.25
ROAE (%)	12.6	11.7	13.3	13.4	15.2
Net Interest Margin (%)	3.28	3.19	3.44	3.68	3.73
Efficiency Ratio (%)	66.0	67.3	60.9	58.4	56.9
Asset Quality					
NPAs / Assets (%)	0.49	0.49	0.49	0.51	0.47
LLR / Gross Loans (%)	1.04	1.05	1.05	1.06	1.06
NCOs / Avg. Loans (%)	0.02	0.01	(0.01)	0.01	0.07
Per Share Metrics					
Earnings per Share	$ 0.44	$ 0.41	$ 0.47	$ 0.47	$ 0.58
Tangible Book Value per Share	12.15	12.13	12.73	12.97	13.94
Dividends per Share	0.14	0.14	0.14	0.14	0.14

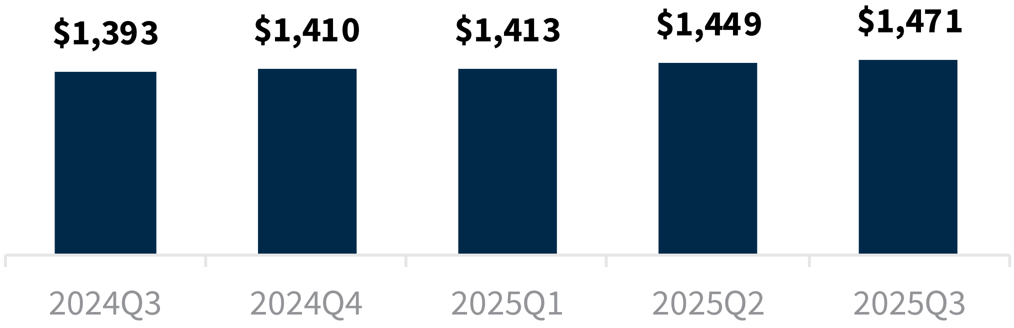
Source: S&P Capital IQ Pro

BALANCE SHEET **TRENDS**

MSWV OTCQX

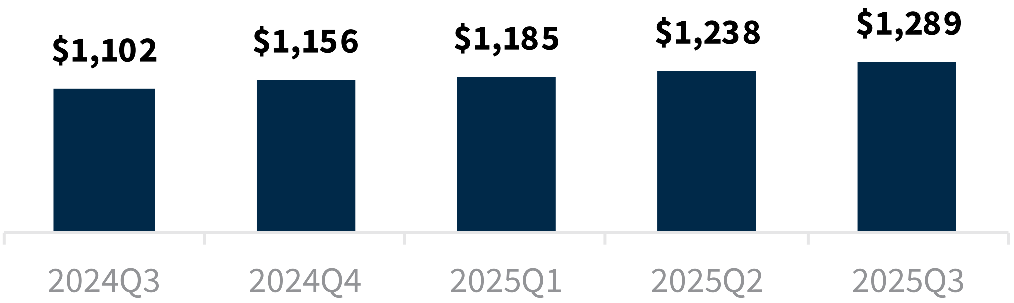
Main Street Bank

Total Assets ($MMs)

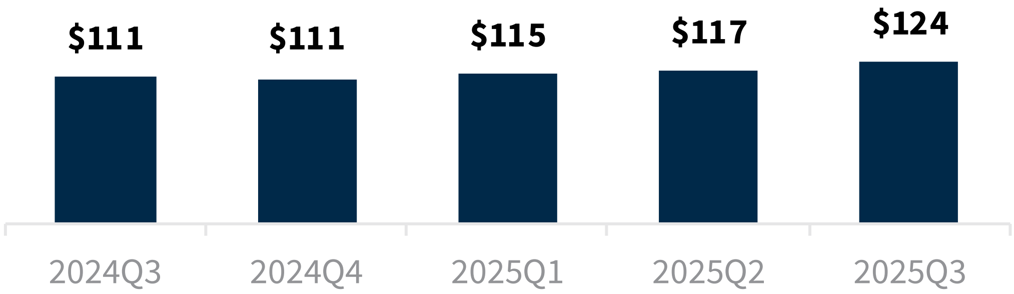


Total Loans ($MMs)

