

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	December 31, 2006
Cash on Hand and in Banks	\$11,892,000
Investments	20,391,000
Gross Loans	135,841,000
Less Allowance for Loan Loss	<u>(1,746,000)</u>
Net Loans	134,095,000
Fixed Assets	2,151,000
Other Assets	<u>3,800,000</u>
Total Assets	<u><u>\$172,329,000</u></u>
LIABILITIES	
Non-Interest Bearing Deposits	\$19,897,000
Interest Bearing Deposits	112,215,000
Securities Sold Under Agreements to Repurchase	6,112,000
Federal Home Loan Bank Advances	19,963,000
Other Liabilities	<u>722,000</u>
Total Liabilities	<u><u>\$158,909,000</u></u>
EQUITY	
Total Equity	<u><u>\$13,420,000</u></u>
Total Liabilities and Equity	<u><u>\$172,329,000</u></u>



STATEMENT OF INCOME AND EXPENSE

(Unaudited)

INCOME	December 31, 2006
Interest on Loans	\$8,604,000
Interest from Depository Institutions	143,000
Interest and Dividend Income on Securities	1,028,000
Other Interest Income	76,000
Other Non-Interest Income	<u>195,000</u>
Total Income	<u><u>\$10,046,000</u></u>
EXPENSE	
Interest on Deposits	\$3,398,000
Expense on Repurchase Agreements	248,000
Interest on Federal Home Loan Bank Advances	1,227,000
Provision for Loan Losses	350,000
Non-Interest Expense	3,541,000
Income Tax Expense	<u>222,000</u>
Total Expenses	<u><u>\$8,986,000</u></u>
NET INCOME	<u><u>\$1,060,000</u></u>

