

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)); 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, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). 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, top-tier savings and loan holding companies, and U.S. intermediate 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. If the holding company is an ESOP/ESOT formed as a corporation or is 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]
 Signature of Holding Company Director and Official
03/21/2022
 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. _____

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2021

Month / Day / Year
549300JREW563YV67Y73

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address
MAIN STRETT FINANCIAL SERVICES CORP

Legal Title of Holding Company

2001 MAIN STREET SUITE 100
 (Mailing Address of the Holding Company) Street / P.O. Box

WHEELING **West Virginia** **26003**
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
JAY ZIMLA **CFO**
 Name Title

304-232-2001
 Area Code / Phone Number / Extension

304-233-4653
 Area Code / FAX Number

jzimla@mymainstreetbank.bank
 E-mail Address

www.mymainstreetbank.bank
 Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? 0=No 1=Yes **0**

In accordance with the General Instructions for this report (check only one),

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."

FORM FRY-6

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

FISCAL YEAR ENDING DECEMBER 31, 2021

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

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

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

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 **12/31/2021**. Data reflects information that was received and processed through **01/05/2022**.

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 Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	Not Required	MAIN STREET BANK CORP.	2001 MAIN STREET, SUITE 100	WHEELING	WV	26003	OHIO	UNITED STATES	Not Required	Not Required	MAIN STREET BANK CORP.	3034695	
OK		Full Service	Not Required	MOUNDSVILLE BRANCH	112 NORTH LAFAYETTE AVENUE	MOUNDSVILLE	WV	26041	MARSHALL	UNITED STATES	Not Required	Not Required	MAIN STREET BANK CORP.	3034695	
OK		Full Service	Not Required	WELLSBURG BRANCH	1010 COMMERCE ST	WELLSBURG	WV	26070	BROOKE	UNITED STATES	Not Required	Not Required	MAIN STREET BANK CORP.	3034695	
OK		Full Service	Not Required	ELM GROVE BRANCH	2088 NATIONAL ROAD	WHEELING	WV	26003	OHIO	UNITED STATES	Not Required	Not Required	MAIN STREET BANK CORP.	3034695	
Add	11/18/2021	Full Service	Not Required	TORONTO BRANCH	120 NORTH 4TH STREET	TORONTO	OH	43964	JEFFERSON	UNITED STATES	Not Required	Not Required	MAIN STREET BANK CORP.	3034695	

FORM FR Y-6
MAIN STREET FINANCIAL SERVICES CORP.
DECEMBER 31, 2021

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 12-31-21

SHAREHOLDERS NOT LISTED WHO HAD OWNERSHIP
OR HOLDINGS OF 5 % OR MORE WITH POWER TO VOTE FOR
THE FISCAL YEAR ENDING 12-31-21.