Total Deposits ($MMs)



Total Equity ($MMs)



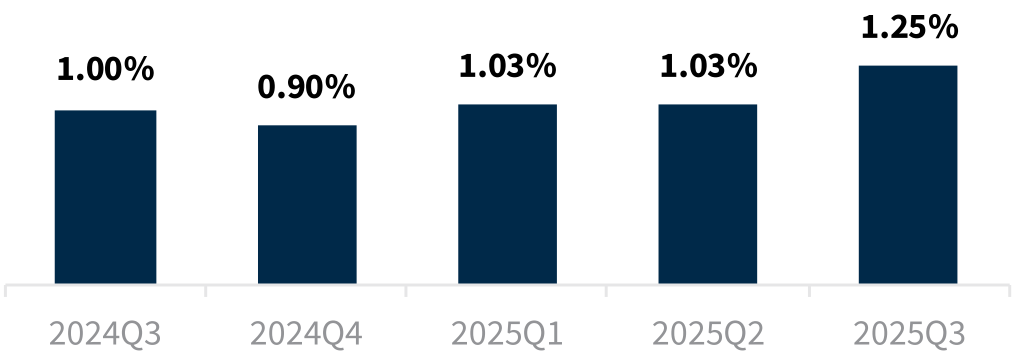
Source: S&P Capital IQ Pro

INCOME STATEMENT **TRENDS**

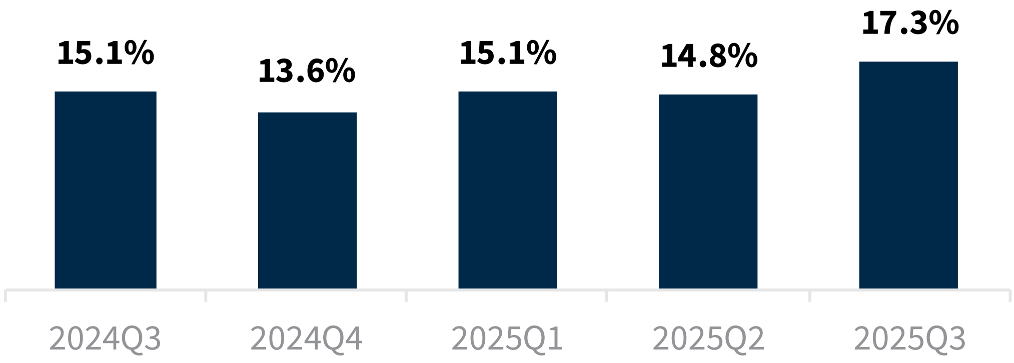
MSWV OTCQX

Main Street Bank

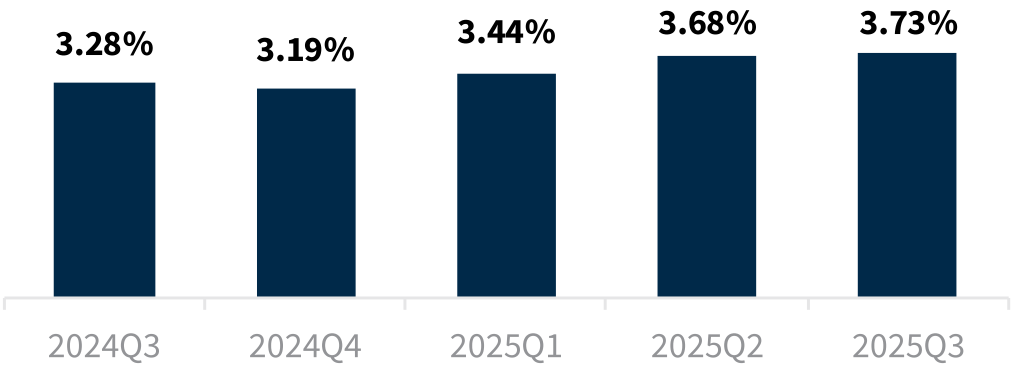
Return on Average Assets



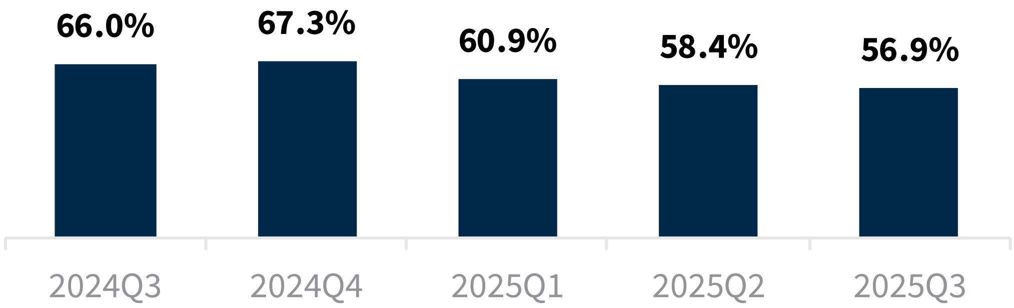
Return on Average Tangible Common Equity



Net Interest Margin



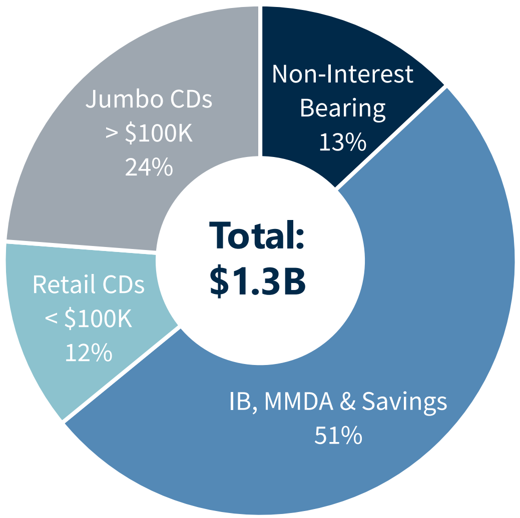
Efficiency Ratio



Source: S&P Capital IQ Pro

DEPOSIT PORTFOLIO **HIGHLIGHTS**

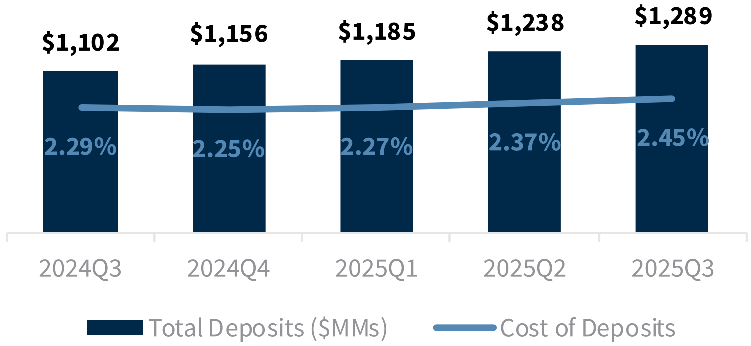
Deposit Composition



Highlights

- Cost of deposits was 2.45% as of 2025Q3, a 0.16% increase over 2024Q3
- Growth from Maximize Money Market accounts and the Short-Term Relationship Certificates of Deposits

