Gebauer Peter R
Form 4
July 27, 2012

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. *See* Instruction 1(b).

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person *
Gebauer Peter R

(Last) (First) (Middle)

C/O LEMAITRE VASCULAR, INC., 63 SECOND AVENUE

(Street)

BURLINGTON, MA 01803

(City) (State) (Zip)

2. Issuer Name **and** Ticker or Trading Symbol
LEMAITRE VASCULAR INC [LMAT]

3. Date of Earliest Transaction (Month/Day/Year)
07/25/2012

4. If Amendment, Date Original Filed(Month/Day/Year)

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

_____ Director _____ 10% Owner
__X__ Officer (give title below) _____ Other (specify below)
President, International OP

6. Individual or Joint/Group Filing(Check Applicable Line)
_X_ Form filed by One Reporting Person
___ Form filed by More than One Reporting Person

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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SEC 1474 (9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
(*e.g.*, puts, calls, warrants, options, convertible securities)

1. Title of Derivative	2. Conversion	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if	4. Transaction	5. Number of Derivative	6. Date Exercisable and Expiration Date	7. Title and Amount of Underlying Securities

Security (Instr. 3)	or Exercise Price of Derivative Security		any (Month/Day/Year)	Code (Instr. 8)		Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		(Month/Day/Year)		(Instr. 3 and 4)	
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Share
Stock Option (Right to Buy)	$ 6.23	07/25/2012		A		29,675		07/25/2012 (1)	07/25/2019	Common Stock	29,675

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Gebauer Peter R C/O LEMAITRE VASCULAR, INC. 63 SECOND AVENUE BURLINGTON, MA 01803			President, International OP	

Signatures

/s/ Brian J. Kickham Attorney-in-Fact	07/27/2012
**Signature of Reporting Person	Date

Explanation of Responses:

* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

(1) This option is exercisable and vests over a five-year period at a rate of 20% on the first anniversary of the date listed in the table, and the balance vesting in equal annual installments over the remaining four years.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.
Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number. ---------------------- Recoveries of loans previously charged off: Commercial, financial and agricultural .... $ 95 $ 88 Residential real estate .... 11 24 Installment and consumer .... 51 50 ---------------------- Total .... $ 157 $ 162 ---------------------- Net (charge-offs) recoveries .... $ 33 $ (132) Provision for loan losses .... 330 330 ---------------------- Allowance for loan losses at end of quarter .... $ 9,622 $ 9,457 ====================== Ratio of net (charge-offs) recoveries to average net loans .... 0.01% (0.02)% ====================== The following table shows the allocation of the allowance for loan losses allocated to each category. Allocation of the Allowance for Loan Losses (in thousands) March 31, December 31, 2003 2002 ---------------------- Allocated: Commercial, financial and agricultural .... $5,467 $5,732 Residential real estate .... 218 345 Installment and consumer .... 1,688 1,763 ---------------------- Total allocated allowance .... $7,373 $7,840 Unallocated allowances .... 2,249 1,419 ---------------------- Total .... 9,622 9,259 ====================== The following table presents the aggregate amount of loans considered to be nonperforming for the periods indicated. Nonperforming loans include loans accounted for on a nonaccrual basis,

