

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

**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	June 30, 2010
Cash on Hand and in Banks	\$15,371,000
Investments	26,223,000
Gross Loans	176,010,000
Less Allowance for Loan Loss	(2,394,000)
Net Loans	173,616,000
Fixed Assets	2,367,000
Other Assets	7,235,000
Total Assets	\$224,812,000
LIABILITIES	
Non-Interest Bearing Deposits	\$23,449,000
Interest Bearing Deposits	161,736,000
Securities Sold Under Agreements to Repurchase	8,069,000
Federal Home Loan Bank Advances	12,400,000
Other Liabilities	873,000
Total Liabilities	\$206,527,000
EQUITY	
Total Equity	\$18,285,000
Total Liabilities and Equity	\$224,812,000



STATEMENT OF INCOME AND EXPENSE

(Unaudited)

INCOME	June 30, 2010
Interest on Loans	\$5,083,000
Interest from Depository Institutions	5,000
Interest and Dividend Income on Securities	577,000
Other Non-Interest Income	208,000
Total Income	\$5,873,000
EXPENSE	
Interest on Deposits	\$1,397,000
Expense on Repurchase Agreements	86,000
Interest on Federal Home Loan Bank Advances	158,000
Provision for Loan Losses	250,000
Non-Interest Expense	2,578,000
Income Tax Expense	485,000
Total Expenses	\$4,954,000
NET INCOME	\$919,000