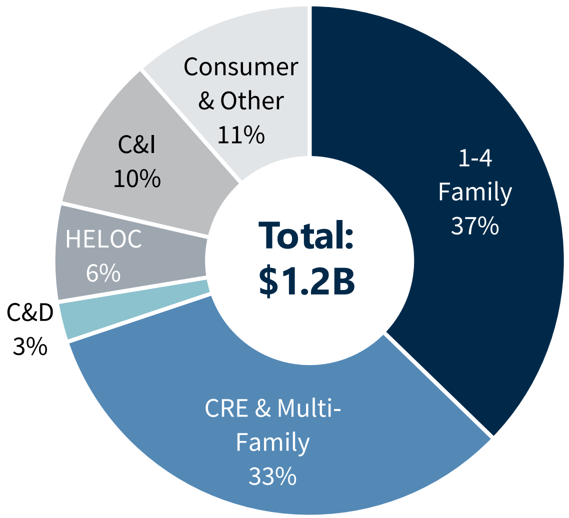
Historical Cost of Deposits



Source: S&P Capital IQ Pro

LOAN PORTFOLIO **HIGHLIGHTS**

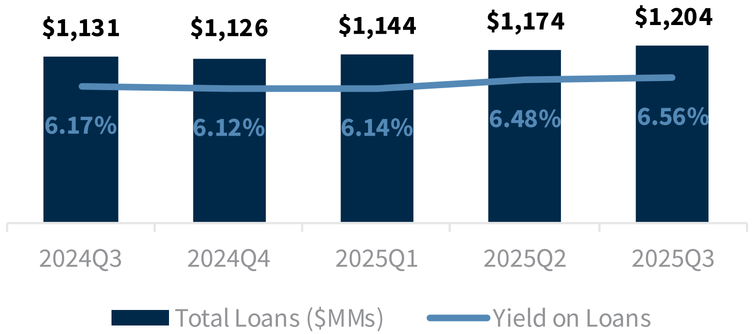
Loan Composition



Highlights

- Yield on loans was 6.56% as of 2025Q3, a 0.39% increase over 2024Q3
- The loan portfolio increase is primarily attributed to $35.1 million growth in the commercial loan portfolio