accruing loans contractually past due 90 days or more as to interest or principal payments and loans which are troubled debt restructurings as defined in Statement of Financial Accounting Standards No. 15, "Accounting by Debtors and Creditors for Troubled Debt Restructurings." Nonperforming Loans (dollars in thousands) March 31, 2003 December 31, 2002 --------------------------------- Nonaccrual loans1 .... $1,615 $1,392 ======================= Loans past due 90 days or more .... $ 480 $ 829 ======================= Renegotiated loans .... $ 20 $ 20 ======================= 1 Includes $0.945 million at March 31, 2003 and $0.628 million at December 31, 2002 of real estate and consumer loans which management does not consider impaired as defined by the Statement of Financial Accounting Standards No. 114, "Accounting by Creditors for Impairment of a Loan" (SFAS 114). 17 Other Nonperforming Assets (dollars in thousands) March 31, 2003 December 31, 2002 ---------------------------------- Other real estate owned .... $ 60 $ 58 ======================= Nonperforming other assets .... $184 $ 94 ======================= Results of Operations Results of Operations For the Three Months Ended March 31, 2003 Net income for the first three months of 2003 was $4.298 million, a $112,000, or 2.5%, decrease from $4.410 million for the same period in 2002. Basic and diluted earnings per share increased $0.01, or 2.5%, to $0.41 per share in the first quarter of 2003 from $0.40 per share in the first quarter of 2002 due, in part, to 5.1% fewer average diluted shares outstanding after completion of the June 2002 tender offer. 18 The following schedule "Consolidated Average Balance Sheet and Interest Rates" provides details of average balances, interest income or interest expense, and the average rates for the Company's major asset and liability categories. Consolidated Average Balance Sheet and Interest Rates (dollars in thousands) --- Three Months Ended March 31,
--- 2003 2002
--- Average Average
Balance Interest Rate Balance Interest Rate
--- Assets Taxable investment securities1 .... $ 275,639 $ 2,823 4.15% $ 273,909 $ 3,325 4.92% Tax-exempt investment securities1 (TE) . 56,876 903 6.44% 55,487 909 6.64% Federal funds sold and interest bearing deposits2 .... 32,105 102 1.29% 20,539 95 1.88% Loans3,4 (TE) .... 658,378 11,058 6.81% 673,475 12,191 7.34% -- Total interest earning assets and interest income (TE) .... $1,022,998 $ 14,886 5.90% $1,023,410 $ 16,520 6.55%
-- Cash and due from banks .... $ 49,495 $ 48,993 Premises and equipment .... 18,203 19,136 Other assets 16,960 18,650
-- Total assets $1,107,656 $1,110,189
=== Liabilities and Shareholders' Equity Interest bearing demand deposits .... $ 82,942 $ 169 0.83% $ 106,084 $ 337 1.29% Savings .... 278,185 711 1.04% 251,182 934 1.51% Time deposits .... 337,391 2,993 3.60% 338,388 3,736 4.48% Federal funds purchased, repurchase agreements, and notes payable .... 85,878 267 1.26% 72,304 326 1.83% FHLB advances and other borrowings 27,793 380 5.54% 35,268 494 5.68%
-- Total interest bearing liabilities and interest expense $ 812,189 $ 4,520 2.26% $ 803,226 $ 5,827 2.94% -- Noninterest bearing demand deposits .... $ 89,858 $ 105,026 Noninterest bearing savings deposits ... 60,151 51,961 Other liabilities .... 9,716 9,744 -- Total liabilities .... $ 971,914 $ 969,957 Shareholders' equity 135,742 140,232
-- Total liabilities and shareholders' equity $1,107,656 $1,110,189
=== Interest spread (average rate earned minus average rate paid) (TE) 3.64% 3.60%
=== Net interest income (TE) .... $ 10,366 $ 10,693
=== Net yield on interest earnings assets (TE) 4.11% 4.24%
=== See next page

