

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, 2004
Cash on Hand and in Banks	\$4,751,000
Investments	19,484,000
Gross Loans	92,109,000
Less Allowance for Loan Loss	(1,283,000)
Net Loans	<u>90,826,000</u>
Fixed Assets	764,000
Other Assets	<u>3,168,000</u>
Total Assets	<u><u>\$118,993,000</u></u>
LIABILITIES	
Non-Interest Bearing Deposits	\$10,821,000
Interest Bearing Deposits	72,453,000
Securities Sold Under Agreements to Repurchase	4,649,000
Federal Home Loan Bank Advances	21,731,000
Other Liabilities	<u>701,000</u>
Total Liabilities	<u><u>\$110,355,000</u></u>
EQUITY	
Total Equity	<u><u>\$8,638,000</u></u>
Total Liabilities and Equity	<u><u>\$118,993,000</u></u>



STATEMENT OF INCOME AND EXPENSE

(Unaudited)

INCOME	September 30, 2004
Interest on Loans	\$3,773,000
Interest from Depository Institutions	15,000
Interest and Dividend Income on Securities	622,000
Other Interest Income	8,000
Other Non-Interest Income	<u>73,000</u>
Total Income	<u><u>\$4,491,000</u></u>
EXPENSE	
Interest on Deposits	\$1,084,000
Expense on Repurchase Agreements	85,000
Interest on Federal Home Bank Loan Advances	253,000
Provision for Loan Losses	180,000
Non-Interest Expense	1,708,000
Income Tax Expense	<u>430,000</u>
Total Expenses	<u><u>\$3,740,000</u></u>
NET INCOME	<u><u>\$751,000</u></u>



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