

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, 2003
Cash on Hand and in Banks	\$3,468,000
Investments	20,873,000
Gross Loans	55,232,000
Less Allowance for Loan Loss	(770,000)
Net Loans	<u>54,462,000</u>
Fixed Assets	779,000
Other Assets	<u>667,000</u>
Total Assets	<u><u>\$80,249,000</u></u>
LIABILITIES	
Non-Interest Bearing Deposits	\$4,465,000
Interest Bearing Deposits	65,710,000
Securities Sold Under Agreements to Repurchase	3,830,000
Other Liabilities	<u>120,000</u>
Total Liabilities	<u><u>\$74,125,000</u></u>
EQUITY	
Total Equity	<u><u>\$6,124,000</u></u>
Total Liabilities and Equity	<u><u>\$80,249,000</u></u>



STATEMENT OF INCOME AND EXPENSE

(Unaudited)

INCOME	March 31, 2003
Interest on Loans	\$887,000
Interest on Depository Institutions	6,000
Interest and Dividend Income on Securities	235,000
Other Interest Income	1,000
Other Non-Interest Income	<u>16,000</u>
Total Income	<u><u>\$1,145,000</u></u>
EXPENSE	
Interest on Deposits	\$383,000
Expense on Repurchase Agreements	30,000
Provision for Loan Losses	68,000
Non-Interest Expense	472,000
Income Tax Expense	<u>10,000</u>
Total Expenses	<u><u>\$963,000</u></u>
NET INCOME	<u><u>\$182,000</u></u>