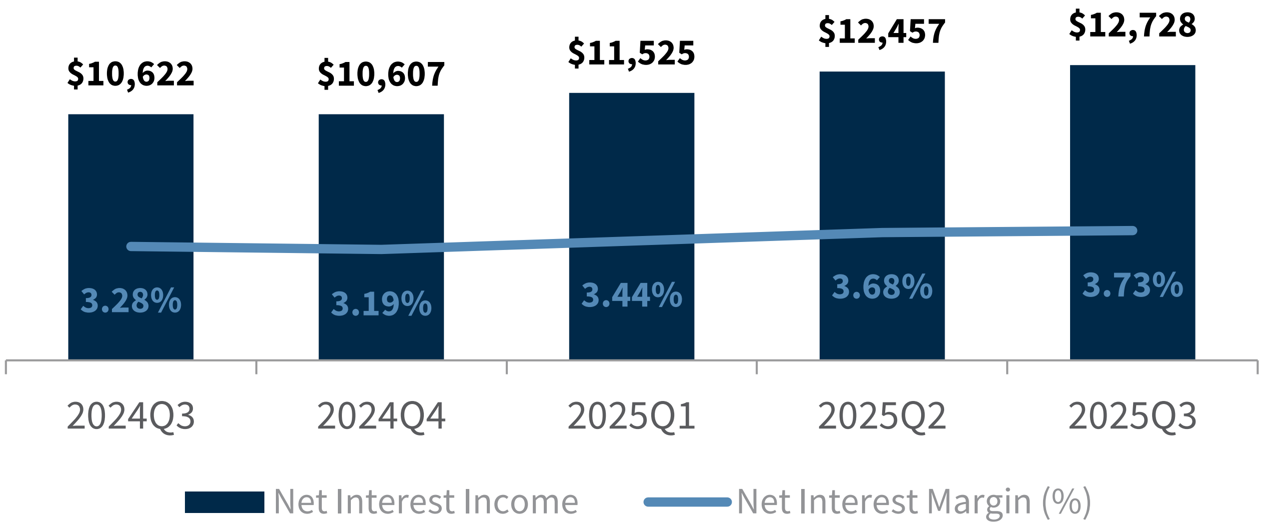
Historical Yield on Loans



Source: S&P Capital IQ Pro

NET INTEREST **MARGIN**

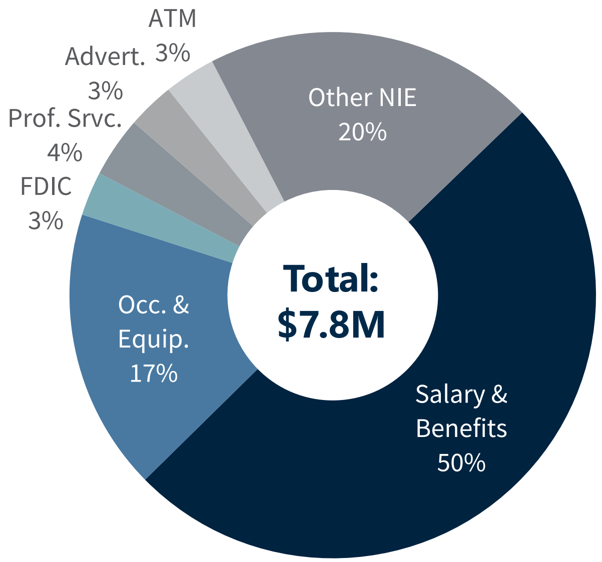
($000s)	2024Q3	2024Q4	2025Q1	2025Q2	2025Q3
Net Interest Income	$10,622	$10,607	$11,525	$12,457	$12,728
Yield on Interest-Earning Assets (%)	5.85%	5.76%	5.79%	6.11%	6.19%
Cost of Interest-Bearing Liabilities (%)	2.99%	2.97%	2.79%	2.85%	2.85%
