



INVESTOR PRESENTATION

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

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OTCQX

MSWV



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

ABOUT US

At Main Street Financial Services, we're more than just a bank. We're your neighbors, your partners, and your pathway to banking solutions. Proudly rooted in the tradition of relationship banking, we believe strong communities are built on personal connections, financial stability, and shared values.

At Main Street, we help you achieve your financial dreams with your eyes open, not closed, through clarity, guidance, and a relationship you can trust. Whether you're saving for the future, buying a home, or growing a business, we're here to walk alongside you with personalized support every step of the way.

In 2025, we made a bold investment not just in marketing but in a symbol that captures the heart of who we are: Max the Pig, short for "Maximum." Born alongside our Maximum Money Market Account, Max has quickly become a beloved figure throughout the region, as you'll see in the images throughout this presentation. With his charm and charisma, Max has taken over social media, local television, billboards, fairs, and community events. Like Main Street Financial Services, he is leaving a lasting impression everywhere he goes.

Max is more than a mascot.

He embodies our mission to deliver maximum value, maximum community involvement, and maximum commitment to the people we serve. Like Max, we keep our focus close to home by championing local businesses, supporting community initiatives, and delivering banking that always puts people first.



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. Cirolì



Nick Sparachane



INVESTMENT HIGHLIGHTS



CORE INCOME

\$4.1 MILLION

Core net income, which excludes nonrecurring items and represents the Company’s earnings from ongoing operations (non-GAAP), was \$4.1 million or \$0.52 per common share for the three months ended June 30, 2025.

DEPOSIT GROWTH

\$150 MILLION

Over \$150 million in deposit growth since merger

REDUCED reliance on wholesale funding

IMPROVED asset quality with NCOs / average loans under 0.05% since closing

RECORD EARNINGS for the quarter ended June 30, 2025.

COMMITMENT over 200+ sponsorships and donations in our community

FRANCHISE OVERVIEW



Financial Highlights (2025Q2)

TOTAL ASSETS
\$1.4 BILLION

TOTAL LOANS
\$1.2 BILLION

TOTAL DEPOSITS
\$1.2 BILLION

STOCKHOLDERS' EQUITY
\$117 MILLION

Core ROAA:	1.14%*
Core ROAE:	14.94%*
Market Capitalization:	\$113M
Price / Tangible Book:	111%
Price / YTD EPS (Annualized):	7.9x
Dividend Yield:	3.88%

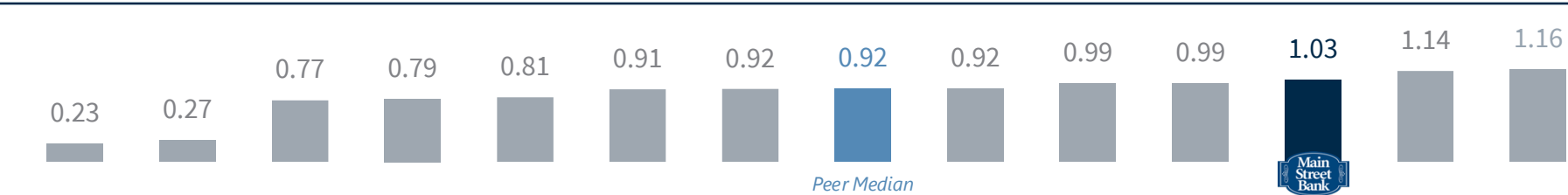
Note: *Core ROAA and ROAE excludes nonrecurring items and represents the Company's earnings from ongoing operations (Non-GAAP)

