

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 2001 Main Street.

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, 2005
Cash on Hand and in Banks		\$2,284,000
Investments		16,674,000
Gross Loans	100,749,000	
Less Allowance for Loan Loss	(1,353,000)	
Net Loans		<u>99,396,000</u>
Fixed Assets		772,000
Other Assets		<u>2,951,000</u>
Total Assets		<u><u>\$122,077,000</u></u>
LIABILITIES		
Non-Interest Bearing Deposits		\$9,173,000
Interest Bearing Deposits		75,817,000
Securities Sold Under Agreements to Repurchase		4,409,000
Federal Home Loan Bank Advances		23,080,000
Other Liabilities		<u>476,000</u>
Total Liabilities		<u><u>\$112,955,000</u></u>
EQUITY		
Total Equity		<u><u>\$9,122,000</u></u>
Total Liabilities and Equity		<u><u>\$122,077,000</u></u>



STATEMENT OF INCOME AND EXPENSE

(Unaudited)

INCOME		March 31, 2005
Interest on Loans		\$1,471,000
Interest from Depository Institutions		10,000
Interest and Dividend Income on Securities		195,000
Other Interest Income		11,000
Other Non-Interest Income		<u>29,000</u>
Total Income		<u><u>\$1,716,000</u></u>
EXPENSE		
Interest on Deposits		\$415,000
Expense on Repurchase Agreements		33,000
Interest on Federal Home Loan Bank Advances		161,000
Provision for Loan Losses		50,000
Non-Interest Expense		610,000
Income Tax Expense		<u>157,000</u>
Total Expenses		<u><u>\$1,426,000</u></u>
NET INCOME		<u><u>\$290,000</u></u>



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