

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	September 30, 2010
Cash on Hand and in Banks	\$13,276,000
Investments	21,702,000
Gross Loans	182,888,000
Less Allowance for Loan Loss	(2,344,000)
Net Loans	<u>180,544,000</u>
Fixed Assets	2,330,000
Other Assets	<u>7,052,000</u>
Total Assets	<u><u>\$224,904,000</u></u>
LIABILITIES	
Non-Interest Bearing Deposits	\$26,017,000
Interest Bearing Deposits	164,341,000
Securities Sold Under Agreements to Repurchase	8,889,000
Federal Home Loan Bank Advances	6,000,000
Other Liabilities	<u>870,000</u>
Total Liabilities	<u><u>\$206,117,000</u></u>
EQUITY	
Total Equity	<u><u>\$18,787,000</u></u>
Total Liabilities and Equity	<u><u>\$224,904,000</u></u>



STATEMENT OF INCOME AND EXPENSE

(Unaudited)

INCOME	September 30, 2010
Interest on Loans	\$7,799,000
Interest from Depository Institutions	9,000
Interest and Dividend Income on Securities	790,000
Other Non-Interest Income	<u>306,000</u>
Total Income	<u><u>\$8,904,000</u></u>
EXPENSE	
Interest on Deposits	\$2,070,000
Expense on Repurchase Agreements	126,000
Interest on Federal Home Loan Bank Advances	217,000
Provision for Loan Losses	370,000
Non-Interest Expense	3,962,000
Income Tax Expense	<u>725,000</u>
Total Expenses	<u><u>\$7,470,000</u></u>
NET INCOME	<u><u>\$1,434,000</u></u>