Net Interest Margin (%)	3.28%	3.19%	3.44%	3.68%	3.73%



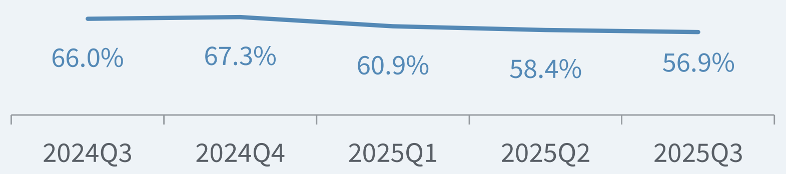
Source: S&P Capital IQ Pro

NONINTEREST EXPENSE **HIGHLIGHTS**

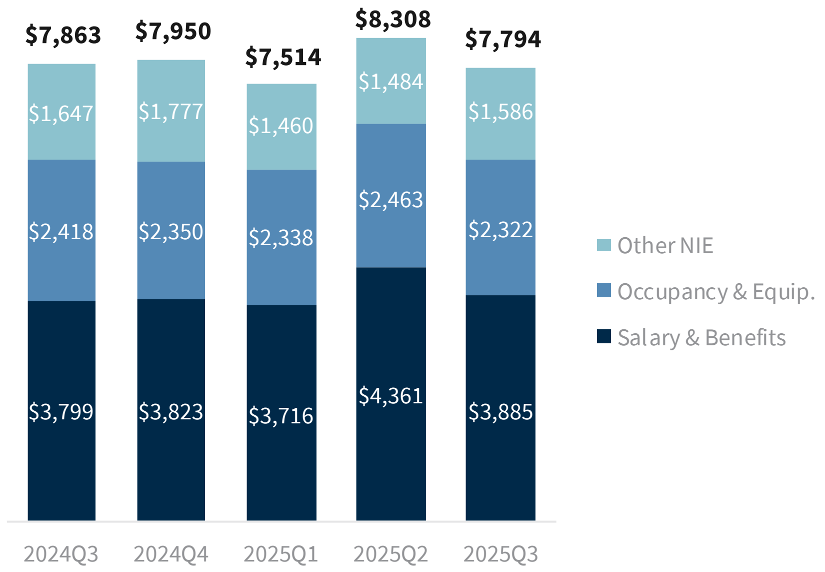
NIE Composition



Efficiency Ratio



Historical NIE Trends ($000s)



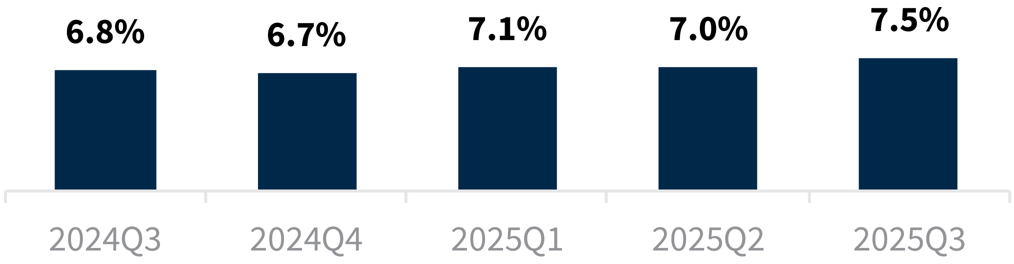
Highlights

- Noninterest expense totaled $7.8MM for 2025Q3, a decrease of $69K versus 2024Q3