for Notes 1 - 4. Notes to Consolidated Average Balance Sheet and Interest Rate Tables: 1 Investments in debt securities are included at carrying value. 2 Federal funds sold and interest bearing deposits include approximately $14,000 and $17,000 in 2003 and 2002, respectively, of interest income from third party processing of cashier checks. 3 Loans are net of allowance for loan losses and include mortgage loans held for sale. Nonaccrual loans are included in the total. 4 Loan fees of approximately $498,000 and $250,000 in 2003 and 2002, respectively, are included in total loan income. 19 Net interest income, the most significant component of the Company's earnings, is the difference between interest received or accrued on the Company's earning assets - primarily loans and investments - and interest paid or accrued on deposits and borrowings. In order to compare the interest generated from different types of earning assets, the interest income on certain tax-exempt investment securities and loans is increased for analysis purposes to reflect the income tax savings provided by these tax-exempt assets. The adjustment to interest income for tax-exempt investment securities and loans was calculated based on the federal income tax statutory rate of 35% in 2003 and 34% in 2002. The following table presents, on a tax equivalent (TE) basis, an analysis of changes in net interest income resulting from changes in average volumes of earning assets and interest bearing liabilities and average rates earned and paid. The change in interest due to the combined rate/volume variance has been allocated to rate and volume changes in proportion to the absolute dollar amounts of change in each. Analysis of Volume and Rate Changes (in thousands) Three Months Ended March 31, 2003 -------------------------------- Increase (Decrease) from Previous Due to Due to Year Volume Rate ---------------------------- Interest Income Taxable investment securities .... $ (502) $ 144 $ (646) Tax-exempt investment securities (TE) .... (6) 99 (105) Federal funds sold and interest earning deposits 7 160 (153) Loans (TE) .... (1,133) (268) (865) ---------------------------- Total interest income (TE) .... $(1,634) $ 135 $(1,769) ---------------------------- Interest Expense Interest bearing demand and savings deposits ... $ (391) $ 95 $ (486) Time deposits .... (743) (11) (732) Federal funds purchased, repurchase agreements and notes payable ...... (59) 287 (346) FHLB advances and other borrowings .... (114) (102) (12) ---------------------------- Total interest expense .... $(1,307) $ 269 $(1,576) ---------------------------- Net Interest Income (TE) .... $ (327) $ (134) $ (193) ============================ Net interest income on a tax equivalent basis was $327,000, or 3.1%, lower for the first three months of 2003 compared to 2002. Total tax-equivalent interest income was $1.634 million, or 9.9%, lower in 2003 compared to 2002, and interest expense decreased $1.307 million, or 22.4%. The decrease in tax-equivalent interest income was mainly due to lower rates, offset slightly by an increase in average balances. The decrease in interest expense was due to lower rates offset somewhat by an increase in average balances. The decrease in total tax-equivalent interest income was due to a decrease in interest income from loans and taxable investment securities. The decrease in interest income from loans was due to lower rates and lower average balances. The decrease in interest income from taxable investment securities was due to lower rates offset somewhat by an increase in average balances. The decrease in total interest expense was due to decreases in interest expense from all categories of interest bearing liabilities. Interest expense on time deposits decreased primarily due to lower rates and interest expense on FHLB advances and other borrowings decreased primarily due to lower average balances. Interest expense on interest bearing demand and savings deposits and federal funds purchased, repurchase agreements and notes payable decreased primarily due to lower rates, offset somewhat by an increase in average balances. The provision for loan losses recorded was $330,000 during the first three months of both 2003 and 2002. The provision during both periods was based on management's analysis of the loan portfolio, as discussed in the provision for loan losses section above. 20 Total non-interest income increased $83,000, or 1.7%, during the first three months of 2003 compared to the first three months of 2002. Included in this increase was an increase of $325,000, or 148.4%, in gains on sales of mortgage loans held-for-sale during the first three months of 2003 compared to the same period in 2002. This increase reflected a $23.249 million, or 86.7%, increase in funded mortgage loans held-for-sale during the first quarter of 2003 compared to the first quarter of 2002. This increase was reflective of lower mortgage interest rates during the first three months of 2003 compared to the same period in 2002. Service charges on deposit accounts increased $26,000, or 4.7%, during the first three months of 2003 compared to the same period in 2002. Other non-interest income increased $19,000, or 3.7%, and trust and brokerage fees increased $9,000, or 0.6%, in the first quarter of 2003 compared to the first quarter of 2002. Somewhat offsetting these increases was a decrease of $183,000, or 9.4%, in remittance processing income in the first three months of 2003 compared to the same period in 2002. This was due to a significant reduction of volume at the Company's remittance processing subsidiary, FirsTech, associated with the donations processed for a charitable organization as well as a gradual volume reduction in electronic payments