Note: Market data as of August 4, 2025
Source: S&P Capital IQ Pro

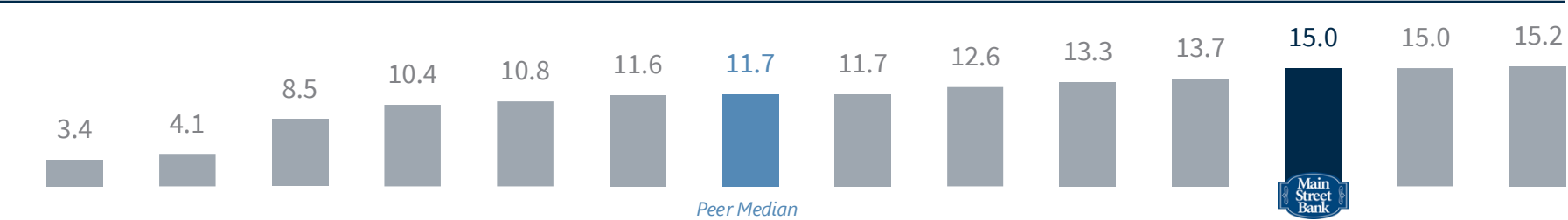
PERFORMANCE VS. PEERS



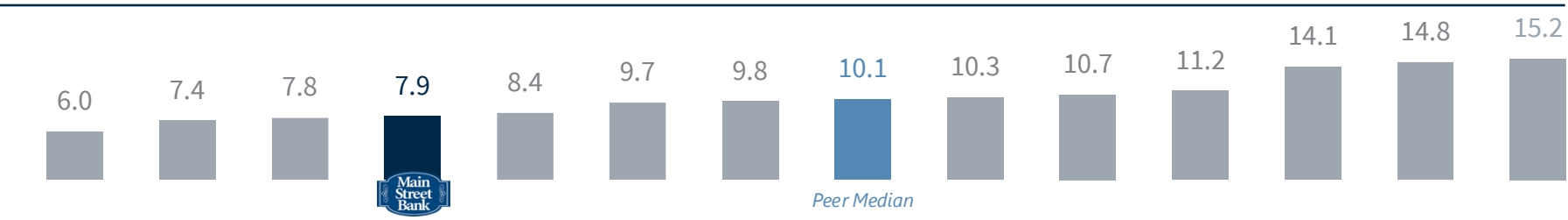
2025 YTD ROAA (%)



2025 YTD ROATCE (%)



P / YTD EPS (x)



MSWV vs. Peers



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; market data as of August 20, 2025
Source: S&P Capital IQ Pro

FINANCIAL HIGHLIGHTS

\$50MM+ in loan growth
and **\$150MM+** in deposit
growth since the close of
the merger



\$1.79 in EPS since
close, offsetting the
2024Q2 loss caused by
merger expenses

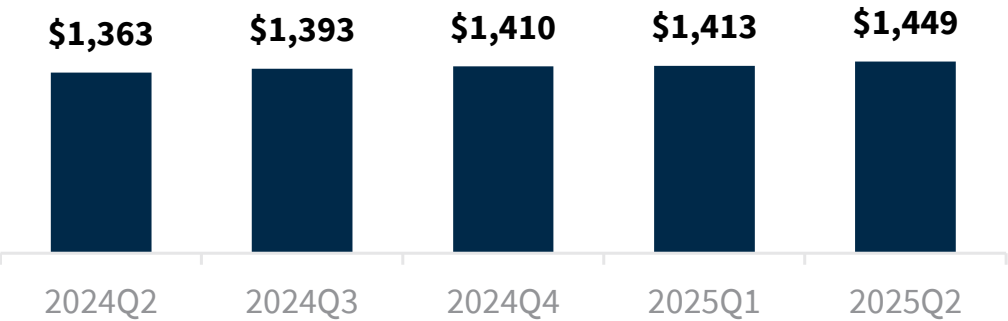
(\$000s except per share data)

	As of or for the Three Months Ended				
	6/30/2024	9/30/2024	12/31/2024	3/31/2025	6/30/2025
Balance Sheet					
Total Assets	1,362,701	1,393,252	1,409,601	1,413,123	1,448,771
Total Loans	1,118,192	1,130,561	1,125,714	1,143,690	1,173,850
Total Deposits	1,080,734	1,101,999	1,156,327	1,184,669	1,237,600
Loans / Deposits (%)	103	103	97	97	95
Capital Position					
Total Equity	105,885	111,320	110,636	114,903	116,562
TCE Ratio (%)	7.97	8.16	6.79	8.34	8.13
Total RBC Ratio (%)	12.8	11.9	12.4	12.5	12.3
Profitability					
Net Interest Income	6,387	10,622	10,607	11,525	12,457
Provision for Credit Losses	4,720	109	79	245	374
Noninterest Income	716	898	1,165	819	906
Noninterest Expense	4,623	7,663	7,918	7,514	7,808
Pre-Tax Income	(4,341)	4,251	3,773	4,585	4,681
Provision for Taxes	(873)	804	588	956	1,002
Net Income	(3,468)	3,447	3,185	3,629	3,679
ROAA (%)	(1.27)	1.00	0.91	1.03	1.03
ROAE (%)	(17.2)	12.6	11.7	13.3	13.4
Net Interest Margin (%)	2.69	3.28	3.19	3.44	3.68
Efficiency Ratio (%)	65.1	66.5	67.3	60.9	58.4
Asset Quality					
NPAs / Assets (%)	0.45	0.49	0.49	0.49	0.51
LLR / Gross Loans (%)	1.05	1.04	1.05	1.05	1.06
NCOs / Avg. Loans (%)	0.06	0.02	0.01	(0.01)	0.01
Per Share Metrics					
Earnings per Share	\$ (0.67)	\$ 0.44	\$ 0.41	\$ 0.47	\$ 0.47
Tangible Book Value per Share	\$ 11.49	12.15	12.13	12.73	12.97
Dividends per Share	\$ -	0.14	0.14	0.14	0.14

BALANCE SHEET TRENDS



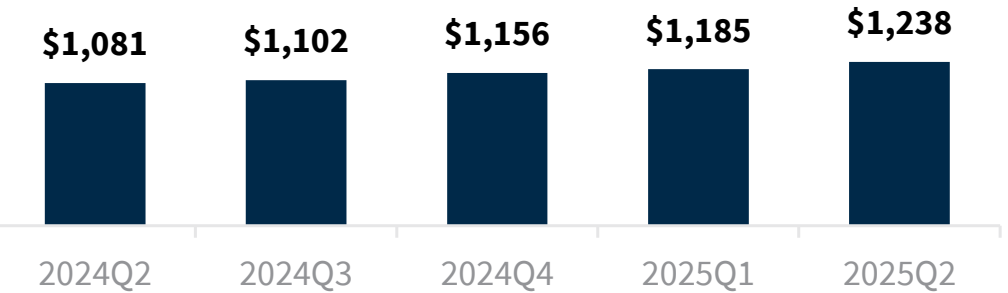
Total Assets (\$MMs)



