

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	March 31, 2006
Cash on Hand and in Banks	\$3,302,000
Investments	21,514,000
Gross Loans	122,497,000
Less Allowance for Loan Loss	<u>(1,670,000)</u>
Net Loans	120,827,000
Fixed Assets	2,310,000
Other Assets	<u>3,866,000</u>
Total Assets	<u><u>\$151,819,000</u></u>
LIABILITIES	
Non-Interest Bearing Deposits	\$13,780,000
Interest Bearing Deposits	94,339,000
Securities Sold Under Agreements to Repurchase	6,097,000
Federal Home Loan Bank Advances	24,244,000
Other Liabilities	<u>695,000</u>
Total Liabilities	<u><u>\$139,155,000</u></u>
EQUITY	
Total Equity	<u><u>\$12,664,000</u></u>
Total Liabilities and Equity	<u><u>\$151,819,000</u></u>



STATEMENT OF INCOME AND EXPENSE

(Unaudited)

INCOME	March 31, 2006
Interest on Loans	\$1,942,000
Interest from Depository Institutions	33,000
Interest and Dividend Income on Securities	250,000
Other Interest Income	15,000
Other Non-Interest Income	<u>38,000</u>
Total Income	<u><u>\$2,278,000</u></u>
EXPENSE	
Interest on Deposits	\$697,000
Expense on Repurchase Agreements	62,000
Interest on Federal Home Loan Bank Advances	284,000
Provision for Loan Losses	90,000
Non-Interest Expense	886,000
Income Tax Expense	<u>88,000</u>
Total Expenses	<u><u>\$2,107,000</u></u>
NET INCOME	<u><u>\$171,000</u></u>