NONE

MICHAEL E BAKER
WHEELING, WV
USA
5.51%

191,588 SHARES COMMON

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) MAIN STREET BANK CORP	(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) (INCLUDES PARTNERSHIPS) IF 25% OR MORE OF VOTING SECURITIES ARE HELD (LIST NAMES OF COMPANIES AND PERCENT OF VOTING SECURITIES HELD)	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 USA	N/A	CEO PRESIDENT DIRECTOR	CEO PRESIDENT DIRECTOR	N/A	1.500%	N/A	N/A	N/A
BRUCE E. WILSON WHEELING, WV USA	N/A	CHAIRMAN DIRECTOR	CHAIRMAN DIRECTOR	CCI PARK (MEMBER) JUSTIS INC (VP) CCI PARK II (MEMBER)	3.560%	N/A	CCI PARK (MEMBER) JUSTIS INC (VP) CCI PARK II (MEMBER)	33.00% 25.00% 25.00%
DANNY C. ADERHOLT WHEELING, WV USA	RE-INVESTMENT & DEVELOPMENT	DIRECTOR	DIRECTOR	BELMONT HOSPITALITY LLC (PRESIDENT) CENTURY EQUITIES (PRESIDENT) CENTURY MANAGEMENT LLC (SOLE MEM) HALP LAND LP (LIMITED PARTNER) HIGHLANDS HOSPITALITY LLC (SOLE MEM) RAYON DRIVE HOSPITALITY LLC (LIMITED PART) CE HOLDINGS LLC (MANAGING MEMBER) CENTURY PROPERTIES LP (LIMITED PART) HARE ASSOCIATES (GENERAL PARTNER) HOSPITALITY ASSOCIATES LP (LIMITED PART) CENTURY BELMONT SB LLC (MANAGING MEM) CENTURY PARTNERS LP (GENERAL PARTNER) CENTURY HOSP LAWRENCEVILLE LLC (SOLE MEM) ADERHOLT FAMILY LP (LIMITED PARTNER) CENTURY SOUTHPOINTE LLC (MEMBER)	3.710%	N/A	BELMONT HOSPITALITY LLC (PRESIDENT) CENTURY EQUITIES (PRESIDENT) CENTURY MANAGEMENT LLC (SOLE MEM) HALP LAND LP (LIMITED PARTNER) HIGHLANDS HOSPITALITY LLC (SOLE MEM) RAYON DRIVE HOSPITALITY LLC (LIMITED PART) CE HOLDINGS LLC (MANAGING MEMBER) CENTURY PROPERTIES LP (LIMITED PART) HARE ASSOCIATES (GENERAL PARTNER) HOSPITALITY ASSOCIATES LP (LIMITED PART) CENTURY BELMONT SB LLC (MANAGING MEM) CENTURY PARTNERS LP (GENERAL PARTNER) CENTURY HOSP LAWRENCEVILLE LLC (SOLE MEM) ADERHOLT FAMILY LP (LIMITED PARTNER) CENTURY SOUTHPOINTE LLC (MEMBER)	100.00% 100.00% 100.00% 99.00% 100.00% 99.00% 84.78% 93.00% 40.00% 99.00% 100.00% 33.33% 100.00% 99.00% 100.00%
THOMAS S. ANTHONY WHEELING, WV USA	FINANCIAL PLANNING INVESTMENTS	DIRECTOR TREASURER	DIRECTOR	ANTHONY INVESTMENT MANAGEMENT LLC (PRESIDENT)	0.940%	N/A	ANTHONY INVESTMENT MANAGEMENT LLC (PRESIDENT)	100.00%
MICHAEL J. BAKER WHEELING, WV USA	LAND DEVELOPMENT & CONSTRUCTION	DIRECTOR	DIRECTOR	CCI PARK (MEMBER) SIGNATURE AIR LLC (VICE PRESIDENT) CAST & BAKER CORP (PRESIDENT) CB MANAGEMENT INC BAYVIEW DEVELOPMENT CORP (PRESIDENT) WILSON BLACKTOP INC (PRESIDENT)	5.610%	N/A	CCI PARK (MEMBER) SIGNATURE AIR LLC (VICE PRESIDENT) CAST & BAKER CORP (PRESIDENT) CB MANAGEMENT INC BAYVIEW DEVELOPMENT CORP (PRESIDENT) WILSON BLACKTOP INC (PRESIDENT)	33.00% 100.00% 100.00% 100.00% 100.00%
JOHN F. DEBLASIS WHEELING, WV USA	N/A	DIRECTOR	DIRECTOR	N/A	0.910%	N/A	N/A	N/A
CHERI A. DEBLASIS WHEELING, WV USA	N/A	SR VICE PRESIDENT DIRECTOR	SR VICE PRESIDENT DIRECTOR	N/A	1.730%	N/A	N/A	N/A
E. DAVID MATHEU, JR. WHEELING, WV USA	HEALTH MAINTENANCE ORGANIZATION	DIRECTOR	DIRECTOR	VICE PRESIDENT OF MARKETING THE HEALTH PLAN	0.640%	N/A	VICE PRESIDENT OF MARKETING THE HEALTH PLAN	N/A
NICHOLAS A. SPARACHANE WHEELING, WV USA	INSURANCE SALES	DIRECTOR	DIRECTOR	USI INSURANCE SERVICES (INSURANCE SALES) SPARACHANE REALTY (PRESIDENT) UNDO'S WEST (MEMBER) SPARACHANE ENTERPRISES (MANAGER) SPARACHANE GROUP (MEMBER) CCI PARK (MEMBER)	3.560%	N/A	USI INSURANCE SERVICES (INSURANCE SALES) SPARACHANE REALTY (PRESIDENT) UNDO'S WEST (MEMBER) SPARACHANE ENTERPRISES (MANAGER) SPARACHANE GROUP (MEMBER) CCI PARK (MEMBER)	N/A 100.00% 80.00% 100.00% 100.00% 33.00%
JEFFREY J WODA COLUMBUS OH USA	REAL ESTATE EXECUTIVE	DIRECTOR	DIRECTOR	THE WODA GROUP INC (PRESIDENT) WODA HOLDINGS LLC (MEMBER) WODA COMMUNITIES LLC (MEMBER) PCI DESIGN GROUP INC (TREASURER) WODA LIMITED PARTNERSHIP (PARTNER) WODA PARTNERS I INC (PRESIDENT) WODA INVESTOR MEMBER LLC (MEMBER) WODA HOUSING OF CUMBERLAND LLC (MEMBER) 43 TOWN SQUARE GP LLC (MEMBER) PROSPECT YARD GP LLC (MEMBER) MUSKINGDOM DEVELOPMENT CORP (PRESIDENT)	1.460%	N/A	THE WODA GROUP INC (PRESIDENT) WODA HOLDINGS LLC (MEMBER) WODA COMMUNITIES LLC (MEMBER) PCI DESIGN GROUP INC (TREASURER) WODA LIMITED PARTNERSHIP (PARTNER) WODA PARTNERS I INC (PRESIDENT) WODA INVESTOR MEMBER LLC (MEMBER) WODA HOUSING OF CUMBERLAND LLC (MEMBER) 43 TOWN SQUARE GP LLC (MEMBER) PROSPECT YARD GP LLC (MEMBER) MUSKINGDOM DEVELOPMENT CORP (PRESIDENT)	51.00% 51.00% 51.00% 49.00% 99.00% 51.00% 51.00% 26.00% 51.00% 51.00% 51.00%