Total Loans (\$MMs)



Total Deposits (\$MMs)



Total Equity (\$MMs)

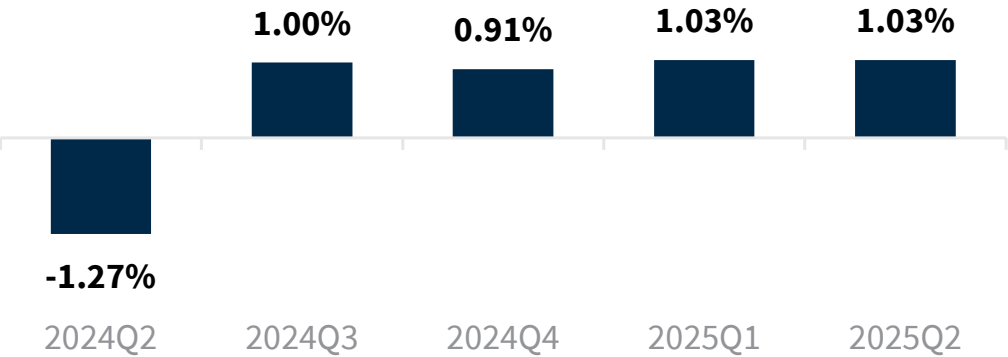


Source: S&P Capital IQ Pro

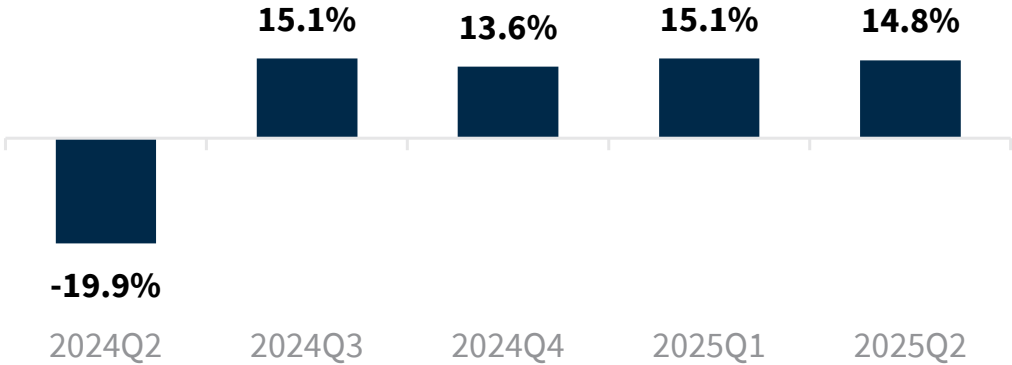
INCOME STATEMENT TRENDS



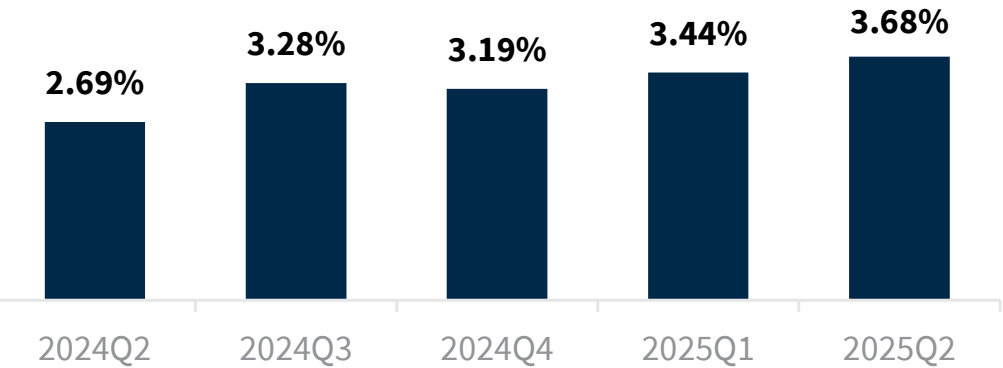
Return on Average Assets



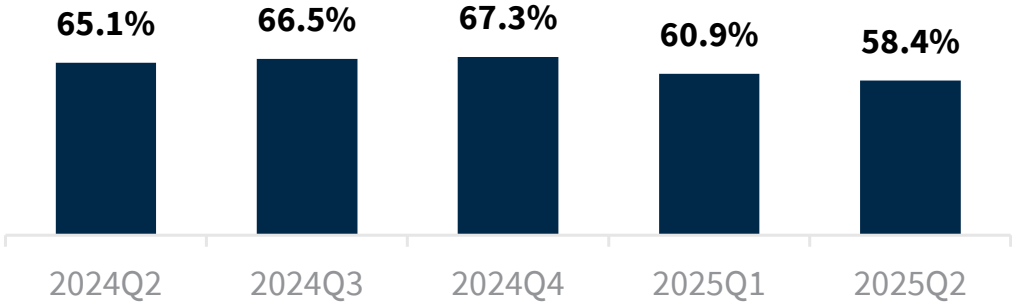
Return on Average Tangible Common Equity



