Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 185, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5366, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The Annual Report of Holding Companies must be signed by one directer of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or an LLC, see the General Instructions for the authorized individual who must sign the report.

I, RICHARD A LUCAS,
Name of the Holding Company Director and Official
PRESIDENT & CEO
Title of the Holding Company Director and Official
attest that the Annual Report of Holding Companies (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official
03/05/2021

Date of Signature

For holding companies not registered with the SEC—Indicate status of Annual Report to Shareholders:

☐ is included with the FR-Y-6 report
☐ will be sent under separate cover
☐ is not prepared

For Federal Reserve Bank Use Only

RSSD ID C.I.
3178900

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2020

Month / Day / Year
549300JREW563YV67Y73
Reporters Legal Entity Identifier (LEI) (20-Character LEI Code)
Reporters Name, Street, and Mailing Address

MAIN STREET FINANCIAL SERVICES CORP
Legal Title of Holding Company
2001 MAIN STREET SUITE 100
(Mailing Address of the Holding Company) Street / P.O. Box

WHEELING WV 26003
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
ROBERT M PURKA
CFO EMIRATUS
Name Title
304-232-2001
Area Code / Phone Number / Extension
304-214-9621
Area Code / FAX Number
rfurka@mymainstreetbank.com
E-mail Address
www.mymainstreetbank.com
Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? (check only one)
☐ Yes
☐ No

In accordance with the General Instructions for this report,

1. a letter justifying this request is being provided along with the report.
2. a letter justifying this request has been provided separately...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 8.56 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100.0297), Washington, DC 20503.
Results: A list of branches for your depository institution: MAIN STREET BANK CORP. (ID_RSSD: 3034695).
This depository institution is held by MAIN STREET FINANCIAL SERVICES CORP (3173800) of WHEELING, WV.
The data are as of 12/31/2020. Data reflects information that was received and processed through 01/05/2021.

Reconciliation and Verification Steps
1. In the Data Action column of each branch row, enter one or more of the actions specified below
2. If required, enter the date in the Effective Date column

Actions
OK: If the branch information is correct, enter ‘OK’ in the Data Action column.
Change: If the branch information is incorrect or incomplete, revise the data, enter ‘Change’ in the Data Action column and the date when this information first became valid in the Effective Date column.
Close: If a branch listed was sold or closed, enter ‘Close’ in the Data Action column and the sale or closure date in the Effective Date column.
Delete: If a branch listed was never owned by this depository institution, enter ‘Delete’ in the Data Action column.
Add: If a reportable branch is missing, insert a row, add the branch data, and enter ‘Add’ in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure
When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.
If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:
To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.
The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - https://y10online.federalreserve.gov.

* FDIC UNIUNUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNIUNUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>3034695</td>
<td>MAIN STREET BANK CORP.</td>
<td>2003 MAIN STREET, SUITE 100</td>
<td>WHEELING</td>
<td>WV</td>
<td>26003</td>
<td>OHIO</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>MAIN STREET BANK CORP.</td>
<td>3034695</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>45211341</td>
<td>MOUNDSVILLE BRANCH</td>
<td>112 NORTH LAFAYETTE AVENUE</td>
<td>MOUNDSVILLE</td>
<td>WV</td>
<td>26041</td>
<td>MARSHALL</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>MAIN STREET BANK CORP.</td>
<td>3034695</td>
<td></td>
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<td></td>
<td>Full Service</td>
<td>33850961</td>
<td>WELLSBURG BRANCH</td>
<td>1010 COMMERCED ST</td>
<td>WELLSBURG</td>
<td>WV</td>
<td>26070</td>
<td>BRIDGE</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>MAIN STREET BANK CORP.</td>
<td>3034695</td>
<td></td>
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<tr>
<td>OK</td>
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<td>Full Service</td>
<td>39211508</td>
<td>ELM GROVE BRANCH</td>
<td>2086 NATIONAL ROAD</td>
<td>WHEELING</td>
<td>WV</td>
<td>26003</td>
<td>OHIO</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>MAIN STREET BANK CORP.</td>
<td>3034695</td>
<td></td>
</tr>
</tbody>
</table>
FORM FRY-6

MAIN STREET FINANCIAL SERVICES CORP.
2001 MAIN STREET  SUITE 100
WHEELING, WV  26003

FISCAL YEAR ENDING DECEMBER 31, 2020

REPORT ITEM

1  THE BHC DOES PREPARE AN ANNUAL REPORT FOR ITS SHAREHOLDERS. TWO COPIES OF THE ANNUAL REPORT ARE INCLUDED. TWO COPIES OF THE ANNUAL REPORT ARE SENT WITH THIS REPORT.

