

# 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](http://www.mymainstreetbank.com)



**Main  
Street  
Bank**



## STATEMENT OF CONDITION

	(Unaudited)	SEPTEMBER 30, 2011
<b>ASSETS</b>		
Cash on Hand and in Banks		\$10,295,000
Investments		28,158,000
Gross Loans	191,624,000	
Less Allowance for Loan Loss	<u>(2,780,000)</u>	
Net Loans		188,844,000
Fixed Assets		2,175,000
Other Assets		<u>8,653,000</u>
<b>Total Assets</b>		<b><u><u>\$238,125,000</u></u></b>
<b>LIABILITIES</b>		
Non-Interest Bearing Deposits		\$30,379,000
Interest Bearing Deposits		172,998,000
Securities Sold Under Agreements to Repurchase		10,338,000
Federal Home Loan Bank Advances		3,000,000
Other Liabilities		<u>875,000</u>
<b>Total Liabilities</b>		<b><u><u>\$217,590,000</u></u></b>
<b>EQUITY</b>		
<b>Total Equity</b>		<b><u><u>\$20,535,000</u></u></b>
<b>Total Liabilities and Equity</b>		<b><u><u>\$238,125,000</u></u></b>

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



## STATEMENT OF INCOME AND EXPENSE

	(Unaudited)	SEPTEMBER 30, 2011
<b>INCOME</b>		
Interest on Loans		\$7,994,000
Interest from Depository Institutions		5,000
Interest and Dividend Income on Securities		640,000
Other Non-Interest Income		<u>319,000</u>
<b>Total Income</b>		<b><u><u>\$8,958,000</u></u></b>
<b>EXPENSE</b>		
Interest on Deposits		\$1,698,000
Expense on Repurchase Agreements		95,000
Interest on Federal Home Loan Bank Advances		90,000
Provision for Loan Losses		378,000
Non-Interest Expense		4,192,000
Income Tax Expense		<u>816,000</u>
<b>Total Expenses</b>		<b><u><u>\$7,269,000</u></u></b>
<b>NET INCOME</b>		<b><u><u>\$1,689,000</u></u></b>

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