Net Interest Margin



Efficiency Ratio

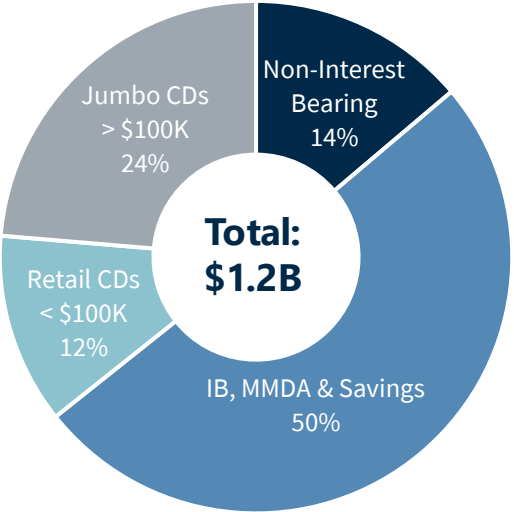


Source: S&P Capital IQ Pro

DEPOSIT PORTFOLIO HIGHLIGHTS



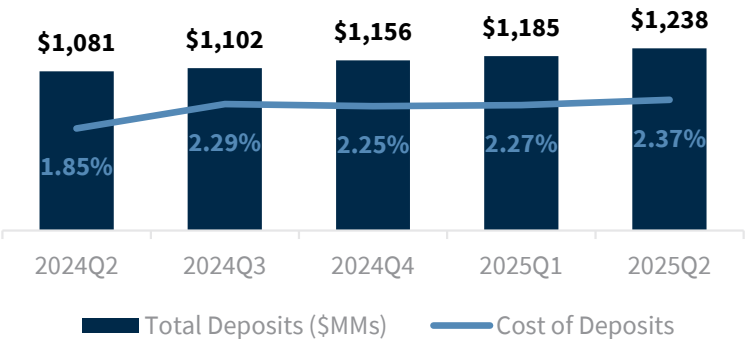
Deposit Composition



Highlights

- Cost of deposits was 2.37% as of 2025Q2, a 0.13% increase over 2024Q2
- As part of the merger, MSWV acquired \$487.4 million in deposits
- As of 2025Q2, MSWV held no brokered deposits

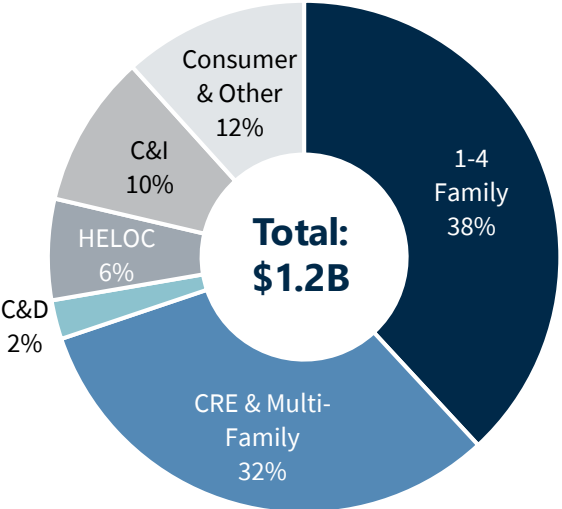
Historical Cost of Deposits



LOAN PORTFOLIO HIGHLIGHTS



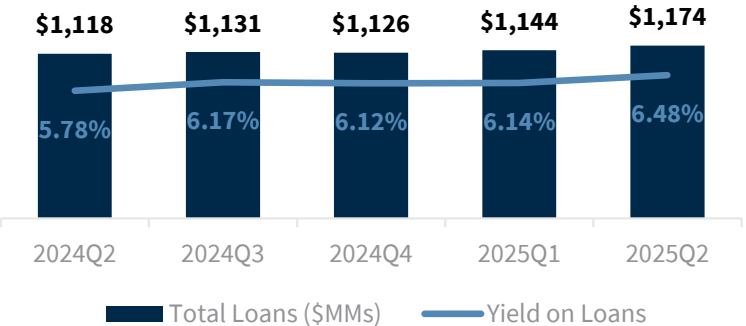
Loan Composition



Highlights

- Yield on loans was 6.48% as of 2025Q2, a 0.70% increase over 2024Q2
- As part of the merger, MSWV acquired \$430.8 million in loans

