

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	December 31, 2008
Cash on Hand and in Banks	\$11,339,000
Investments	22,316,000
Gross Loans	156,283,000
Less Allowance for Loan Loss	(2,022,000)
Net Loans	<u>154,261,000</u>
Fixed Assets	2,628,000
Other Assets	<u>4,944,000</u>
Total Assets	<u><u>\$195,488,000</u></u>
LIABILITIES	
Non-Interest Bearing Deposits	\$19,951,000
Interest Bearing Deposits	122,235,000
Securities Sold Under Agreements to Repurchase	10,979,000
Federal Home Loan Bank Advances	24,350,000
Other Liabilities	<u>763,000</u>
Total Liabilities	<u><u>\$178,278,000</u></u>
EQUITY	
Total Equity	<u><u>\$17,210,000</u></u>
Total Liabilities and Equity	<u><u>\$195,488,000</u></u>



STATEMENT OF INCOME AND EXPENSE

(Unaudited)

INCOME	December 31, 2008
Interest on Loans	\$9,508,000
Interest from Depository Institutions	102,000
Interest and Dividend Income on Securities	1,283,000
Other Interest Income	42,000
Other Non-Interest Income	<u>313,000</u>
Total Income	<u><u>\$11,248,000</u></u>
EXPENSE	
Interest on Deposits	\$4,126,000
Expense on Repurchase Agreements	355,000
Interest on Federal Home Loan Bank Advances	705,000
Provision for Loan Losses	350,000
Non-Interest Expense	4,152,000
Income Tax Expense	<u>495,000</u>
Total Expenses	<u><u>\$10,183,000</u></u>
NET INCOME	<u><u>\$1,065,000</u></u>

