

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	September 30, 2003
Cash on Hand and in Banks	\$1,656,000
Investments	20,276,000
Gross Loans	67,916,000
Less Allowance for Loan Loss	(980,000)
Net Loans	<u>66,936,000</u>
Fixed Assets	886,000
Other Assets	<u>945,000</u>
Total Assets	<u><u>\$90,699,000</u></u>
LIABILITIES	
Non-Interest Bearing Deposits	\$5,780,000
Interest Bearing Deposits	68,571,000
Securities Sold Under Agreements to Repurchase	3,659,000
Federal Home Loan Bank Advances	5,000,000
Other Liabilities	<u>233,000</u>
Total Liabilities	<u><u>\$83,243,000</u></u>
EQUITY	
Total Equity	<u><u>\$7,456,000</u></u>
Total Liabilities and Equity	<u><u>\$90,699,000</u></u>



STATEMENT OF INCOME AND EXPENSE

(Unaudited)

INCOME	September 30, 2003
Interest on Loans	\$3,004,000
Interest from Depository Institutions	18,000
Interest and Dividend Income on Securities	658,000
Other Interest Income	4,000
Other Non-Interest Income	<u>57,000</u>
Total Income	<u><u>\$3,741,000</u></u>
EXPENSE	
Interest on Deposits	\$1,169,000
Expense on Repurchase Agreements	84,000
Interest on Federal Home Bank Loan Advances	2,000
Provision for Loan Losses	281,000
Non-Interest Expense	1,532,000
Income Tax Expense	<u>80,000</u>
Total Expenses	<u><u>\$3,148,000</u></u>
NET INCOME	<u><u>\$593,000</u></u>



THIS STATEMENT HAS NOT BEEN REVIEWED, OR CONFIRMED FOR ACCURACY OR RELEVANCE, BY THE FEDERAL DEPOSIT INSURANCE CORPORATION.

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