

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](http://www.mymainstreetbank.com)

# STATEMENT OF CONDITION



Main  
Street  
Bank



## STATEMENT OF CONDITION

(Unaudited)

ASSETS	December 31, 2009
Cash on Hand and in Banks	\$10,257,000
Investments	29,848,000
Gross Loans	168,229,000
Less Allowance for Loan Loss	(2,250,000)
Net Loans	<u>165,979,000</u>
Fixed Assets	2,448,000
Other Assets	<u>6,985,000</u>
<b>Total Assets</b>	<b><u><u>\$215,517,000</u></u></b>
<b>LIABILITIES</b>	
Non-Interest Bearing Deposits	\$22,302,000
Interest Bearing Deposits	143,854,000
Securities Sold Under Agreements to Repurchase	8,770,000
Federal Home Loan Bank Advances	21,977,000
Other Liabilities	<u>786,000</u>
<b>Total Liabilities</b>	<b><u><u>\$197,689,000</u></u></b>
<b>EQUITY</b>	
<b>Total Equity</b>	<b><u><u>\$17,828,000</u></u></b>
<b>Total Liabilities and Equity</b>	<b><u><u>\$215,517,000</u></u></b>



## STATEMENT OF INCOME AND EXPENSE

(Unaudited)

INCOME	December 31, 2009
Interest on Loans	\$9,578,000
Interest from Depository Institutions	18,000
Interest and Dividend Income on Securities	1,130,000
Other Interest Income	1,000
Other Non-Interest Income	<u>353,000</u>
<b>Total Income</b>	<b><u><u>\$11,080,000</u></u></b>
<b>EXPENSE</b>	
Interest on Deposits	\$3,178,000
Expense on Repurchase Agreements	287,000
Interest on Federal Home Loan Bank Advances	431,000
Provision for Loan Losses	416,000
Non-Interest Expense	4,971,000
Income Tax Expense	<u>610,000</u>
<b>Total Expenses</b>	<b><u><u>\$9,893,000</u></u></b>
<b>NET INCOME</b>	<b><u><u>\$1,187,000</u></u></b>

