

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 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	September 30, 2005
Cash on Hand and in Banks	\$2,904,000
Investments	20,340,000
Gross Loans	113,827,000
Less Allowance for Loan Loss	<u>(1,504,000)</u>
Net Loans	112,323,000
Fixed Assets	1,608,000
Other Assets	<u>3,286,000</u>
Total Assets	<u><u>\$140,461,000</u></u>
LIABILITIES	
Non-Interest Bearing Deposits	\$11,831,000
Interest Bearing Deposits	82,357,000
Securities Sold Under Agreements to Repurchase	5,334,000
Federal Home Loan Bank Advances	27,917,000
Other Liabilities	<u>490,000</u>
Total Liabilities	<u><u>\$127,929,000</u></u>
EQUITY	
Total Equity	<u><u>\$12,532,000</u></u>
Total Liabilities and Equity	<u><u>\$140,461,000</u></u>



STATEMENT OF INCOME AND EXPENSE

(Unaudited)

INCOME	September 30, 2005
Interest on Loans	\$4,812,000
Interest from Depository Institutions	36,000
Interest and Dividend Income on Securities	598,000
Other Interest Income	31,000
Other Non-Interest Income	<u>95,000</u>
Total Income	<u><u>\$5,572,000</u></u>
EXPENSE	
Interest on Deposits	\$1,397,000
Expense on Repurchase Agreements	121,000
Interest on Federal Home Loan Bank Advances	538,000
Provision for Loan Losses	205,000
Non-Interest Expense	2,162,000
Income Tax Expense	<u>393,000</u>
Total Expenses	<u><u>\$4,816,000</u></u>
NET INCOME	<u><u>\$756,000</u></u>

