

**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)

**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	September 30, 2009
Cash on Hand and in Banks	\$15,164,000
Investments	30,834,000
Gross Loans	161,013,000
Less Allowance for Loan Loss	(2,130,000)
Net Loans	<u>158,883,000</u>
Fixed Assets	2,515,000
Other Assets	<u>4,722,000</u>
<b>Total Assets</b>	<b><u><u>\$212,118,000</u></u></b>
<b>LIABILITIES</b>	
Non-Interest Bearing Deposits	\$20,740,000
Interest Bearing Deposits	150,015,000
Securities Sold Under Agreements to Repurchase	8,977,000
Federal Home Loan Bank Advances	14,024,000
Other Liabilities	<u>801,000</u>
<b>Total Liabilities</b>	<b><u><u>\$194,557,000</u></u></b>
<b>EQUITY</b>	
<b>Total Equity</b>	<b><u><u>\$17,561,000</u></u></b>
<b>Total Liabilities and Equity</b>	<b><u><u>\$212,118,000</u></u></b>



## STATEMENT OF INCOME AND EXPENSE

(Unaudited)

INCOME	September 30, 2009
Interest on Loans	\$7,210,000
Interest from Depository Institutions	15,000
Interest and Dividend Income on Securities	822,000
Other Interest Income	1,000
Other Non-Interest Income	<u>273,000</u>
<b>Total Income</b>	<b><u><u>\$8,321,000</u></u></b>
<b>EXPENSE</b>	
Interest on Deposits	\$2,464,000
Expense on Repurchase Agreements	235,000
Interest on Federal Home Loan Bank Advances	343,000
Provision for Loan Losses	270,000
Non-Interest Expense	3,656,000
Income Tax Expense	<u>451,000</u>
<b>Total Expenses</b>	<b><u><u>\$7,419,000</u></u></b>
<b>NET INCOME</b>	<b><u><u>\$902,000</u></u></b>

