MainStreet Bank Income Statement

Securities	Income Statement	Mar-2014 (O)	Mar-2015 (O)
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 3,007 3,855 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 Deposit Expense 4 4 TOTAL INTEREST EXPENSE 4 4 NET INTEREST INCOME before PL \$2,736 \$3,552 Provision for Loan Loss 389 302			Mai 2013 (Q)
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 3,007 3,855 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 Deposit Expense 4 4 TOTAL INTEREST EXPENSE 474 545 NET INTEREST INCOME before PL \$2,736 \$3,552 Provision for Loan Loss 389 302 NET INTEREST INCOME after PLL \$2,347 \$3,250 Service Charge Income 99 <td< td=""><td></td><td></td><td>\$236</td></td<>			\$236
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 3,007 3,855 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 Deposit Expense 4 4 TOTAL INTEREST EXPENSE 4 4 NET INTEREST INCOME before PL \$2,736 \$3,552 Provision for Loan Loss 389 302 NET INTEREST INCOME after PLL \$2,347 \$3,250 Service Charge Income 99 99 Other Fee Income 56 326	Fed Funds & Int Bearing Balance	6	6
Mortgage Income 536 816 Comm Real Estate 1,875 2,013 Comm / Industrial 114 228 Consumer Income 300 481 Total Loan Income 3,007 3,855 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 Deposit Expense 4 4 Total Borrowings 4 4 Total Borrowings Expense 4 4 TOTAL INTEREST EXPENSE 474 545 NET INTEREST INCOME before PL \$2,736 \$3,552 Provision for Loan Loss 389 302 NET INTEREST INCOME after PLL \$2,347 \$3,250 Service Charge Income 99 99	Total Investment Income	203	242
Comm Real Estate 1,875 2,013 Comm / Industrial 114 228 Consumer Income 300 481 Total Loan Income 3,007 3,855 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 Deposit Expense 4 4 Total Borrowings Expense 4 4 TOTAL INTEREST EXPENSE 474 545 NET INTEREST INCOME before PL \$2,736 \$3,552 Provision for Loan Loss 389 302 NET INTEREST INCOME after PLL \$2,347 \$3,250 Service Charge Income 99 99 Other Fee Income 56 326 Total Operating Income \$155 <td< td=""><td>Construction & Land</td><td>182</td><td>317</td></td<>	Construction & Land	182	317
Comm / Industrial 114 228 Consumer Income 300 481 Total Loan Income 3,007 3,855 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 Deposit Expense 4 4 Total Deposit Expense 4 4 Total Borrowings 4 4 Total Borrowings Expense 4 4 TOTAL INTEREST EXPENSE 474 545 NET INTEREST INCOME before PL \$2,736 \$3,552 Provision for Loan Loss 389 302 NET INTEREST INCOME after PLL \$2,347 \$3,250 Service Charge Income 99 99 Other Fee Income 56 326			
Consumer Income 300 481 Total Loan Income 3,007 3,855 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 Deposit Expense 4 4 Total Borrowings Expense 4 4 TOTAL INTEREST EXPENSE 474 545 NET INTEREST INCOME before PL \$2,736 \$3,552 Provision for Loan Loss 389 302 NET INTEREST INCOME after PLL \$2,347 \$3,250 Service Charge Income 99 99 Other Fee Income 56 326 Total Operating Income \$155 \$425 Employee Compensation 1,314 1,866 Fixed Assets 253 <t< td=""><td></td><td></td><td></td></t<>			
Total Loan Income 3,007 3,855 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 4 4 TOTAL INTEREST EXPENSE 474 545 NET INTEREST INCOME before PL \$2,736 \$3,552 Provision for Loan Loss 389 302 NET INTEREST INCOME after PLL \$2,347 \$3,250 Service Charge Income 99 99 Other Fee Income 56 326 Total Operating Income \$155 \$425 Employee Compensation 1,314 1,866 Fixed Assets 253 265 Marketing 26 57 Occupancy 241 191 <			
