

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.**

2088 National Road
Elm Grove, WV 26003
304-242-6005
Fax 304-243-6988

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)	DECEMBER 31, 2011
ASSETS		
Cash on Hand and in Banks		\$13,167,000
Investments		26,964,000
Gross Loans	196,017,000	
Less Allowance for Loan Loss	<u>(2,757,000)</u>	
Net Loans		193,260,000
Fixed Assets		2,162,000
Other Assets		<u>8,470,000</u>
Total Assets		<u><u>\$244,023,000</u></u>
LIABILITIES		
Non-Interest Bearing Deposits		\$34,338,000
Interest Bearing Deposits		174,329,000
Securities Sold Under Agreements to Repurchase		10,478,000
Federal Home Loan Bank Advances		3,000,000
Other Liabilities		<u>728,000</u>
Total Liabilities		<u><u>\$222,873,000</u></u>
EQUITY		
Total Equity		<u><u>\$21,150,000</u></u>
Total Liabilities and Equity		<u><u>\$244,023,000</u></u>

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



STATEMENT OF INCOME AND EXPENSE

	(Unaudited)	DECEMBER 31, 2011
INCOME		
Interest on Loans		\$10,693,000
Interest from Depository Institutions		7,000
Interest and Dividend Income on Securities		868,000
Other Non-Interest Income		<u>270,000</u>
Total Income		<u><u>\$11,838,000</u></u>
EXPENSE		
Interest on Deposits		\$2,230,000
Expense on Repurchase Agreements		123,000
Interest on Federal Home Loan Bank Advances		119,000
Provision for Loan Losses		500,000
Non-Interest Expense		5,426,000
Income Tax Expense		<u>1,133,000</u>
Total Expenses		<u><u>\$9,531,000</u></u>
NET INCOME		<u><u>\$2,307,000</u></u>

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