

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	December 31, 2005
Cash on Hand and in Banks	\$6,808,000
Investments	20,687,000
Gross Loans	119,072,000
Less Allowance for Loan Loss	<u>(1,575,000)</u>
Net Loans	117,497,000
Fixed Assets	2,074,000
Other Assets	<u>3,732,000</u>
Total Assets	<u><u>\$150,798,000</u></u>
LIABILITIES	
Non-Interest Bearing Deposits	\$14,413,000
Interest Bearing Deposits	87,146,000
Securities Sold Under Agreements to Repurchase	4,624,000
Federal Home Loan Bank Advances	31,582,000
Other Liabilities	<u>474,000</u>
Total Liabilities	<u><u>\$138,239,000</u></u>
EQUITY	
Total Equity	<u><u>\$12,559,000</u></u>
Total Liabilities and Equity	<u><u>\$150,798,000</u></u>



STATEMENT OF INCOME AND EXPENSE

(Unaudited)

INCOME	December 31, 2005
Interest on Loans	\$6,696,000
Interest from Depository Institutions	48,000
Interest and Dividend Income on Securities	840,000
Other Interest Income	42,000
Other Non-Interest Income	<u>134,000</u>
Total Income	<u><u>\$7,760,000</u></u>
EXPENSE	
Interest on Deposits	\$2,017,000
Expense on Repurchase Agreements	165,000
Interest on Federal Home Loan Bank Advances	797,000
Provision for Loan Losses	350,000
Non-Interest Expense	3,160,000
Income Tax Expense	<u>389,000</u>
Total Expenses	<u><u>\$6,878,000</u></u>
NET INCOME	<u><u>\$882,000</u></u>