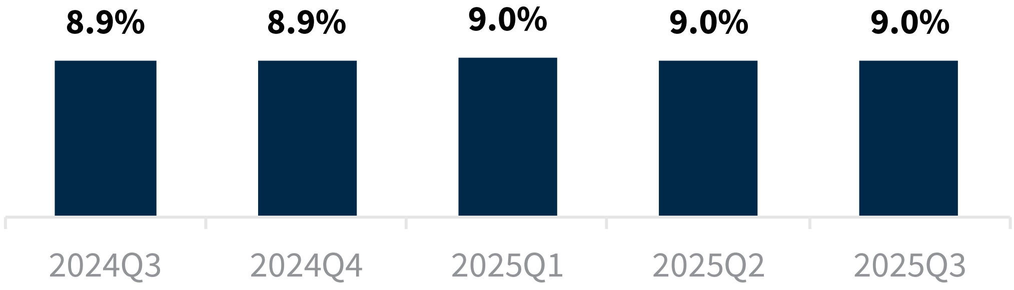
Source: S&P Capital IQ Pro

CAPITAL **RATIOS**

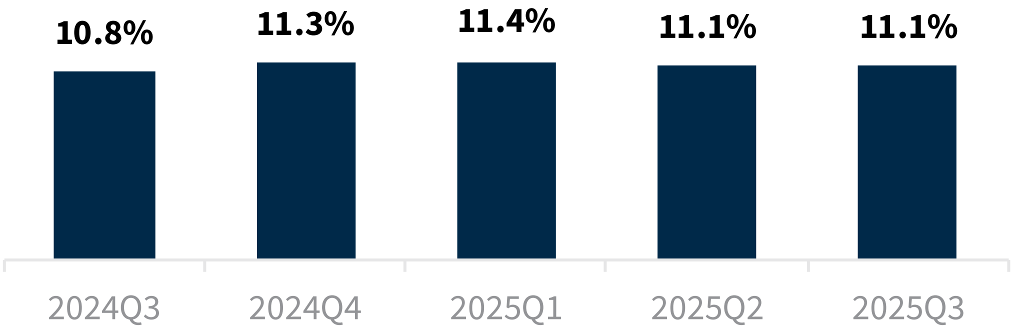
TCE Ratio (Consolidated)



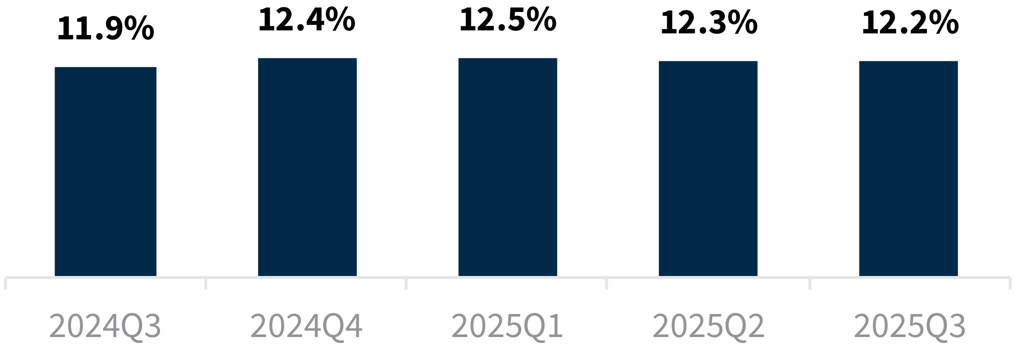
Leverage Ratio (Bank)



Common Equity Tier 1 Ratio (Bank)



Total Risk-Based Capital Ratio (Bank)



