

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, 2007
Cash on Hand and in Banks	\$9,154,000
Investments	22,828,000
Gross Loans	142,046,000
Less Allowance for Loan Loss	<u>(1,941,000)</u>
Net Loans	140,105,000
Fixed Assets	1,967,000
Other Assets	<u>4,344,000</u>
Total Assets	<u><u>\$178,398,000</u></u>
LIABILITIES	
Non-Interest Bearing Deposits	\$18,822,000
Interest Bearing Deposits	118,417,000
Securities Sold Under Agreements to Repurchase	6,941,000
Federal Home Loan Bank Advances	19,236,000
Other Liabilities	<u>808,000</u>
Total Liabilities	<u><u>\$164,224,000</u></u>
EQUITY	
Total Equity	<u><u>\$14,174,000</u></u>
Total Liabilities and Equity	<u><u>\$178,398,000</u></u>



STATEMENT OF INCOME AND EXPENSE

(Unaudited)

INCOME	December 31, 2007
Interest on Loans	\$9,680,000
Interest from Depository Institutions	173,000
Interest and Dividend Income on Securities	1,144,000
Other Interest Income	71,000
Other Non-Interest Income	<u>237,000</u>
Total Income	<u><u>\$11,305,000</u></u>
EXPENSE	
Interest on Deposits	\$4,640,000
Expense on Repurchase Agreements	313,000
Interest on Federal Home Loan Bank Advances	825,000
Provision for Loan Losses	350,000
Non-Interest Expense	3,823,000
Income Tax Expense	<u>436,000</u>
Total Expenses	<u><u>\$10,387,000</u></u>
NET INCOME	<u><u>\$918,000</u></u>