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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 4 4 TOTAL INTEREST EXPENSE 474 545 NET INTEREST INCOME before PL \$2,736 \$3,552 Provision for Loan Loss 389 302 NET INTEREST INCOME after PLL \$2,347 \$3,250 Service Charge Income 99 99 Other Fee Income 56 326 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 Adminstrative 75 77 Other 419 445 Fed & State Inc Tax 0 0 Total Operating Expense	TOTAL INTEREST INCOME	\$3,210	\$4,097
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 4 4 TOTAL INTEREST EXPENSE 474 545 NET INTEREST INCOME before PL \$2,736 \$3,552 Provision for Loan Loss 389 302 NET INTEREST INCOME after PLL \$2,347 \$3,250 Service Charge Income 99 99 Other Fee Income 56 326 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 Adminstrative 75 77 Other 419 445 Fed & State Inc Tax 0 0	IB Checking	\$17	\$22
Certificates of Deposit 414 478 Total Deposit Expense 470 541 Fed Funds & Repos 0 0 Term Borrowings 4 4 Total Borrowings Expense 4 4 TOTAL INTEREST EXPENSE 474 545 NET INTEREST INCOME before PL \$2,736 \$3,552 Provision for Loan Loss 389 302 NET INTEREST INCOME after PLL \$2,347 \$3,250 Service Charge Income 99 99 Other Fee Income 56 326 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 Adminstrative 75 77 Other 419 445 Fed & State Inc Tax 0 0 Total Operating Expense \$2,397 \$2,979 <td></td> <td></td> <td></td>			
Total Deposit Expense 470 541 Fed Funds & Repos 0 0 Term Borrowings 4 4 Total Borrowings Expense 4 4 TOTAL INTEREST EXPENSE 474 545 NET INTEREST INCOME before PL \$2,736 \$3,552 Provision for Loan Loss 389 302 NET INTEREST INCOME after PLL \$2,347 \$3,250 Service Charge Income 99 99 Other Fee Income 56 326 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 Adminstrative 75 77 Other 419 445 Fed & State Inc Tax 0 0 Total Operating Expense \$2,397 \$2,979 NET INCOME BEFORE TAXES \$105 \$696 <			
Fed Funds & Repos 0 0 Term Borrowings 4 4 Total Borrowings Expense 4 4 TOTAL INTEREST EXPENSE 474 545 NET INTEREST INCOME before PL \$2,736 \$3,552 Provision for Loan Loss 389 302 NET INTEREST INCOME after PLL \$2,347 \$3,250 Service Charge Income 99 99 Other Fee Income 56 326 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 Adminstrative 75 77 Other 419 445 Fed & State Inc Tax 0 0 Total Operating Expense \$2,397 \$2,979 NET INCOME BEFORE TAXES \$105 \$696 Taxes 37 231	•		_
Term Borrowings 4 4 Total Borrowings Expense 4 4 TOTAL INTEREST EXPENSE 474 545 NET INTEREST INCOME before PL \$2,736 \$3,552 Provision for Loan Loss 389 302 NET INTEREST INCOME after PLL \$2,347 \$3,250 Service Charge Income 99 99 Other Fee Income 56 326 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 Adminstrative 75 77 Other 419 445 Fed & State Inc Tax 0 0 Total Operating Expense \$2,397 \$2,979 NET INCOME BEFORE TAXES \$ 105 \$ 696 Taxes 37 231	· · · · · · · · · · · · · · · · · · ·	_	
Total Borrowings Expense 4 4 4 545 NET INTEREST INCOME before PL \$2,736 \$3,552 Provision for Loan Loss 389 302 NET INTEREST INCOME after PLL \$2,347 \$3,250 Service Charge Income 99 99 Other Fee Income 56 326 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 Adminstrative 75 77 Other 419 445 Fed & State Inc Tax 0 0 Total Operating Expense \$2,397 \$2,979 NET INCOME BEFORE TAXES \$ 105 \$ 696 Taxes 37 231	•		
TOTAL INTEREST EXPENSE 474 545 NET INTEREST INCOME before PL \$2,736 \$3,552 Provision for Loan Loss 389 302 NET INTEREST INCOME after PLL \$2,347 \$3,250 Service Charge Income 99 99 Other Fee Income 56 326 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 Adminstrative 75 77 Other 419 445 Fed & State Inc Tax 0 0 Total Operating Expense \$2,397 \$2,979 NET INCOME BEFORE TAXES \$ 105 \$ 696 Taxes 37 231	_		