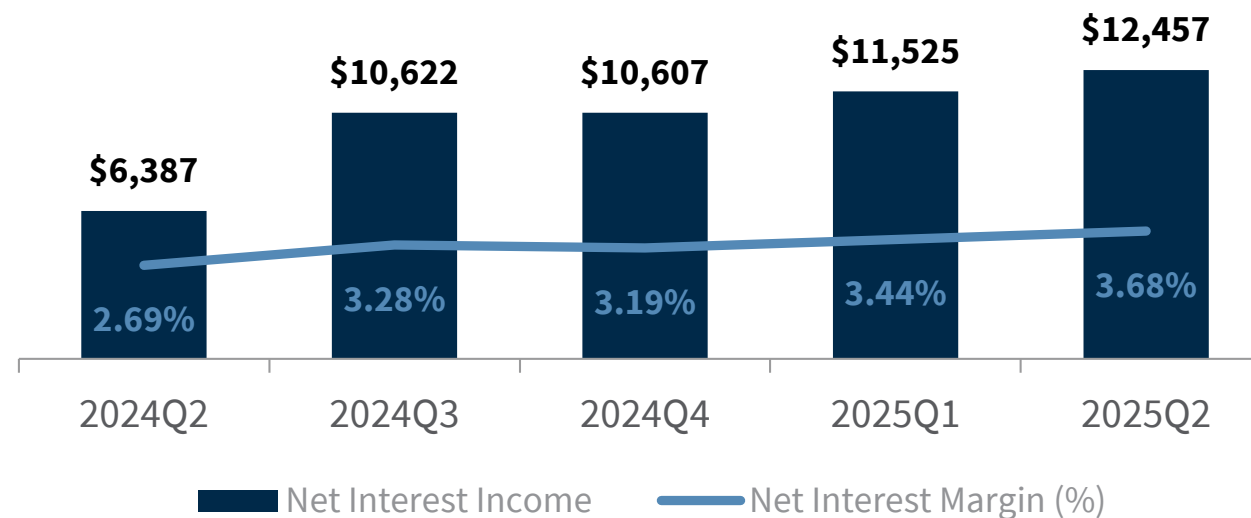
Historical Yield on Loans



NET INTEREST MARGIN



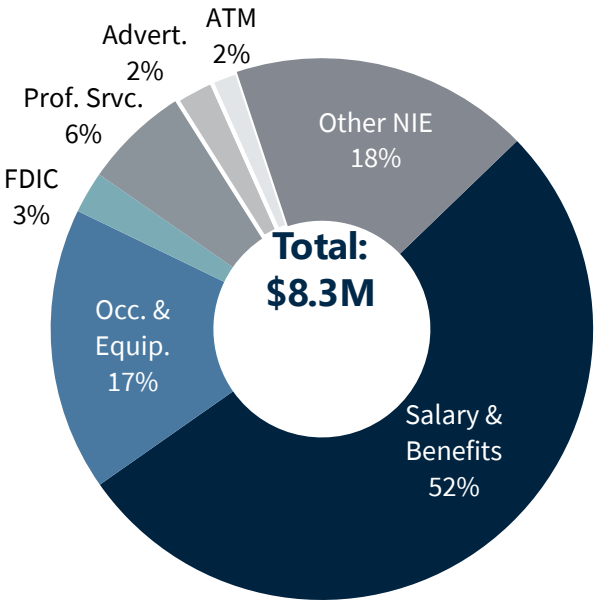
(\$000s)	2024Q2	2024Q3	2024Q4	2025Q1	2025Q2
Net Interest Income	\$6,387	\$10,622	\$10,607	\$11,525	\$12,457
Yield on Interest-Earning Assets (%)	5.29%	5.85%	5.76%	5.79%	6.11%
Cost of Interest-Bearing Liabilities (%)	2.79%	2.99%	2.97%	2.79%	2.85%
Net Interest Margin (%)	2.69%	3.28%	3.19%	3.44%	3.68%



NONINTEREST EXPENSE HIGHLIGHTS



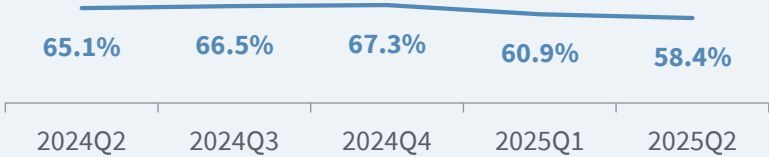
NIE Composition



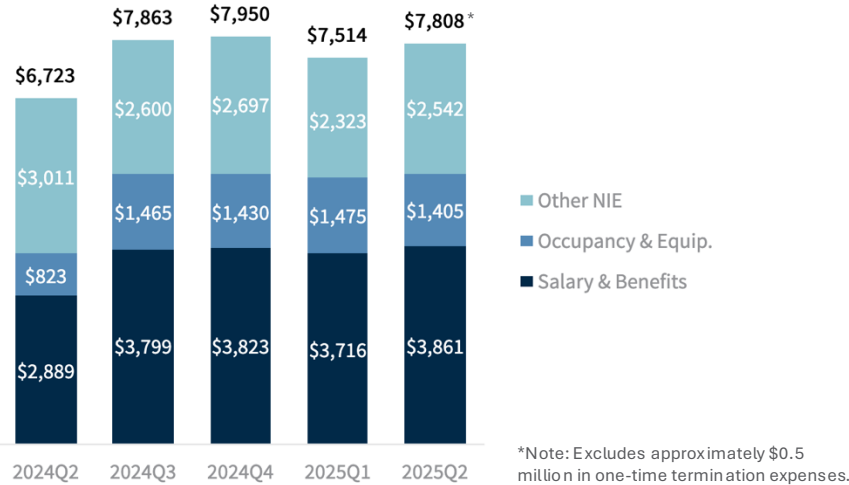
Highlights

- Noninterest expense totaled \$8.3MM for 2025Q2, an increase of \$1.6MM over 2024Q2

