

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	March 31, 2004
Cash on Hand and in Banks	\$3,228,000
Investments	17,419,000
Gross Loans	78,271,000
Less Allowance for Loan Loss	<u>(1,162,000)</u>
Net Loans	77,109,000
Fixed Assets	808,000
Other Assets	<u>1,565,000</u>
Total Assets	<u><u>\$100,129,000</u></u>
LIABILITIES	
Non-Interest Bearing Deposits	\$6,982,000
Interest Bearing Deposits	69,461,000
Securities Sold Under Agreements to Repurchase	3,770,000
Federal Home Loan Bank Advances	11,500,000
Other Liabilities	<u>327,000</u>
Total Liabilities	<u><u>\$92,040,000</u></u>
EQUITY	
Total Equity	<u><u>\$8,089,000</u></u>
Total Liabilities and Equity	<u><u>\$100,129,000</u></u>



## STATEMENT OF INCOME AND EXPENSE

(Unaudited)

INCOME	March 31, 2004
Interest on Loans	\$1,187,000
Interest from Depository Institutions	3,000
Interest and Dividend Income on Securities	183,000
Other Interest Income	1,000
Other Non-Interest Income	<u>18,000</u>
Total Income	<u><u>\$1,392,000</u></u>
EXPENSE	
Interest on Deposits	\$350,000
Expense on Repurchase Agreements	27,000
Interest on Federal Home Bank Loan Advances	42,000
Provision for Loan Losses	60,000
Non-Interest Expense	541,000
Income Tax Expense	<u>138,000</u>
Total Expenses	<u><u>\$1,158,000</u></u>
NET INCOME	<u><u>\$234,000</u></u>



THIS STATEMENT HAS NOT BEEN REVIEWED, OR CONFIRMED FOR ACCURACY OR RELEVANCE, BY THE FEDERAL DEPOSIT INSURANCE CORPORATION.

THIS STATEMENT HAS NOT BEEN REVIEWED, OR CONFIRMED FOR ACCURACY OR RELEVANCE, BY THE FEDERAL DEPOSIT INSURANCE CORPORATION.