NET INTEREST INCOME before PL \$2,736 \$3,552 Provision for Loan Loss 389 302 NET INTEREST INCOME after PLL \$2,347 \$3,250 Service Charge Income 99 99 Other Fee Income 56 326 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 Adminstrative 75 77 Other 419 445 Fed & State Inc Tax 0 0 Total Operating Expense \$2,397 \$2,979 NET INCOME BEFORE TAXES \$ 105 \$ 696 Taxes 37 231	- .	_	
Provision for Loan Loss 389 302 NET INTEREST INCOME after PLL \$2,347 \$3,250 Service Charge Income 99 99 Other Fee Income 56 326 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 Adminstrative 75 77 Other 419 445 Fed & State Inc Tax 0 0 Total Operating Expense \$2,397 \$2,979 NET INCOME BEFORE TAXES \$ 105 \$ 696 Taxes 37 231	TOTAL INTEREST EXPENSE	4/4	<u>343</u>
NET INTEREST INCOME after PLL \$2,347 \$3,250 Service Charge Income 99 99 Other Fee Income 56 326 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 Adminstrative 75 77 Other 419 445 Fed & State Inc Tax 0 0 Total Operating Expense \$2,397 \$2,979 NET INCOME BEFORE TAXES \$ 105 \$ 696 Taxes 37 231	NET INTEREST INCOME before PL	\$2,736	\$3,552
Service Charge Income 99 99 Other Fee Income 56 326 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 Adminstrative 75 77 Other 419 445 Fed & State Inc Tax 0 0 Total Operating Expense \$2,397 \$2,979 NET INCOME BEFORE TAXES \$ 105 \$ 696 Taxes 37 231			
Other Fee Income 56 326 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 Adminstrative 75 77 Other 419 445 Fed & State Inc Tax 0 0 Total Operating Expense \$2,397 \$2,979 NET INCOME BEFORE TAXES \$ 105 \$ 696 Taxes 37 231	NET INTEREST INCOME after PLL	\$2,347	\$3,250
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 Adminstrative 75 77 Other 419 445 Fed & State Inc Tax 0 0 Total Operating Expense \$2,397 \$2,979 NET INCOME BEFORE TAXES \$ 105 \$ 696 Taxes 37 231	Service Charge Income	99	99
Employee Compensation 1,314 1,866 Fixed Assets 253 265 Marketing 26 57 Occupancy 241 191 Outside Services 69 78 Adminstrative 75 77 Other 419 445 Fed & State Inc Tax 0 0 Total Operating Expense \$2,397 \$2,979 NET INCOME BEFORE TAXES \$ 105 \$ 696 Taxes 37 231	Other Fee Income		
Fixed Assets 253 265 Marketing 26 57 Occupancy 241 191 Outside Services 69 78 Adminstrative 75 77 Other 419 445 Fed & State Inc Tax 0 0 Total Operating Expense \$2,397 \$2,979 NET INCOME BEFORE TAXES \$ 105 \$ 696 Taxes 37 231	Total Operating Income	\$155	\$425
Marketing 26 57 Occupancy 241 191 Outside Services 69 78 Adminstrative 75 77 Other 419 445 Fed & State Inc Tax 0 0 Total Operating Expense \$2,397 \$2,979 NET INCOME BEFORE TAXES \$ 105 \$ 696 Taxes 37 231	Employee Compensation	1,314	1,866
Occupancy 241 191 Outside Services 69 78 Adminstrative 75 77 Other 419 445 Fed & State Inc Tax 0 0 Total Operating Expense \$2,397 \$2,979 NET INCOME BEFORE TAXES \$ 105 \$ 696 Taxes 37 231	Fixed Assets	253	265
Outside Services 69 78 Adminstrative 75 77 Other 419 445 Fed & State Inc Tax 0 0 Total Operating Expense \$2,397 \$2,979 NET INCOME BEFORE TAXES \$ 105 \$ 696 Taxes 37 231	Marketing	26	57
Adminstrative 75 77 Other 419 445 Fed & State Inc Tax 0 0 Total Operating Expense \$2,397 \$2,979 NET INCOME BEFORE TAXES \$ 105 \$ 696 Taxes 37 231	• •		
Other 419 445 Fed & State Inc Tax 0 0 Total Operating Expense \$2,397 \$2,979 NET INCOME BEFORE TAXES \$ 105 \$ 696 Taxes 37 231			
Fed & State Inc Tax $0 \\ \text{Total Operating Expense} $ \$2,397 \$2,979 NET INCOME BEFORE TAXES \$ 105 \$ 696 Taxes 37 231			
Total Operating Expense \$2,397 \$2,979 NET INCOME BEFORE TAXES \$ 105 \$ 696 Taxes \$\frac{37}{231}\$			_
NET INCOME BEFORE TAXES \$ 105 \$ 696 Taxes 37 231		_	
Taxes <u>37</u> <u>231</u>	Total Operating Expense	\$2,397	\$2,979
	NET INCOME BEFORE TAXES	\$ 105	\$ 696
	Taxes	37	231
NET INCOME \$68 \$465	NET INCOME	\$ 68	