

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

**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	March 31, 2010
Cash on Hand and in Banks	\$17,934,000
Investments	25,373,000
Gross Loans	171,312,000
Less Allowance for Loan Loss	(2,346,000)
Net Loans	168,966,000
Fixed Assets	2,377,000
Other Assets	7,072,000
Total Assets	\$221,722,000
LIABILITIES	
Non-Interest Bearing Deposits	\$21,992,000
Interest Bearing Deposits	154,649,000
Securities Sold Under Agreements to Repurchase	8,889,000
Federal Home Loan Bank Advances	16,931,000
Other Liabilities	1,003,000
Total Liabilities	\$203,464,000
EQUITY	
Total Equity	\$18,258,000
Total Liabilities and Equity	\$221,722,000



STATEMENT OF INCOME AND EXPENSE

(Unaudited)

INCOME	March 31, 2010
Interest on Loans	\$2,487,000
Interest from Depository Institutions	2,000
Interest and Dividend Income on Securities	296,000
Other Non-Interest Income	113,000
Total Income	\$2,898,000
EXPENSE	
Interest on Deposits	\$685,000
Expense on Repurchase Agreements	42,000
Interest on Federal Home Loan Bank Advances	87,000
Provision for Loan Losses	120,000
Non-Interest Expense	1,324,000
Income Tax Expense	205,000
Total Expenses	\$2,463,000
NET INCOME	\$435,000