Efficiency Ratio



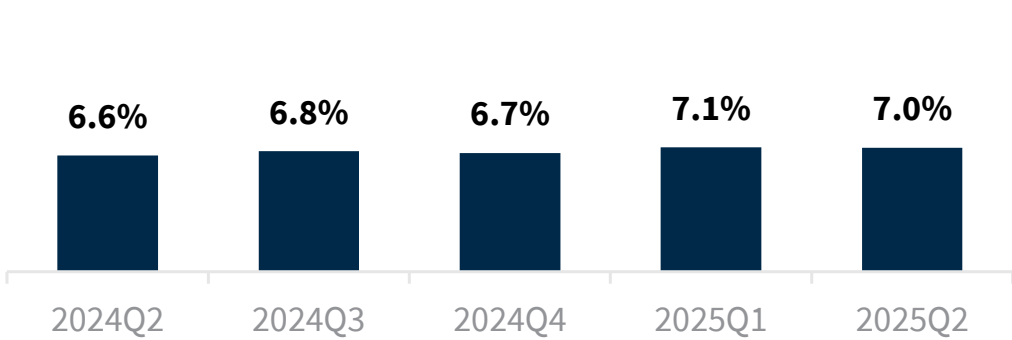
Historical NIE Trends



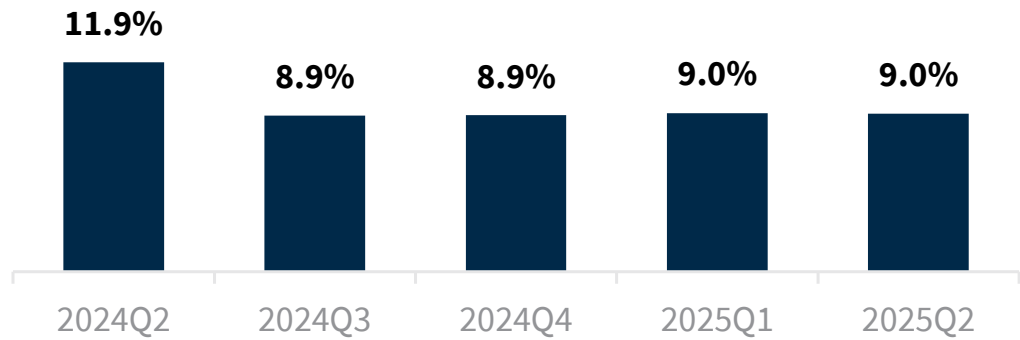
CAPITAL RATIOS



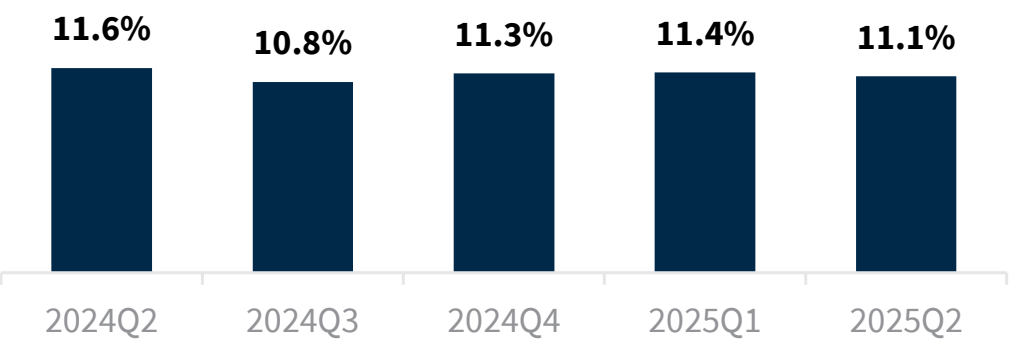
TCE Ratio (Consolidated)



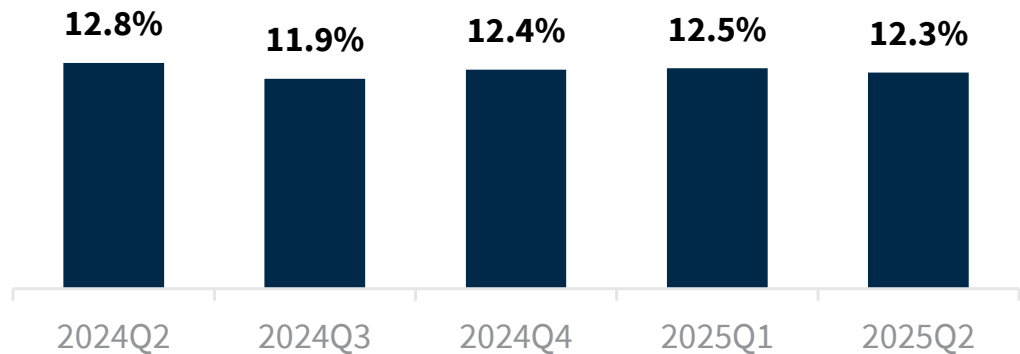
Leverage Ratio (Bank)



