

**S T A T E M E N T
O F
C O N D I T I O N**

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 our
Wheeling and Wellsburg locations.**

1010 Commerce Street
Wellsburg, WV 26070
304-737-2345
Fax 304-737-9299

2001 Main Street • Celoron Plaza
Wheeling, WV 26003
304-232-2001
Fax 304-233-4653

www.mymainstreetbank.com



**Main
Street
Bank**



STATEMENT OF CONDITION

(Unaudited)

ASSETS	June 30, 2007
Cash on Hand and in Banks	\$5,663,000
Investments	21,817,000
Gross Loans	139,164,000
Less Allowance for Loan Loss	<u>(1,858,000)</u>
Net Loans	137,306,000
Fixed Assets	2,060,000
Other Assets	<u>4,204,000</u>
Total Assets	<u><u>\$171,050,000</u></u>
LIABILITIES	
Non-Interest Bearing Deposits	\$15,845,000
Interest Bearing Deposits	117,270,000
Securities Sold Under Agreements to Repurchase	6,844,000
Federal Home Loan Bank Advances	16,511,000
Other Liabilities	<u>858,000</u>
Total Liabilities	<u><u>\$157,328,000</u></u>
EQUITY	
Total Equity	<u><u>\$13,722,000</u></u>
Total Liabilities and Equity	<u><u>\$171,050,000</u></u>



STATEMENT OF INCOME AND EXPENSE

(Unaudited)

INCOME	June 30, 2007
Interest on Loans	\$4,764,000
Interest from Depository Institutions	109,000
Interest and Dividend Income on Securities	522,000
Other Interest Income	39,000
Other Non-Interest Income	<u>102,000</u>
Total Income	<u><u>\$5,536,000</u></u>
EXPENSE	
Interest on Deposits	\$2,246,000
Expense on Repurchase Agreements	147,000
Interest on Federal Home Loan Bank Advances	417,000
Provision for Loan Losses	180,000
Non-Interest Expense	1,864,000
Income Tax Expense	<u>225,000</u>
Total Expenses	<u><u>\$5,079,000</u></u>
NET INCOME	<u><u>\$457,000</u></u>

