

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

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



**Main
Street
Bank**



STATEMENT OF CONDITION

(Unaudited)

ASSETS	September 30, 2008
Cash on Hand and in Banks	\$12,707,000
Investments	24,281,000
Gross Loans	149,967,000
Less Allowance for Loan Loss	(2,131,000)
Net Loans	<u>147,836,000</u>
Fixed Assets	1,884,000
Other Assets	<u>4,544,000</u>
Total Assets	<u><u>\$191,252,000</u></u>
LIABILITIES	
Non-Interest Bearing Deposits	\$18,036,000
Interest Bearing Deposits	131,468,000
Securities Sold Under Agreements to Repurchase	8,997,000
Federal Home Loan Bank Advances	16,948,000
Other Liabilities	<u>945,000</u>
Total Liabilities	<u><u>\$176,394,000</u></u>
EQUITY	
Total Equity	<u><u>\$14,858,000</u></u>
Total Liabilities and Equity	<u><u>\$191,252,000</u></u>



STATEMENT OF INCOME AND EXPENSE

(Unaudited)

INCOME	September 30, 2008
Interest on Loans	\$7,022,000
Interest from Depository Institutions	96,000
Interest and Dividend Income on Securities	958,000
Other Interest Income	35,000
Other Non-Interest Income	<u>230,000</u>
Total Income	<u><u>\$8,341,000</u></u>
EXPENSE	
Interest on Deposits	\$3,199,000
Expense on Repurchase Agreements	270,000
Interest on Federal Home Loan Bank Advances	542,000
Provision for Loan Losses	270,000
Non-Interest Expense	2,986,000
Income Tax Expense	<u>349,000</u>
Total Expenses	<u><u>\$7,616,000</u></u>
NET INCOME	<u><u>\$725,000</u></u>



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