2  ORGANIZATION CHART

MAIN STREET FINANCIAL SERVICES CORP.
WHEELING, WV
INCORPORATED IN WEST VIRGINIA
LEI #: 549300JREW563YV67Y73

MAIN STREET BANK CORP.
WHEELING, WV  100%
INCORPORATED IN WEST VIRGINIA
LEI #: 549300N4D45V7JFCUS34

MAIN STREET WV STATUTORY TRUST I
WILMINGTON, DE  100%
INCORPORATED IN DELWARE
LEI #: N/A
FORM FR Y-6
MAIN STREET FINANCIAL SERVICES CORP.
DECEMBER 31, 2020

REPORT ITEM 3: SHAREHOLDERS
(1)a (1)b (1)c (2)a (2)b (2)c

CURRENT SHAREHOLDERS WITH OWNERSHIP, CONTROL, OR HOLDINGS
OF 5% OR MORE WITH POWER TO VOTE AS OF 12-31-20

SHAREHOLDERS NOT LISTED WHO HAD OWNERSHIP
OR HOLDINGS OF 5% OR MORE WITH POWER TO VOTE FOR
THE FISCAL YEAR ENDING 12-31-20.

NONE

MICHAEL E BAKER
WHEELING, WV
USA

5.30%  184,088 SHARES
<table>
<thead>
<tr>
<th>NAME</th>
<th>TITLE &amp; POSITION WITH SUBSIDIARY/UNITHOLDING COMPANY</th>
<th>SUBSIDIARY/UNITHOLDING COMPANY IF APPLICABLE</th>
<th>PERCENTAGE OF VOTING POWER OF SUBSIDIARY/UNITHOLDING COMPANY</th>
<th>NAME OF SUBSIDIARY/UNITHOLDING COMPANY</th>
<th>NAME OF OTHER BUSINESS (include names of other businesses to which director devotes more than 5% of director’s time)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Richard A. Lucas</td>
<td>CEO, President, &amp; Chief Executive Officer, Waltham Holding Company</td>
<td>Waltham Holding Company</td>
<td>1.50%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Bruce E. Wilson</td>
<td>Chairman &amp; President, Waltham Holding Company</td>
<td>Waltham Holding Company</td>
<td>3.00%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Danny K. Hafkowitz</td>
<td>President &amp; Chief Operating Officer, Waltham Holding Company</td>
<td>Waltham Holding Company</td>
<td>21.50%</td>
<td>21.50%</td>
<td>21.50%</td>
</tr>
<tr>
<td>Thomas A. Mukhtar</td>
<td>Chairman &amp; President, Waltham Holding Company</td>
<td>Waltham Holding Company</td>
<td>10.00%</td>
<td>10.00%</td>
<td>10.00%</td>
</tr>
<tr>
<td>Michael J. Amrani</td>
<td>President, Waltham Holding Company</td>
<td>Waltham Holding Company</td>
<td>10.00%</td>
<td>10.00%</td>
<td>10.00%</td>
</tr>
<tr>
<td>Joseph D. Gubbiatti</td>
<td>President, Waltham Holding Company</td>
<td>Waltham Holding Company</td>
<td>5.00%</td>
<td>10.00%</td>
<td>10.00%</td>
</tr>
<tr>
<td>Christopher Gubbiatti</td>
<td>Co-Chief Executive Officer, Waltham Holding Company</td>
<td>Waltham Holding Company</td>
<td>10.00%</td>
<td>10.00%</td>
<td>10.00%</td>
</tr>
<tr>
<td>Michael L. Mullin, Jr.</td>
<td>Co-Chief Executive Officer, Waltham Holding Company</td>
<td>Waltham Holding Company</td>
<td>5.00%</td>
<td>10.00%</td>
<td>10.00%</td>
</tr>
<tr>
<td>Michael A. Manakhani</td>
<td>President, Waltham Holding Company</td>
<td>Waltham Holding Company</td>
<td>5.00%</td>
<td>10.00%</td>
<td>10.00%</td>
</tr>
<tr>
<td>Jeffrey J. Jacoby</td>
<td>President, Waltham Holding Company</td>
<td>Waltham Holding Company</td>
<td>5.00%</td>
<td>10.00%</td>
<td>10.00%</td>
</tr>
</tbody>
</table>

**Note:** The table above represents the directors and officers of Waltham Holding Company, along with their affiliations and the percentage of voting power they hold. Each director and officer has a specific title and role within the company, and their involvement in other businesses is indicated where applicable. The percentage of voting power is a measure of control or influence within the company's governance structure.