processed for a large telecommunications company since 2002 as a result of their conversion to an internal processing platform. Income from securities transactions decreased $113,000, or 161.4%, in the first quarter of 2003 compared to the first quarter of 2002. This decrease included recognition of loss on non-marketable equity securities, offset somewhat by a gain on the sale of one available-for-sale government agency security. Total non-interest expense decreased $133,000, or 1.6%, during the first three months of 2003 compared to the same period in 2002. Of this decrease, salaries and employee benefits decreased $106,000, or 2.2%, during the first quarter of 2003 compared to the first quarter of 2002. Equipment expense decreased $39,000, or 5.7%, during the first three months of 2003 compared to the same period in 2002. Data processing expense decreased $34,000, or 6.0%, in the first quarter of 2003 compared to the first quarter of 2002. Salaries and benefits, equipment and data processing expense decreased largely due to efficiencies gained from restructuring and the merger of BankIllinois and First Trust Bank of Shelbyville in June 2002. Office supplies decreased $38,000, or 11.1%, in the first quarter of 2003 compared to the first quarter of 2002. This decrease was due, in part, to a $27,000 decrease at Firstech as a result of reduced volume with one large client, and favorable discounts from renegotiated supply contracts. Service charges from correspondent banks decreased $7,000, or 3.0%, in the first three months of 2003 compared to the same period in 2002. Somewhat offsetting these decreases was an increase in occupancy expense of $71,000, or 12.9%, during the first quarter of 2003 compared to the first quarter of 2002. This was primarily due to increases in snow and ice removal related expenses and utilities due to the harsher winter in the first quarter of 2003 compared to the same period in 2002. Other non-interest expense increased $20,000, or 1.9%, during the first three months of 2003 compared to the same period in 2002. Income tax expense decreased $6,000, or 0.3%, during the first three months of 2003 compared to the first three months of 2002. The effective tax rate increased to 33.8% during the first quarter of 2003 from 33.2% during the first quarter of 2002. Business Segment Information The Company currently operates in two industry segments. The primary business involves providing banking services to central Illinois. The Banks offer a full range of financial services to business and individual customers. These services include demand, savings, time and individual retirement accounts; commercial, consumer (including automobile loans and personal lines of credit), agricultural, and real estate lending; safe deposit and night depository services; farm management; full service trust departments that offer a wide range of services such as investment management, acting as trustee, serving as guardian, executor or agent and miscellaneous consulting; discount brokerage services and purchases of installment obligations from retailers, primarily without recourse. The other industry segment involves retail payment processing. FirsTech provides the following services to electric, water and gas utilities, telecommunication companies, cable television firms and charitable organizations: retail lockbox processing of payments delivered by mail on behalf of the biller; processing of payments delivered by customers to pay agents such as grocery stores, convenience stores and currency exchanges; and concentration of payments delivered by the Automated Clearing House network, money management software such as Quicken and through networks such as Visa e-Pay and MasterCard RPS. 21 Company information is provided for informational purposes only, since it is not considered a separate segment for reporting purposes. Effective January 1, 2003, certain administrative, audit, compliance, accounting, finance, property management, human resources, courier, information systems and other support services previously included in the budgets of the Banks were moved to the Company. During this process, approximately 80 full time equivalent employees were moved from the Banks to the Company. The net expenses of these functions are now allocated to the subsidiaries by charging a monthly management fee. Banking Remittance Services Services Company Eliminations Total --- March 31, 2003 Total interest income .... $ 14,416 $ 18 $ 155 $ (23) $ 14,566 Total interest expense ...... 4,543 -- -- (23) 4,520 Provision for loan losses ... 330 -- -- -- 330 Total non-interest income ... 3,226 1,787 1,101 (1,278) 4,836 Total non-interest expense .. 6,641 1,251 1,450 (1,278) 8,064 Income before income tax .... 6,128 554 (194) -- 6,488 Income tax expense .... 2,038 222 (70) -- 2,190 Net income .... 4,090 332 (124) -- 4,298 Total assets .... 1,103,743 7,101 140,933 (133,767) 1,118,010 Depreciation and amortization 449 100 97 -- 646 March 31, 2002 Total interest income .... $ 16,194 $ 24 $ 43 24 $ (54) $ 16,207 Total interest expense ...... 5,881 -- -- (54) 5,827 Provision for loan losses ... 330 -- -- -- 330 Total non-interest income ... 2,909 1,980 27 (163) 4,753 Total non-interest expense .. 6,865 1,331 164 (163) 8,197 Income before income tax .... 6,027 673 (94) -- 6,606 Income tax expense .... 1,965 269 (38) -- 2,196 Net income .... 4,062 404 (56) -- 4,410 Total assets .... 