Common Equity Tier 1 Ratio (Bank)



Total Risk-Based Capital Ratio (Bank)



Source: S&P Capital IQ Pro



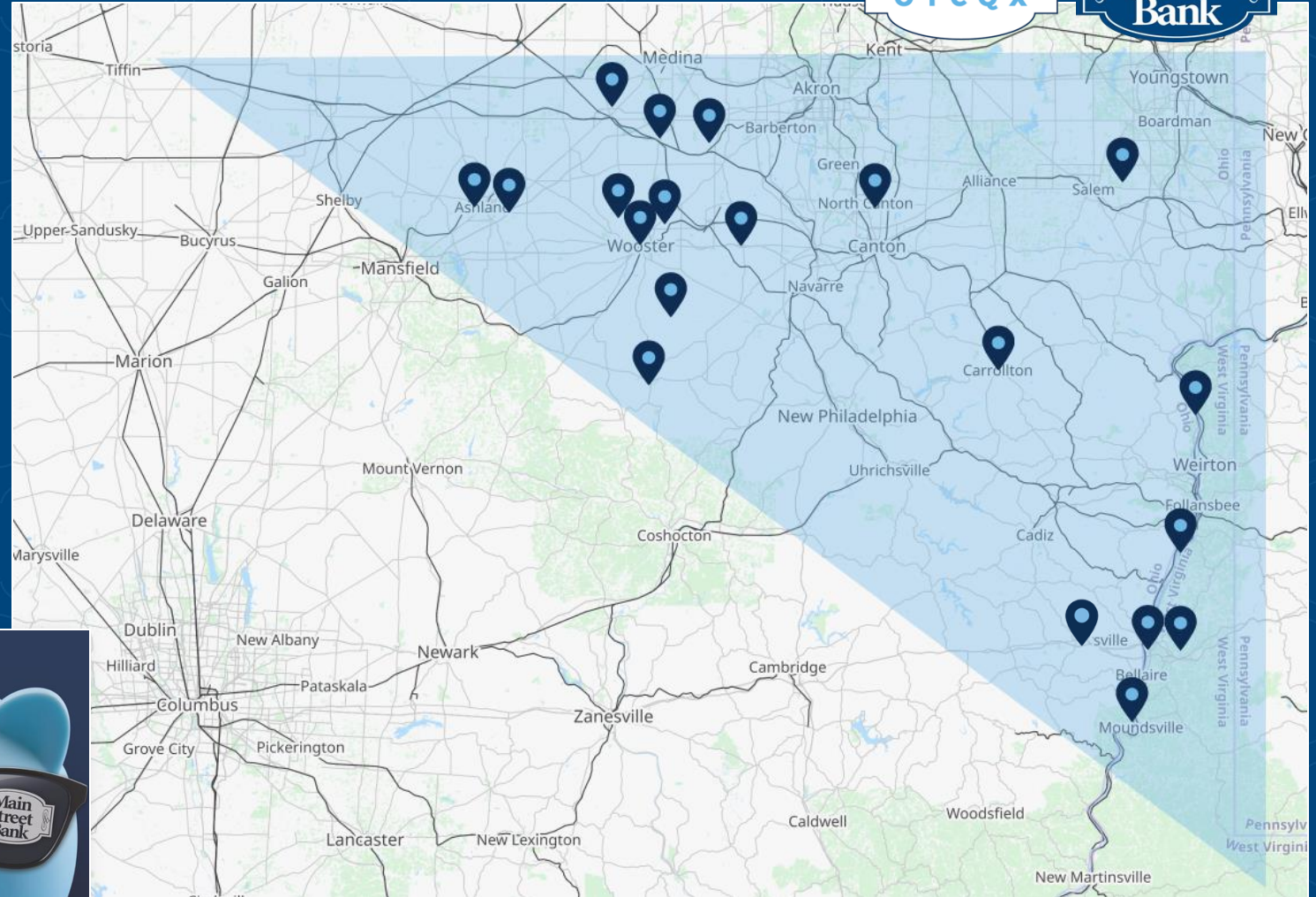
BRANCH LOCATIONS

OHIO

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

WEST VIRGINIA

Wheeling
Wellsburg
Moundsville
Elm Grove



Stop in and say Hello!

