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.

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, Walter J. Dwyer
Name of the Holding Company Director and Officer
Chief Executive Officer
Title of the Holding Company Director and Officer

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
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
R USSD ID
C.I.

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.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2019

Month / Day / Year
N/A

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

Reporter's Name, Street, and Mailing Address

Main Street Group Bancshares, MHC
Legal Title of Holding Company
81 Granger Boulevard
(Mailing Address of the Holding Company) Street / P.O. Box
Marlborough MA 01752
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
John Spinello
Controller
Name Title

978-487-1491
Area Code / Phone Number / Extension
978-772-1237
Area Code / FAX Number

jspinello@bankmainstreet.com
E-mail Address

www.bankmainstreet.com
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."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 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.

12/2019
For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

<table>
<thead>
<tr>
<th>Legal Title of Subsidiary Holding Company</th>
<th>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>Physical Location (if different from mailing address)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Main Street Group Bancshares, Inc</td>
<td>81 Granger Boulevard</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>City</td>
<td>State</td>
<td></td>
<td>Zip Code</td>
<td></td>
</tr>
<tr>
<td></td>
<td>12/2012</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## 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.

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.*

<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>Country</th>
<th>FDIC UNINUM</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID_RSSD</th>
<th>Comments</th>
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<tbody>
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<td>03/05/2020</td>
<td>Full Service</td>
<td>818401</td>
<td>MAIN STREET BANK</td>
<td>81 GRANGER BOULEVARD</td>
<td>MARLBOROUGH</td>
<td>MA</td>
<td>01752</td>
<td>MIDDLESEX</td>
<td>UNITED STATES</td>
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<td>Not Required</td>
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<td>FAIRTH MIDDLESEX SAVINGS BRANCH</td>
<td>100 MAIN STREET</td>
<td>AYER</td>
<td>MA</td>
<td>01432</td>
<td>MIDDLESEX</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
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<td>MILL RICH PLAZA BRANCH</td>
<td>489 MAIN STREET</td>
<td>GROTON</td>
<td>MA</td>
<td>01830</td>
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<td>UNITED STATES</td>
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<td>MILLER BRANCH</td>
<td>532 MAIN STREET</td>
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<td>MA</td>
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<td>UNITED STATES</td>
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<td>LITTLETON BRANCH</td>
<td>220 GREAT RD</td>
<td>LITTLETON</td>
<td>MA</td>
<td>01460</td>
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<td>UNITED STATES</td>
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<td>Full Service</td>
<td>1104941</td>
<td>MASSACHUSETTS AVENUE BRANCH</td>
<td>247 MASSACHUSETTS AVE</td>
<td>LUNENBURG</td>
<td>MA</td>
<td>01462</td>
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<td>UNITED STATES</td>
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<td>811592</td>
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<td>1 BOSTON POST RD E</td>
<td>MARLBOROUGH</td>
<td>MA</td>
<td>01752</td>
<td>MIDDLESEX</td>
<td>UNITED STATES</td>
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<td>Not Required</td>
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<td>262115</td>
<td>NORWOOD BRANCH</td>
<td>331 West MAIN STREET</td>
<td>NORTHBOROUGH</td>
<td>MA</td>
<td>01552</td>
<td>WORCESTER</td>
<td>UNITED STATES</td>
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<td>MA</td>
<td>01463</td>
<td>MIDDLESEX</td>
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<td>FRONT STREET BRANCH</td>
<td>35 FRONT STREET</td>
<td>SHIRLEY</td>
<td>MA</td>
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<td>UNITED STATES</td>
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<tr>
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<td>679000</td>
<td>SOUTHIOR RFOUR BRANCH</td>
<td>6 E MAIN ST</td>
<td>SOUTHIOR RFOUR</td>
<td>MA</td>
<td>01752</td>
<td>WORCESTER</td>
<td>UNITED STATES</td>
<td>Not Required</td>
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<td>MAIN STREET BANK</td>
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<td>771599</td>
<td>DOOBURY BRANCH</td>
<td>409 BOSTON POST ROAD</td>
<td>SUDLEY</td>
<td>MA</td>
<td>01776</td>
<td>MIDDLESEX</td>
<td>UNITED STATES</td>
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<td>923175</td>
<td>WESTBOROUGH BRANCH</td>
<td>21 EAST MAIN STREET</td>
<td>WESTBOROUGH</td>
<td>MA</td>
<td>01881</td>
<td>WORCESTER</td>
<td>UNITED STATES</td>
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<td>MAIN STREET BANK</td>
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</table>
# FR Y-6 Report  
**FYE 12/31/2019**  
Main Street Group Bancshares, MHC  
Marlborough, MA 01752

<table>
<thead>
<tr>
<th>Item 2.b. Domestic Branches</th>
</tr>
</thead>
</table>
| **Main Office – Open**  
81 Granger Boulevard  
Marlborough, MA 01752  
Full Service |
| **Post Road - Open**  
71 Boston Post Road  
Marlborough, MA 01752  
Full Service |
| **Southborough Branch – Open**  
6 East Main Street  
Southborough, MA 01772  
Full Service |
| **Northborough Branch – Open**  
101 West Main Street  
Northborough, MA 01532  
Full Service |
| **Sudbury Branch – Open**  
439 Boston Post Road  
Sudbury, MA 01776  
Full Service |
| **Westborough Branch – Open**  
21 East Main Street  
Westborough, MA 01581  
Full Service |
| **Hudson Branch – Open**  
186 Main Street  
Hudson, MA 01749  
Full Service |
| **Ayer Branch – Open**  
7 Main Street  
Ayer, MA 01432  
Full Service |
| **Groton Branch – Open**  
489 Main Street  
Groton, MA 01450 |
| **Lunenburg Branch – Open**  
947 Mass Avenue  
Lunenburg, MA 01462 |
| **Littleton Branch – Open**  
220 Great Road  
Littleton, MA 01460 |
| **Shirley Branch – Open**  
95 Front Street  
Shirley, MA 01464 |
| **Pepperell Branch – Open**  
80 Main Street  
Pepperell, MA 01463  
Full Service |
Item 3 Securities Holders

Main Street Group Bancshares, MHC has not issued stock publicly.

Main Street Group Bancshares, Inc has not issued stock publicly.
Item 4. Insiders

The following individuals are the same for both Main Street Group Bancshares, MHC and Main Street Group Bancshares, Inc.

**Directors**

Sem Aykanian – Chairman of the Board  
Marlborough, MA 01752  
Attorney

David B. Alexander  
Groton, MA 01450  
Certified Public Accountant

Jeffrey J. Batta  
Mansfield, MA 02048  
Business Owner

Richard K. Bennett  
Webster, MA 01570  
Former Banker

Heidi Degrazia  
Groton, MA 01450  
Certified Management Account

John F. Gervais  
Groton, MA 01450  
Business Owner

Emily Greenwood  
Hudson, MA 01749  
Business Owner

Kevin P. Horgan  
Ayer, MA 01432  
Business Owner

Nicholas M. Kofos  
Marlborough, MA 01752  
Optometrist

Arthur P. Redding  
Hudson, MA 01749  
Business Owner

Steve P. Roach  
Littleton, MA 01460  
Hospital CEO

Cynthia Russo  
Harvard, MA 01451  
Attorney

Carol L. Sanchez  
Framingham, MA 01701  
Certified Public Accountant

**Executives**

Walter J. Dwyer  
Portsmouth, NH 03801  
CEO

William Marshall  
Ayer, MA 01450  
Clerk/Secretary

Ellen Dorian  
Northborough, MA 01532  
President

Paul Musgrove  
Ayer, MA 01432  
CFO