1,095,135 7,790 142,862 (139,520) 1,106,267 Depreciation and amortization 526 126 8 -- 660 Safe Harbor Statement Under the Private Securities Litigation Reform Act of 1995 This document (including information incorporated by reference) contains, and future oral and written statements of the Company and its management may contain, forward-looking statements, within the meaning of such term in the Private Securities Litigation Reform Act of 1995, with respect to the financial condition, results of operations, plans, objectives, future performance and business of the Company. Forward-looking statements, which may be based upon beliefs, expectations and assumptions of the Company's management and on information currently available to management, are generally identifiable by the use of words such as "believe", "expect", "anticipate", "plan", "intend", "estimate", "may", "will", "would", "could", "should", or other similar expressions. Additionally, all statements in this document, including forward-looking statements, speak only as of the date they are made, and the Company undertakes no obligation to update any statement in light of new information or future events. The Company's ability to predict results or the actual effect of future plans or strategies is inherently uncertain. Factors which could have a material adverse effect on the operations and future prospects of the Company and its subsidiaries include, but are not limited to, the following: o The strength of the United States economy in general and the strength of the local economies in which the Company conducts its operations which may be less favorable then expected and may result in, among other things, a deterioration in the credit quality and value of the Company's assets. o The economic impact of past and any future terrorist attacks, acts of war or threats thereof, and the response of the United States to any such threats and attacks. o The effects of, and changes in, federal, state and local laws, regulations and policies affecting banking, securities, insurance and monetary and financial matters. o The effects of changes in interest rates (including the effects of changes in the rate of prepayments of the Company's assets) and the policies of the Board of Governors of the Federal Reserve System. 22 o The ability of the Company to compete with other financial institutions as effectively as the Company currently intends due to increases in competitive pressures in the financial services sector. o The inability of the Company to obtain new customers and to retain existing customers. o The timely development and acceptance of products and services, including products and services offered through alternative delivery channels such as the Internet. o Technological changes implemented by the Company and by other parties, including third party vendors, which may be more difficult or more expensive than anticipated or which may have unforeseen consequences to the Company and its customers. o The ability of the Company to develop and maintain secure and reliable electronic systems. o The ability of the Company to retain key executives and employees and the difficulty that the Company may experience in replacing key executives and employees in an effective manner. o Consumer spending and saving habits which may change in a manner that affects the Company's business adversely. o Business combinations and the integration of acquired businesses which may be more difficult or expensive than expected. o The costs, effects and outcomes of existing or future litigation. o Changes in accounting policies and practices, as may be adopted by state and federal regulatory agencies and the Financial Accounting Standards Board. o The ability of the Company to manage the risks associated with the foregoing as well as anticipated. These risks and uncertainties should be considered in evaluating forward-looking statements and undue reliance should not be placed on such statements. Additional information concerning the Company and its business, including other factors that could materially affect the Company's financial results, is included in the Company's filings with the Securities and Exchange Commission. Item 3. Quantitative and Qualitative Disclosures about Market Risk See the "Interest Rate Sensitivity" section above. Item 4. Controls and Procedures Based upon an evaluation within the 90 days prior to the filing date of this report, the Company's Chief Executive Officer and Chief Financial Officer concluded that the Company's disclosure controls and procedures are effective. There have been no significant changes in the Company's internal controls or in other factors that could significantly affect the Company's internal controls subsequent to the date of the evaluation, including any corrective actions with regard to significant deficiencies and material weaknesses. 23 PART II. OTHER INFORMATION Item 1. Legal Proceedings There are no material pending legal proceedings to which the Company or its subsidiaries is a party other than ordinary routine litigation incidental to their respective businesses. Item 2. Changes in Securities and Use of Proceeds None Item 3. Defaults Upon Senior Securities None Item 4. Submission of Matters to a Vote of Security Holders None Item 5. Other Information None Item 6. Exhibits and Reports on Form 8-K a. Exhibits None b. Reports On April 25, 2003, Main Street Trust, Inc. file a report on Form 8-K pursant to Item 12 regarding the issuance of a letter to the shareholders and a press release announcing its earnings for the quarter ended March 31, 2003. 24 SIGNATURES In accordance with the requirements of the Exchange Act, the registrant caused this report to be signed on its behalf by the undersigned, thereunto duly authorized. MAIN STREET TRUST, INC. Date: May 6, 2003 By: /s/ David B. White ------------------------------- David B. White Executive Vice President and Chief Financial Officer By: /s/ Van A. Dukeman ------------------------------ Van A. Dukeman President and Chief Executive Officer 25 CERTIFICATION OF CHIEF

