

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.**

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	March 31, 2007
Cash on Hand and in Banks	\$10,404,000
Investments	19,846,000
Gross Loans	137,292,000
Less Allowance for Loan Loss	<u>(1,831,000)</u>
Net Loans	135,461,000
Fixed Assets	2,117,000
Other Assets	<u>4,058,000</u>
Total Assets	<u><u>\$171,886,000</u></u>
LIABILITIES	
Non-Interest Bearing Deposits	\$16,973,000
Interest Bearing Deposits	115,934,000
Securities Sold Under Agreements to Repurchase	6,997,000
Federal Home Loan Bank Advances	17,363,000
Other Liabilities	<u>976,000</u>
Total Liabilities	<u><u>\$158,243,000</u></u>
EQUITY	
Total Equity	<u><u>\$13,643,000</u></u>
Total Liabilities and Equity	<u><u>\$171,886,000</u></u>



STATEMENT OF INCOME AND EXPENSE

(Unaudited)

INCOME	March 31, 2007
Interest on Loans	\$2,386,000
Interest from Depository Institutions	69,000
Interest and Dividend Income on Securities	253,000
Other Interest Income	21,000
Other Non-Interest Income	<u>53,000</u>
Total Income	<u><u>\$2,782,000</u></u>
EXPENSE	
Interest on Deposits	\$1,088,000
Expense on Repurchase Agreements	80,000
Interest on Federal Home Loan Bank Advances	224,000
Provision for Loan Losses	90,000
Non-Interest Expense	922,000
Income Tax Expense	<u>109,000</u>
Total Expenses	<u><u>\$2,513,000</u></u>
NET INCOME	<u><u>\$269,000</u></u>