Source: S&P Capital IQ Pro

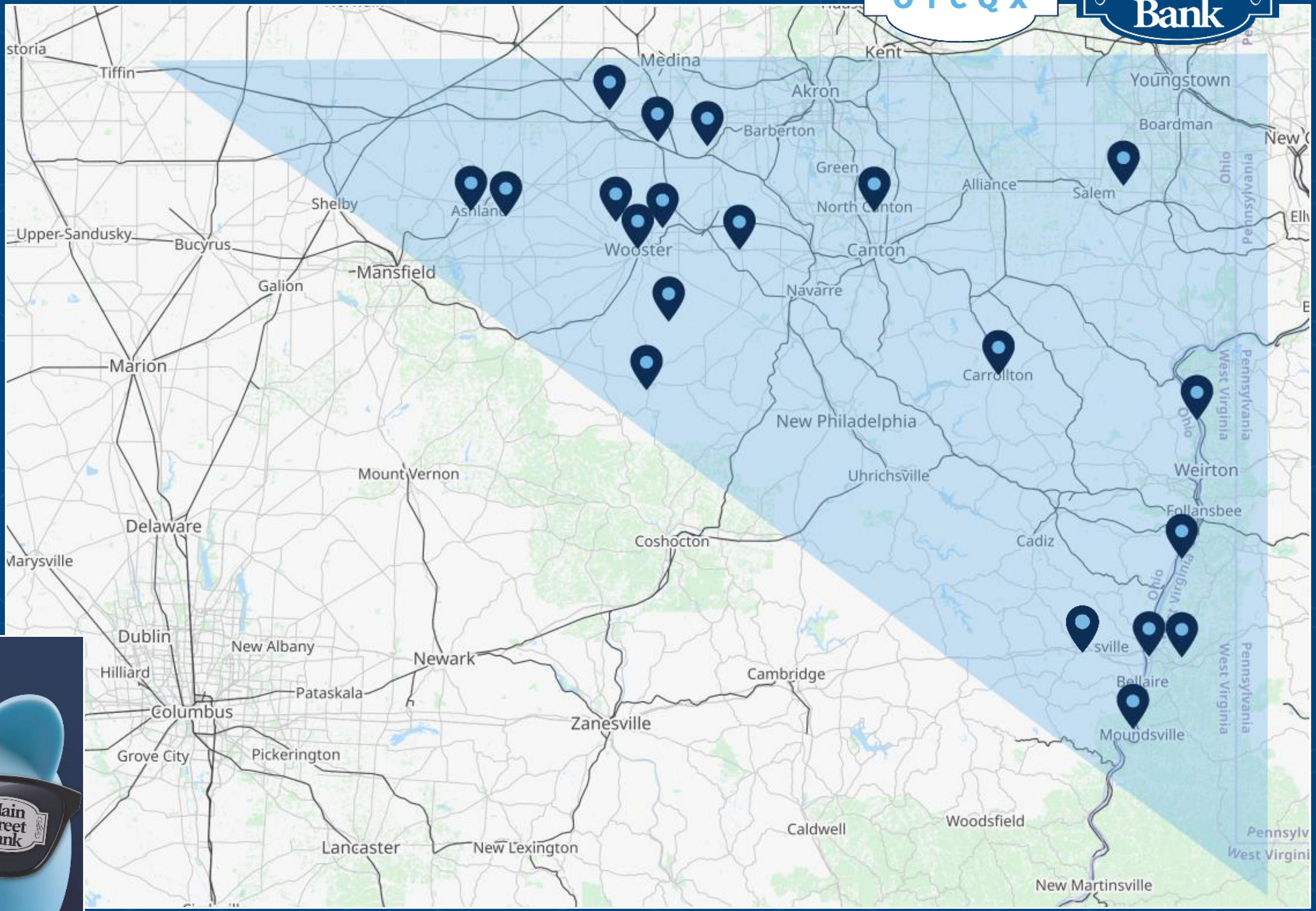
BRANCH **LOCATIONS**

OHIO

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

WEST VIRGINIA

Wheeling
Wellsburg
Moundsville
Elm Grove



GEOGRAPHIC **FOOTPRINT**
& POTENTIAL FOR GROWTH

MSWV OTCQX

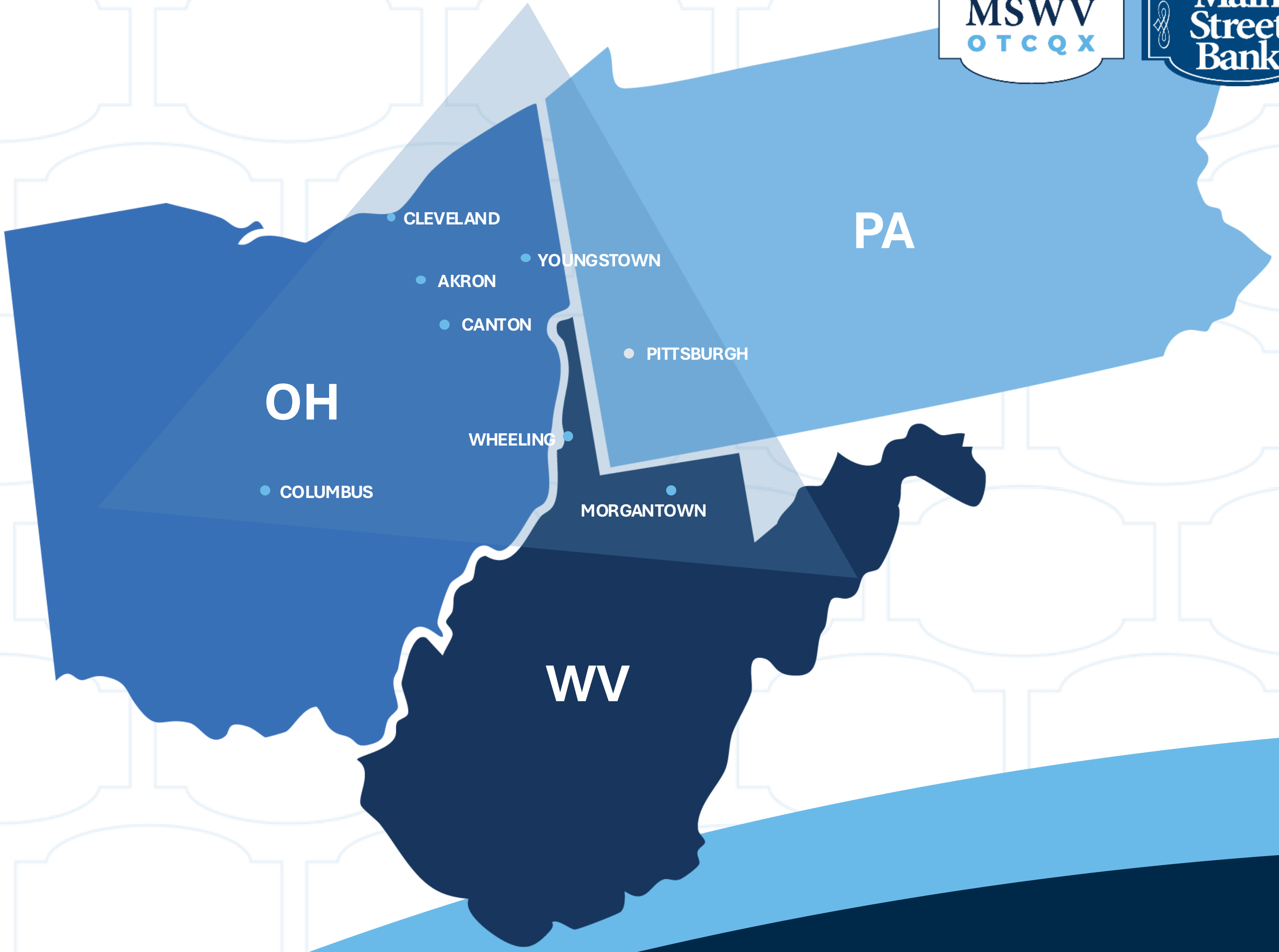
Main Street Bank

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**

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


See You Soon
2.0 BILLION!
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NMLS #517369
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