

RECEIVED
SUPERVISION & REGULATION

2016 MAR -8 AM 11:16

FEDERAL RESERVE BANK
OF CLEVELAND

Board of Governors of the Federal Reserve System



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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director 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.

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
03/08/2016
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 3178900
C.I. _____

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2015

Month / Day / Year
None
Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's 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 Furka CFO
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

Does the reporter request confidential treatment for any portion of this submission?
 Yes Please identify the report items to which this request applies:
 In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
 The information for which confidential treatment is sought is being submitted separately labeled "Confidential."
 No

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 (3178900) of WHEELING, WV.
 The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

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

Data	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC	Office	Head Office	Head Office
OK		Full Service (Head Office)	3034695	MAIN STREET BANK CORP.	2001 MAIN STREET, SUITE 100	WHEELING	WV	26003	OHIO	UNITED	358742	0	MAIN STREET BANK CORP.	3034695
OK		Full Service	4521343	MOUNDSVILLE BRANCH	112 NORTH LAFAYETTE AVENUE	MOUNDSVILLE	WV	26041	MARSHALL	UNITED	533918	3	MAIN STREET BANK CORP.	3034695
OK		Full Service	3385696	WELLSBURG BRANCH	1010 COMMERCE ST	WELLSBURG	WV	26070	BROOKE	UNITED	444548	1	MAIN STREET BANK CORP.	3034695
OK		Full Service	3921508	ELM GROVE BRANCH	2088 NATIONAL ROAD	WHEELING	WV	26003	OHIO	UNITED	492949	2	MAIN STREET BANK CORP.	3034695

FORM FRY-6

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

FISCAL YEAR ENDING DECEMBER 31, 2015

REPORT ITEM

- 1: A. THE BHC IS NOT REQUIRED TO PREPARE FORM 10K WITH THE SEC.
- 1: B. THE BHC DOES PREPARE AN ANNUAL REPORT FOR ITS SHAREHOLDERS.
TWO COPIES OF THE ANNUAL REPORT ARE NOT INCLUDED.

- 2: ORGANIZATION CHART

MAIN STREET FINANCIAL SERVICES CORP.
LEI #: 549300JREW563YV67Y73

=
=
=

=
=
=

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

MAIN STREET WV STATUTORY TRUST I
WILMINGTON, DE 100%
INCORPORATED IN DELEWARE
LEI #: NA

FORM FR Y-6
MAIN STREET FINANCIAL SERVICES CORP.
DECEMBER 31, 2015

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 12-31-15

DR. CARLOS C. JIMENEZ
GLENDALE, WV [REDACTED]
6.59%

MICHAEL E BAKER
WHEELING, WV [REDACTED]
5.30%

SHAREHOLDERS NOT LISTED WHO HAD OWNERSHIP
OR HOLDINGS OF 5 % OR MORE WITH POWER TO VOTE FOR
THE FISCAL YEAR ENDING 12-31-15.

NONE

FORM FR Y-6
 MAIN STREET FINANCIAL SERVICES CORP.
 DECEMBER 31, 2015

REPORT ITEM 4: DIRECTORS AND OFFICERS

(1) NAMES & ADDRESS (CITY, STATE, COUNTRY)	(2) PRINCIPAL OCCUPATION IF OTHER THAN WITH BANK HOLDING COMPANY	(3)(a) TITLE & POSITION WITH BANK HOLDING COMPANY	(3)(b) TITLE & POSITION WITH SUBSIDIARIES (INCLUDE NAMES OF SUBSIDIARIES)	(3)(c) TITLE & POSITION WITH OTHER BUSINESSES (INCLUDE NAMES OF OTHER BUSINESSES)	(4)(a) PERCENTAGE OF VOTING SHARES IN BANK HOLDING COMPANY	(4)(b) PERCENTAGE OF VOTING SHARES IN SUBSIDIARIES (INCLUDE NAMES OF SUBSIDIARIES)	(4)(c) LIST NAMES OF OTHER COMPANIES (INCLUDES PARTNERSHIPS) IF 25% OR MORE OF VOTING SECURITIES ARE HELD (LIST NAMES OF COMPANIES AND PERCENT OF VOTING SECURITIES HELD)
RICHARD A. LUCAS WHEELING, WV [REDACTED]		CEO PRESIDENT DIRECTOR			1.496%		
BRUCE E. WILSON WHEELING, WV [REDACTED]		CHAIRMAN DIRECTOR		CCI PARK (MEMBER) JUSTIS INC (VP)	4.151%		
DANNY C. ADERHOLT WHEELING, WV [REDACTED]	RE INVESTMENT & DEVELOPMENT	DIRECTOR		BELMONT HOSPITALITY LLC (PRESIDENT) CENTURY EQUITIES (PRESIDENT) ARBORDALE INC (PRESIDENT) AZALEA COURT LLC (MANAGER) HIGHLANDS HOSPITALITY LLC (PRESIDENT) RAYON DRIVE HPSPITALITY LLC (PRESIDENT) CH HOLDINGS LLC (PRESIDENT) BROWNSVILLE WHEELING LLC (PRESIDENT)	3.712%		
THOMAS S. ANTHONY WHEELING, WV [REDACTED]	FINANCIAL PLANNING INVESTMENTS	DIRECTOR TREASURER		ANTHONY INVESTMENT MANAGEMENT LLC	0.679%		
MICHAEL J. BAKER WHEELING, WV [REDACTED]	LAND DEVELOPMENT & CONSTRUCTION	DIRECTOR		CCI PARK (MEMBER) SIGNATURE AIR LLC (VICE PRESIDENT) CAST & BAKER CORP (PRESIDENT) BAYVIEW DEVELOPMENT (PRESIDENT) WEST PENN AIR II LLC (PRINCIPAL)	5.296%		
JOHN F. DEBLASIS	PHYSICAL THERAPY	DIRECTOR		HEAD OF PHYSICAL THERAPY WHEELING HOSPITAL	0.885%		
CHERI A. DEBLASIS WHEELING, WV [REDACTED]		SR VICE PRESIDENT DIRECTOR			0.825%		
THOMAS P. GALINSKI WHEELING, WV [REDACTED]	HEALTH SERVICES	DIRECTOR		EMERITUS CEO OHIO VALLEY HEALTH SERVICES	2.810%		
E. DAVID MATHIEU, JR. WHEELING, WV [REDACTED]	HEALTH MANAGER ORGANIZATION	DIRECTOR		VICE PRESIDENT OF MARKETING THE HEALTH PLAN	0.645%		

NICHOLAS A. SPARACHANE
WHEELING, WV [REDACTED]

INSURANCE SALES

DIRECTOR

WELLSFARGO (INSURANCE SALES)
SPARACHANE REALTY (PRESIDENT)
UNDO'S WEST (MEMBER)
SPARACHANE ENTERPRISES (MANAGER)
SPARACHANE GROUP (MEMBER)
CCI PARK (MEMBER)

2.995%

MARK E. STALEY
WHEELING, WV [REDACTED]

SALES & SERVICES

DIRECTOR

STALEY COMMUNICATIONS (PRESIDENT)
TRICONNEK LP (PRINCIPAL)
STALEY WIRELESS (PRESIDENT)
STALEY RENTALS (PRESIDENT)
MARCO PARTNERS (PRESIDENT)
MARCO INVESTMENTS (PRESIDENT)

3.492%

DR. CARLOS C. JIMENEZ
GLENDALE, WV [REDACTED]

MEDICAL PRACTICE

DIRECTOR
SECRETARY

CARLOS C JIMENEZ MD
PROFESSIONAL CORP (PRESIDENT)

6.592%