



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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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 and top-tier savings and loan 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.

I, Andrew A. Black

Name of the Holding Company Director and Official

Director of Main Street Bancorp, Inc.

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

1-14-16  
 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 2418896  
 C.I. \_\_\_\_\_

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

December 31, 2015

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

Main Street Bancorp, Inc.

Legal Title of Holding Company

142 E. Main St./PO Box 409

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

Princeville	IL	61559
City	State	Zip Code

N/A

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Lesa A. Black Secretary

Name Title

3093854375

Area Code / Phone Number / Extension

3093854674

Area Code / FAX Number

lblack@p-s-b.com

E-mail Address

N/A

Address (URL) for the Holding Company's web page

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

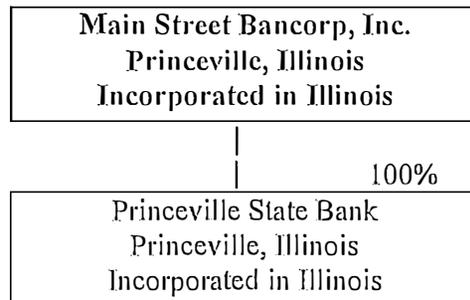
No

**Form FR Y-6**

**Main Street Bancorp, Inc.  
Princeville, Illinois  
Fiscal Year Ending December 31, 2015**

Report Item

1. The bank holding company prepares an annual report for its shareholders. One copy will be sent when completed.
2. Organizational Chart



**\*\*Legal Entity Identifier (LEI) information – Our organization has no LEI to report.\*\***

Results: A list of branches for your depository institution: **PRINCEVILLE STATE BANK (ID\_RSSD: 670748)**.  
 This depository institution is held by **MAIN STREET BANCORP, INC. (2418896)** of **PRINCEVILLE, IL**.  
 The data are as of **12/31/2015**. Data reflects information that was received and processed through **01/07/2016**.

**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)	670748	PRINCEVILLE STATE BANK	142 EAST MAIN STREET	PRINCEVILLE	IL	61559	PEORIA	UNITED STATES	10987	0	PRINCEVILLE STATE BANK	670748	
OK		Full Service	3670954	PEORIA BRANCH	4924 WEST AMERICAN PRAIRIE DRIVE	PEORIA	IL	61615	PEORIA	UNITED STATES	456611	3	PRINCEVILLE STATE BANK	670748	

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Main Street Bancorp, Inc.  
 Princeville, Illinois  
 Fiscal Year Ending December 31, 2015

Report Item 3: Securities Holders

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2015			Securities Holders not listed in 3(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2015		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Andrew A. or Lesa A. Black (Princeville, IL, USA)	USA	34,307 shares 11% common stock	N/A		
Charles L. German (Princeville, IL, USA)	USA	47,767 shares 16% common stock			
Kathryn J. German (Princeville, IL, USA)	USA	29,000 shares 9% common stock			
Kay I. German or Her Successors as Trustee for Kay I. German Revocable Trust Dated 11/7/94 (Princeville, IL, USA)	USA	61,873 shares 20% common stock			
William M. German or His Successors as Trustee for William M. German Revocable Trust Dated 11/7/94 (Princeville, IL, USA)	USA	70,788 shares 23% common stock			
Kathleen A. Messersmith (Princeville, IL, USA)	USA	20,796 shares 7% common stock			

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Main Street Bancorp, Inc.  
 Princeville, Illinois  
 Fiscal Year Ending December 31, 2015

Report Item 4: Insiders  
 (1)(a)(b)(c) and (2)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in Bank Holding Company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Andrew A. Black (Princeville, IL, USA)	Banker	Treasurer/ Director	Director/President/ CEO (PSB)	N/A	11.00%	N/A	N/A
Charles L. German (Princeville, IL, USA)	Implement Dealer	Director	Director (PSB)	VP (German-Bliss Equipment Inc.)	16.00%	N/A	N/A
William M. German (Princeville, IL, USA)	Retired Insurance Business	President/ Director	Director (PSB)	N/A	23.00%	N/A	N/A
Joseph B. Hott (Princeville, IL, USA)	Retired Funeral Home Owner	Director	N/A	N/A	1.00%	N/A	N/A