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 811a); and sections 113, 165, 312, 616, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(e)(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.

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.

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

RSSD ID
C.I.

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

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>Main Street Group Bancshares, Inc</th>
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<tbody>
<tr>
<td>Legal Title of Subsidiary Holding Company</td>
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<tr>
<td>81 Granger Boulevard</td>
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<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
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<td>Marlborough MA 01752</td>
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12/2012
FR Y-6 Report
PYE 12/31/2021
Main Street Group Bancshares, MHC
Marborough, MA 01752

Item 2b Domestic Branches, submitted separately on 03/30/2021.

Results: A list of branches for your depository institution: MAIN STREET BANK (ID RSG: 818405)
The depository institution is held by MAIN STREET GROUP BANCSHARES MHC (14956166) of MAIN BOROUGH, MA
The data are as of 12/31/2021. Data reflects information that was received and processed through 12/31/2021.

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

Actions:
- OR 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-6 reporting requirements, you must also submit FR Y-60 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.

The FR Y-6 report may be submitted in a hardcopy format or via the FR Y-6 Online application - https://fry6online.frbreserves.gov

**NOTE:** Branch ID, Office Number, and ID RSG 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</th>
<th>Branch Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>FDIC Uniform</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>312405</td>
<td>MAIN STREET BANK</td>
<td>81 SAVAGE BOULEVARD</td>
<td>MARLBOROUGH</td>
<td>MA</td>
<td>01752</td>
<td>MIDLOUSE</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>310600</td>
<td>MAIN STREET BANK</td>
<td>818405</td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>312405</td>
<td>MAIN STREET BANK</td>
<td>195 MAIN STREET</td>
<td>HUDSON</td>
<td>MA</td>
<td>01749</td>
<td>MIDLOUSE</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>310600</td>
<td>MAIN STREET BANK</td>
<td>818405</td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>3275419</td>
<td>DUXBURY BRANCH</td>
<td>6 E. MAIN SD</td>
<td>DUXBURY</td>
<td>MA</td>
<td>01776</td>
<td>MIDLOUSE</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>MAIN STREET BANK</td>
<td>818405</td>
</tr>
</tbody>
</table>
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

Arthur P. Redding  
Hudson, MA 01749  
Business Owner

Cynthia Russo  
Harvard, MA 01451  
Attorney

Steve P. Roach  
Littleton, MA 01460  
Hospital CEO

**Executives**

Walter J. Dwyer  
Durham, NH 03824  
CEO

William Marshall  
Ayer, MA 01450  
Clerk/Secretary

Ellen Dorian  
Northborough, MA 01532  
President

Paul Musgrove  
Ayer, MA 01432  
CFO