

# STATEMENT OF CONDITION

Our Main Lobby hours of operation are:

Monday-Thursday: 8:30 a.m. to 5:00 p.m.

Friday: 8:30 a.m. to 6:00 p.m.

Saturday: 8:30 a.m. to 12:00 p.m.

Our Drive-Thru hours of operation are:

Monday-Thursday: 7:45 a.m. to 5:00 p.m.

Friday: 7:45 a.m. to 6:00 p.m.

Saturday: 8:30 a.m. to 12:00 p.m.

Our ATM and Night Depository are  
located at our  
drive-thru facility at 2001 Main Street.

2001 Main Street • Celoron Plaza  
Wheeling, WV 26003  
304-232-2001  
Fax 304-233-4653  
[www.mymainstreetbank.com](http://www.mymainstreetbank.com)



Main  
Street  
Bank



## STATEMENT OF CONDITION

(Unaudited)

ASSETS		June 30, 2005
Cash on Hand and in Banks		\$4,734,000
Investments		17,697,000
Gross Loans	108,432,000	
Less Allowance for Loan Loss	(1,404,000)	
Net Loans		107,028,000
Fixed Assets		982,000
Other Assets		3,397,000
Total Assets		<u>\$133,838,000</u>
LIABILITIES		
Non-Interest Bearing Deposits		\$12,412,000
Interest Bearing Deposits		78,072,000
Securities Sold Under Agreements to Repurchase		5,749,000
Federal Home Loan Bank Advances		24,750,000
Other Liabilities		425,000
Total Liabilities		<u>\$121,408,000</u>
EQUITY		
Total Equity		<u>\$12,430,000</u>
Total Liabilities and Equity		<u>\$133,838,000</u>



## STATEMENT OF INCOME AND EXPENSE

(Unaudited)

INCOME		June 30, 2005
Interest on Loans		\$3,085,000
Interest from Depository Institutions		23,000
Interest and Dividend Income on Securities		381,000
Other Interest Income		21,000
Other Non-Interest Income		58,000
Total Income		<u>\$3,568,000</u>
EXPENSE		
Interest on Deposits		\$868,000
Expense on Repurchase Agreements		72,000
Interest on Federal Home Loan Bank Advances		345,000
Provision for Loan Losses		100,000
Non-Interest Expense		1,282,000
Income Tax Expense		304,000
Total Expenses		<u>\$2,971,000</u>
NET INCOME		<u>\$597,000</u>



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