

**MainStreet Bank**  
**Income Statement**

Income Statement (Dollars in Thousands)	Mar-2014 (Q)	Mar-2015 (Q)
Securities	\$197	\$236
Fed Funds & Int Bearing Balance	6	6
Total Investment Income	203	242
Construction & Land	182	317
Mortgage Income	536	816
Comm Real Estate	1,875	2,013
Comm / Industrial	114	228
Consumer Income	300	481
Total Loan Income	<u>3,007</u>	<u>3,855</u>
TOTAL INTEREST INCOME	\$3,210	\$4,097
IB Checking	\$17	\$22
MMDAs	24	29
Savings Accounts	15	12
Certificates of Deposit	414	478
Total Deposit Expense	470	541
Fed Funds & Repos	0	0
Term Borrowings	4	4
Total Borrowings Expense	<u>4</u>	<u>4</u>
TOTAL INTEREST EXPENSE	<u>474</u>	<u>545</u>
NET INTEREST INCOME before PL	\$2,736	\$3,552
Provision for Loan Loss	<u>389</u>	<u>302</u>
NET INTEREST INCOME after PLL	\$2,347	\$3,250
Service Charge Income	99	99
Other Fee Income	<u>56</u>	<u>326</u>
Total Operating Income	\$155	\$425
Employee Compensation	1,314	1,866
Fixed Assets	253	265
Marketing	26	57
Occupancy	241	191
Outside Services	69	78
Administrative	75	77
Other	419	445
Fed & State Inc Tax	<u>0</u>	<u>0</u>
Total Operating Expense	\$2,397	\$2,979
NET INCOME BEFORE TAXES	\$ 105	\$ 696
Taxes	<u>37</u>	<u>231</u>
NET INCOME	\$68	\$465