

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



**Main  
Street  
Bank**



## STATEMENT OF CONDITION

(Unaudited)

ASSETS	June 30, 2008
Cash on Hand and in Banks	\$8,012,000
Investments	24,279,000
Gross Loans	144,362,000
Less Allowance for Loan Loss	<u>(2,063,000)</u>
Net Loans	142,299,000
Fixed Assets	1,885,000
Other Assets	<u>4,600,000</u>
<b>Total Assets</b>	<b><u><u>\$181,075,000</u></u></b>
<b>LIABILITIES</b>	
Non-Interest Bearing Deposits	\$19,279,000
Interest Bearing Deposits	119,378,000
Securities Sold Under Agreements to Repurchase	7,508,000
Federal Home Loan Bank Advances	19,545,000
Other Liabilities	<u>776,000</u>
<b>Total Liabilities</b>	<b><u><u>\$166,486,000</u></u></b>
<b>EQUITY</b>	
<b>Total Equity</b>	<b><u><u>\$14,589,000</u></u></b>
<b>Total Liabilities and Equity</b>	<b><u><u>\$181,075,000</u></u></b>



## STATEMENT OF INCOME AND EXPENSE

(Unaudited)

INCOME	June 30, 2008
Interest on Loans	\$4,662,000
Interest from Depository Institutions	63,000
Interest and Dividend Income on Securities	634,000
Other Interest Income	24,000
Other Non-Interest Income	<u>148,000</u>
<b>Total Income</b>	<b><u><u>\$5,531,000</u></u></b>
<b>EXPENSE</b>	
Interest on Deposits	\$2,218,000
Expense on Repurchase Agreements	159,000
Interest on Federal Home Loan Bank Advances	372,000
Provision for Loan Losses	180,000
Non-Interest Expense	1,963,000
Income Tax Expense	<u>195,000</u>
<b>Total Expenses</b>	<b><u><u>\$5,087,000</u></u></b>
<b>NET INCOME</b>	<b><u><u>\$444,000</u></u></b>

