

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.**

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



**Main
Street
Bank**



STATEMENT OF CONDITION

(Unaudited)

ASSETS	September 30, 2007
Cash on Hand and in Banks	\$4,148,000
Investments	23,466,000
Gross Loans	139,688,000
Less Allowance for Loan Loss	(1,954,000)
Net Loans	<u>137,734,000</u>
Fixed Assets	2,003,000
Other Assets	<u>4,346,000</u>
Total Assets	<u><u>\$171,697,000</u></u>
LIABILITIES	
Non-Interest Bearing Deposits	\$14,624,000
Interest Bearing Deposits	122,178,000
Securities Sold Under Agreements to Repurchase	6,605,000
Federal Home Loan Bank Advances	13,330,000
Other Liabilities	<u>1,012,000</u>
Total Liabilities	<u><u>\$157,749,000</u></u>
EQUITY	
Total Equity	<u><u>\$13,948,000</u></u>
Total Liabilities and Equity	<u><u>\$171,697,000</u></u>



STATEMENT OF INCOME AND EXPENSE

(Unaudited)

INCOME	September 30, 2007
Interest on Loans	\$7,258,000
Interest from Depository Institutions	146,000
Interest and Dividend Income on Securities	821,000
Other Interest Income	54,000
Other Non-Interest Income	<u>165,000</u>
Total Income	<u><u>\$8,444,000</u></u>
EXPENSE	
Interest on Deposits	\$3,446,000
Expense on Repurchase Agreements	230,000
Interest on Federal Home Loan Bank Advances	630,000
Provision for Loan Losses	270,000
Non-Interest Expense	2,844,000
Income Tax Expense	<u>333,000</u>
Total Expenses	<u><u>\$7,753,000</u></u>
NET INCOME	<u><u>\$691,000</u></u>

