

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, 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]*

Signature of Holding Company Director and Official

3/29/2022

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

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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Physical Location (if different from mailing address)

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

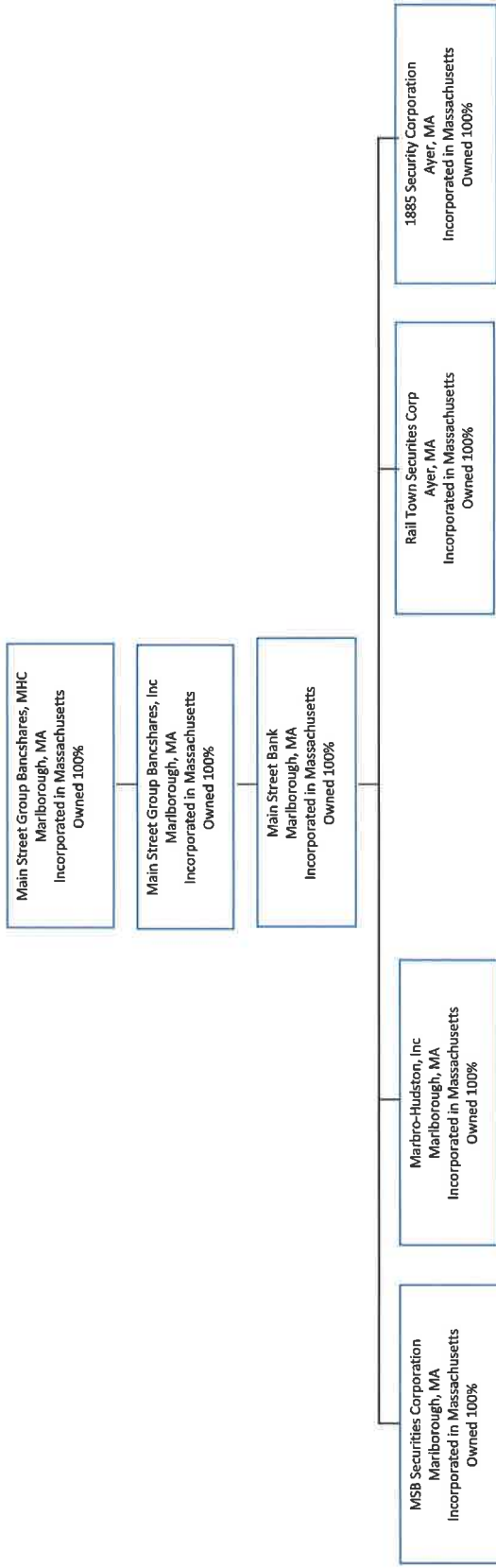
City

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, 2021  
LEI not applicable unless otherwise noted



FR Y-6 Report  
 FYE 12/31/2021  
 Main Street Group Bancshares, MHC  
 Marlborough, MA 01752

Item 2b Domestic Branches, submitted separately on 03/10/2022.

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

**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 ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	ID_RSSD*	Comments
OK		818401	MAIN STREET BANK	81 GRANGER BULLEVAR	MARLBOROUGH	MA	01752	MIDDLESEX	UNITED STATES	Not Required	Not Required	MAIN STREET BANK	818401	
OK		317100	NORTH MIDDLESEX SAVINGS BRANCH	7 MAIN STREET	AYER	MA	01432	MIDDLESEX	UNITED STATES	Not Required	Not Required	MAIN STREET BANK	818401	
OK		5218109	HUDSON BRANCH	186 MAIN STREET	HUDSON	MA	01749	MIDDLESEX	UNITED STATES	Not Required	Not Required	MAIN STREET BANK	818401	
OK		127000	LITTLETON BRANCH	270 GREAT RD	LITTLETON	MA	01460	MIDDLESEX	UNITED STATES	Not Required	Not Required	MAIN STREET BANK	818401	
OK		3194863	MASSACHUSETTS AVENUE BRANCH	947 MASSACHUSETTS AVE	LUNEBURG	MA	01463	WORCESTER	UNITED STATES	Not Required	Not Required	MAIN STREET BANK	818401	
OK		817909	BOSTON POST ROAD BRANCH	71 BOSTON POST RD E	MARLBOROUGH	MA	01752	MIDDLESEX	UNITED STATES	Not Required	Not Required	MAIN STREET BANK	818401	
OK		2613150	NORTHBOROUGH BRANCH	101 WEST MAIN STREET	NORTHBOROUGH	MA	01532	MIDDLESEX	UNITED STATES	Not Required	Not Required	MAIN STREET BANK	818401	
OK		2357406	PEPPERELL BRANCH	80 MAIN STREET	PEPPERELL	MA	01463	MIDDLESEX	UNITED STATES	Not Required	Not Required	MAIN STREET BANK	818401	
OK		679405	SOUTHBOROUGH BRANCH	6 E MAIN ST	SOUTHBOROUGH	MA	01772	WORCESTER	UNITED STATES	Not Required	Not Required	MAIN STREET BANK	818401	
OK		3775439	SUDBURY BRANCH	139 BOSTON POST ROAD	SUDBURY	MA	01776	MIDDLESEX	UNITED STATES	Not Required	Not Required	MAIN STREET BANK	818401	

### 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