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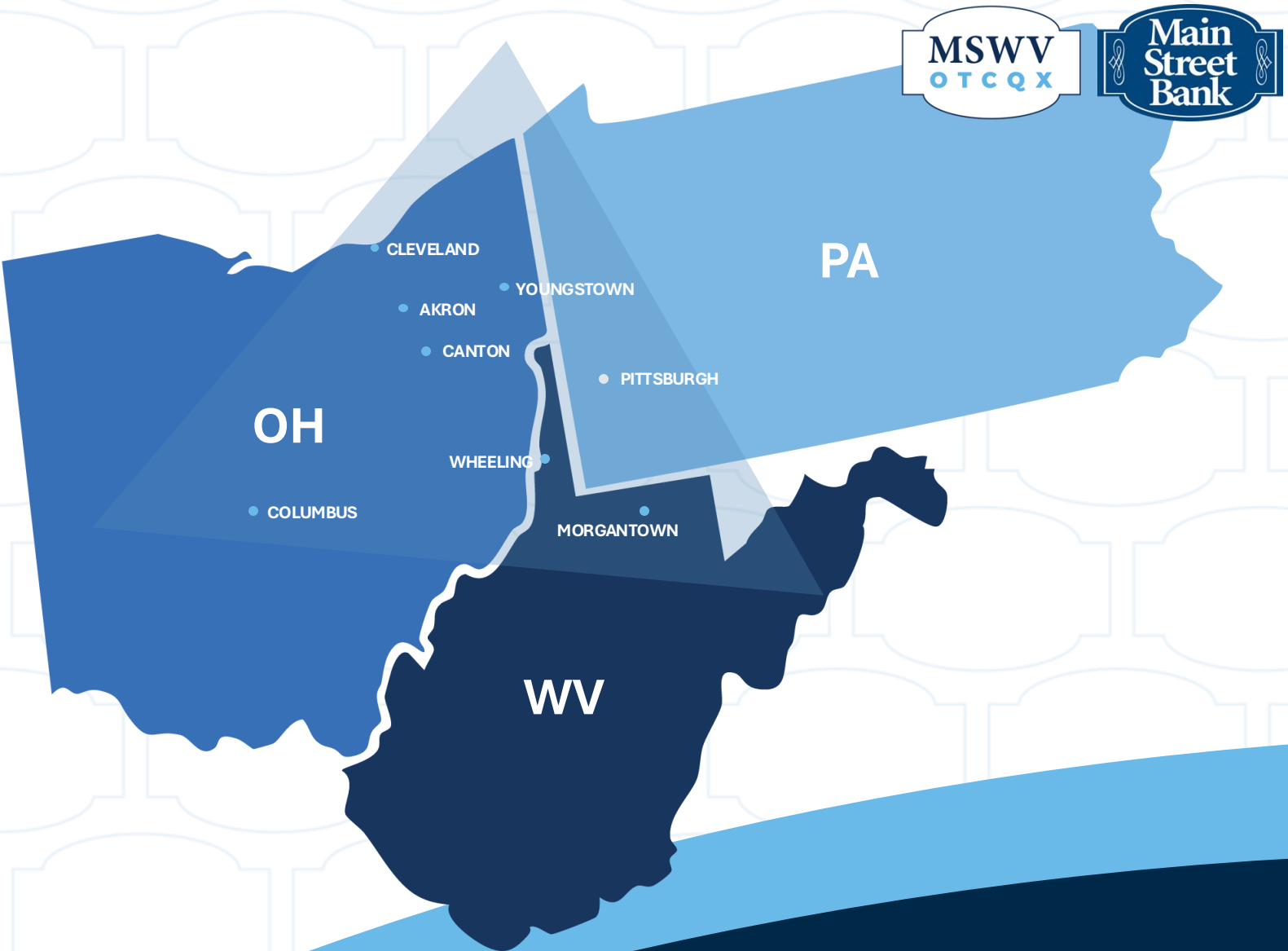
**GEOGRAPHIC FOOTPRINT
& POTENTIAL FOR GROWTH**

OHIO

- **16** Locations
- **\$700+** Million In Loans
- **\$600+** Million In Deposits

NORTHERN WEST VIRGINIA

- **4** Locations
- **\$475+** Million In Loans
- **\$400+** 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

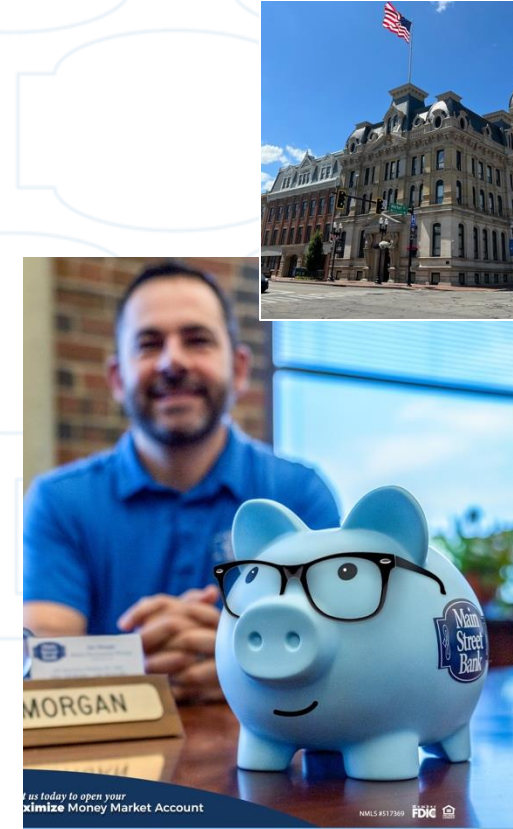
Customers

Consistent Customer Service



Employee

Foundation of Our Success



See You Soon **2.0 BILLION!**

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Member
FDIC



NMLS #517369



MSWV


Main Street
Financial Services Corp.



**Main
Street
Bank**


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

Todd J. Simko
EVP, Chief Banking Officer
(412) 266-4919