EXECUTIVE OFFICER PURSUANT TO SECTION 302 OF THE SARBANES-OXLEY ACT OF 2002 I, Van A. Dukeman, Chief Executive Officer of the Company, certify that: 1. I have reviewed this quarterly report on Form 10-Q of Main Street Trust, Inc.; 2. Based on my knowledge, this quarterly report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this quarterly report; 3. Based on my knowledge, the financial statements, and other financial information included in the Report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this quarterly report; 4. The registrant's other certifying officers and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-14 and 15d-14) for the registrant and we have: a. designed such disclosure controls and procedures to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this quarterly report is being prepared; b. evaluated the effectiveness of the registrant's disclosure controls and procedures as of a date within the 90 days prior to the filing date of this quarterly report (the "Evaluation Date"); c. presented in this quarterly report our conclusions about the effectiveness of the disclosure controls and procedures based on our evaluation as of the Evaluation Date; 5. The registrant's other certifying officers and I have disclosed, based on our most recent evaluation, to the registrant's auditors and the audit committee of registrant's board of directors (or persons performing the equivalent function); a. all significant deficiencies in the design or operation of internal controls which could adversely affect the registrant's ability to record, process, summarize and report financial data and have identified for the registrant's auditors any material weaknesses in internal controls; and b. any fraud, whether or not material, that involves management or other employees who have a significant role in the registrant's internal controls; and 6. The registrant's other certifying officers and I have indicated in this quarterly report whether or not there were significant changes in internal controls or in other factors that could significantly affect internal controls subsequent to date of their evaluation, including any corrective actions with regard to significant deficiencies and material weaknesses. Date: May 6, 2003 /s/ Van A. Dukeman ------------------------- Van A. Dukeman Chief Executive Officer 26 CERTIFICATION OF CHIEF FINANCIAL OFFICER PURSUANT TO SECTION 302 OF THE SARBANES-OXLEY ACT OF 2002 I, David B. White, Chief Financial Officer of the Company, certify that: 1. I have reviewed this quarterly report on Form 10-Q of Main Street Trust, Inc.; 2. Based on my knowledge, this quarterly report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this quarterly report; 3. Based on my knowledge, the financial statements, and other financial information included in the Report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this quarterly report; 4. The registrant's other certifying officers and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-14 and 15d-14) for the registrant and we have: a. designed such disclosure controls and procedures to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this quarterly report is being prepared; b. evaluated the effectiveness of the registrant's disclosure controls and procedures as of a date within the 90 days prior to the filing date of this quarterly report (the "Evaluation Date"); c. presented in this quarterly report our conclusions about the effectiveness of the disclosure controls and procedures based on our evaluation as of the Evaluation Date; 5. The registrant's other certifying officers and I have disclosed, based on our most recent evaluation, to the registrant's auditors and the audit committee of registrant's board of directors (or persons performing the equivalent function); a. all significant deficiencies in the design or operation of internal controls which could adversely affect the registrant's ability to record, process, summarize and report financial data and have identified for the registrant's auditors any material weaknesses in internal controls; and b. any fraud, whether or not material, that involves management or other employees who have a significant role in the registrant's internal controls; and 6. The registrant's other certifying officers and I have indicated in this quarterly report whether or not there were significant changes in internal controls or in other factors that could significantly affect internal controls subsequent to date of their evaluation, including any corrective actions with regard to significant deficiencies and material weaknesses. Date: May 6, 2003 /s/ David B. White -------------------------- David B. White Chief Financial Officer 27

Explanation of Responses: