

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.

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 Official

Chief Executive Officer

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.

Walter J. Dwyer CEO
Signature of Holding Company Director and Official

3/29/21
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. _____

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, 2020

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."

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.

Main Street Group Bancshares, Inc

Legal Title of Subsidiary Holding Company

81 Granger Boulevard

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

Marlborough

MA

01752

City

State

Zip Code

Physical Location (if different from mailing address)

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City

State

Zip Code

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State

Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

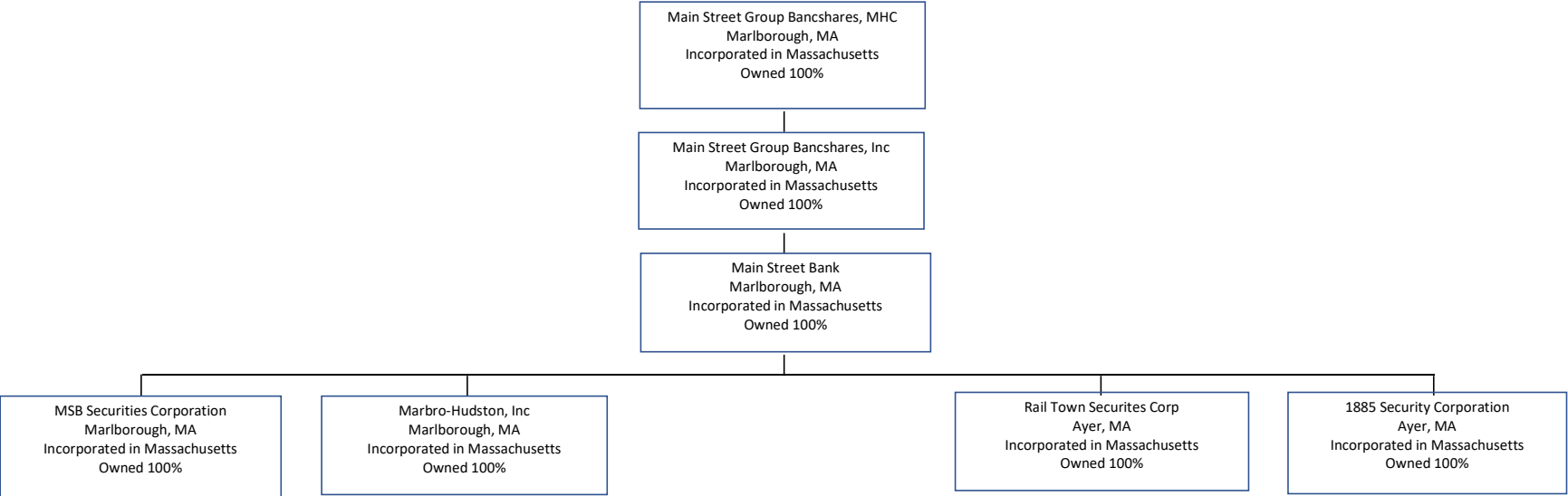
City

State

Zip Code

Physical Location (if different from mailing address)

Form FRY-6 Item 2a
Main Street Group Bancshares, MHC
Marlborough, MA 01752
Fiscal Year ended December 31, 2020
LEI not applicable unless otherwise noted



Results: A list of branches for your depository institution: **MAIN STREET BANK (ID_RSSD: 818401)**.
This depository institution is held by **MAIN STREET GROUP BANCSHARES MHC (3469354) of MARLBOROUGH, MA**.
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 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
		Full Service (Head Office)	818401	MAIN STREET BANK	81 GRANGER BOULEVARD	MARLBOROUGH	MA	01752	MIDDLESEX	UNITED STATES	Not Required	Not Required	MAIN STREET BANK	818401	
		Full Service	317100	NORTH MIDDLESEX SAVINGS BRANCH	7 MAIN STREET	AYER	MA	01432	MIDDLESEX	UNITED STATES	Not Required	Not Required	MAIN STREET BANK	818401	
		Full Service	3442759	MILL RUN PLAZA BRANCH	489 MAIN STREET	GROTON	MA	01450	MIDDLESEX	UNITED STATES	Not Required	Not Required	MAIN STREET BANK	818401	
		Full Service	5218109	HUDSON BRANCH	186 MAIN STREET	HUDSON	MA	01749	MIDDLESEX	UNITED STATES	Not Required	Not Required	MAIN STREET BANK	818401	
		Full Service	127000	LITTLETON BRANCH	220 GREAT RD	LITTLETON	MA	01460	MIDDLESEX	UNITED STATES	Not Required	Not Required	MAIN STREET BANK	818401	
		Full Service	3194843	MASSACHUSETTS AVENUE BRANCH	947 MASSACHUSETTS AVE	LUNENBURG	MA	01462	WORCESTER	UNITED STATES	Not Required	Not Required	MAIN STREET BANK	818401	
		Full Service	817909	BOSTON POST ROAD BRANCH	71 BOSTON POST RD E	MARLBOROUGH	MA	01752	MIDDLESEX	UNITED STATES	Not Required	Not Required	MAIN STREET BANK	818401	
		Full Service	2613150	NORTHBOROUGH BRANCH	101 WEST MAIN STREET	NORTHBOROUGH	MA	01532	WORCESTER	UNITED STATES	Not Required	Not Required	MAIN STREET BANK	818401	
		Full Service	2257406	PEPPERELL BRANCH	80 MAIN STREET	PEPPERELL	MA	01463	MIDDLESEX	UNITED STATES	Not Required	Not Required	MAIN STREET BANK	818401	
		Full Service	3301043	FRONT STREET BRANCH	95 FRONT STREET	SHIRLEY	MA	01464	MIDDLESEX	UNITED STATES	Not Required	Not Required	MAIN STREET BANK	818401	
		Full Service	679406	SOUTHBOROUGH BRANCH	6 E MAIN ST	SOUTHBOROUGH	MA	01772	WORCESTER	UNITED STATES	Not Required	Not Required	MAIN STREET BANK	818401	
		Full Service	3775439	SUDBURY BRANCH	439 BOSTON POST ROAD	SUDBURY	MA	01776	MIDDLESEX	UNITED STATES	Not Required	Not Required	MAIN STREET BANK	818401	
CLOSE	9/19/2020	Full Service	3725715	WESTBOROUGH BRANCH	21 EAST MAIN STREET	WESTBOROUGH	MA	01581	WORCESTER	UNITED STATES	Not Required	Not Required	MAIN STREET BANK	818401	

FR Y-6 Report
FYE 12/31/2019
Main Street Group Bancshares, MHC
Marlborough, MA 01752

Item 2.b. Domestic Branches

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 – Closed

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