

**S T A T E M E N T
O F
C O N D I T I O N**

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	December 31, 2003
Cash on Hand and in Banks	\$2,096,000
Investments	18,099,000
Gross Loans	74,910,000
Less Allowance for Loan Loss	(1,100,000)
Net Loans	<u>73,810,000</u>
Fixed Assets	840,000
Other Assets	<u>1,612,000</u>
Total Assets	<u><u>\$96,457,000</u></u>
LIABILITIES	
Non-Interest Bearing Deposits	\$6,912,000
Interest Bearing Deposits	70,358,000
Securities Sold Under Agreements to Repurchase	3,700,000
Federal Home Loan Bank Advances	7,500,000
Other Liabilities	<u>173,000</u>
Total Liabilities	<u><u>\$88,643,000</u></u>
EQUITY	
Total Equity	<u><u>\$7,814,000</u></u>
Total Liabilities and Equity	<u><u>\$96,457,000</u></u>



STATEMENT OF INCOME AND EXPENSE

(Unaudited)

INCOME	December 31, 2003
Interest on Loans	\$4,132,000
Interest from Depository Institutions	22,000
Interest and Dividend Income on Securities	858,000
Other Interest Income	7,000
Other Non-Interest Income	<u>75,000</u>
Total Income	<u><u>\$5,094,000</u></u>
EXPENSE	
Interest on Deposits	\$1,530,000
Expense on Repurchase Agreements	104,000
Interest on Federal Home Bank Loan Advances	29,000
Provision for Loan Losses	454,000
Non-Interest Expense	2,150,000
Income Tax Expense	<u>(100,000)</u>
Total Expenses	<u><u>\$4,167,000</u></u>
NET INCOME	<u><u>\$927,000</u></u>



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

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