

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](http://www.mymainstreetbank.com)



Main  
Street  
Bank



## STATEMENT OF CONDITION

(Unaudited)

ASSETS	June 30, 2003
Cash on Hand and in Banks	\$5,401,000
Investments	20,791,000
Gross Loans	58,918,000
Less Allowance for Loan Loss	(860,000)
Net Loans	<u>58,058,000</u>
Fixed Assets	799,000
Other Assets	<u>960,000</u>
Total Assets	<u><u>\$86,009,000</u></u>
LIABILITIES	
Non-Interest Bearing Deposits	\$5,553,000
Interest Bearing Deposits	70,361,000
Securities Sold Under Agreements to Repurchase	3,564,000
Other Liabilities	<u>179,000</u>
Total Liabilities	<u><u>\$79,657,000</u></u>
EQUITY	
Total Equity	<u><u>\$6,352,000</u></u>
Total Liabilities and Equity	<u><u>\$86,009,000</u></u>



## STATEMENT OF INCOME AND EXPENSE

(Unaudited)

INCOME	June 30, 2003
Interest on Loans	\$1,897,000
Interest on Depository Institutions	14,000
Interest and Dividend Income on Securities	450,000
Other Interest Income	3,000
Other Non-Interest Income	<u>34,000</u>
Total Income	<u><u>\$2,398,000</u></u>
EXPENSE	
Interest on Deposits	\$785,000
Expense on Repurchase Agreements	58,000
Provision for Loan Losses	158,000
Non-Interest Expense	994,000
Income Tax Expense	<u>40,000</u>
Total Expenses	<u><u>\$2,035,000</u></u>
NET INCOME	<u><u>\$363,000</u></u>

