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, Larry F. Mazza
Name of the Holding Company Director and Official
President & CEO
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
07/07/2020
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.

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. 0
2. a letter justifying this request has been provided separately ... 0

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential.”
The holding company prepares an annual report for its shareholders. Copies are enclosed.

Organizational Chart

MVB Financial Corp.
LEI # 549300KSUQ2FUU1X2074
301 Virginia Avenue
Fairmont, WV, USA
100% ownership
Incorporated in West Virginia

MVB Statutory Trust I
301 Virginia Avenue
Fairmont, WV, USA
100% ownership
Incorporated in West Virginia

Potomac Mortgage Group, Inc.
(DBA MVB Mortgage)
LEI # 549300PGT5K5GACK2444
10560 Arrowhead Drive, Suite 200
Fairfax, VA, USA
100% ownership
Incorporated in Virginia

Proco Global, Inc.
301 Virginia Avenue
Fairmont, WV, USA
100% ownership
Managing member
Originally organized in MD, currently organized in WV

MVB Insurance, LLC
LEI # 549300WN4LVSZ10VP45
301 Virginia Avenue
Fairmont, WV, USA
Organized in West Virginia

MVB Bank, Inc.
LEI # 549300LBYGRKZX1SID516
301 Virginia Avenue
Fairmont, WV, USA
100% ownership
Incorporated in West Virginia

0.0% ownership of MVB Bank, Inc.
Incorporated in West Virginia

Lender Service Provider LLC.
10560 Arrowhead Drive, Suite 200
Fairfax, VA, USA
Non-managing member
Organized in Virginia

MVB Community Development Corporation
LEI # 549300MPBGLZNSOF327
301 Virginia Avenue
Fairmont, WV, USA
100% ownership
Organized in West Virginia

MVB Community Development Partners, Inc.
301 Virginia Avenue
Fairmont, WV, USA
Organized in West Virginia

MVB Community Development Partners, Inc.
301 Virginia Avenue
Fairmont, WV, USA
Organized in West Virginia
### 2b. Domestic Branch Listing

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<tr>
<th>BRANCH</th>
<th>FULL SERVICE ADDRESS</th>
<th>SERVICE NUMBER</th>
<th>SERVICE TYPE</th>
<th>LOC</th>
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**Report Item # 3**

**EJF Capital LLC**
- 1,126,478 common stock
- 9.45% ownership
- USA

As disclosed on Schedule 13G filed with the SEC on February 13, 2019, EJF Sidecar Fund, Series LLC - Series E ("EJF Sidecar Series E") is the record owner of 246,841 EJF Sidecar Fund, Series LLC - Series E common stock. EJF Capital LLC ("EJF Capital") is the managing member of EJF Sidecar Series E and EJF Sidecar Series SFE, and the investment manager of affiliates thereof, and may be deemed to beneficially own the shares held by EJF Sidecar Fund, Series LLC - Series E.

Emmanuel J. Friedman is the controlling member of EJF Capital LLC and may be deemed to share beneficial ownership of the shares of Common Stock over which EJF Capital LLC has investment discretion.

**Second Curve Capital, LLC**
- 431,846 common stock
- 3.26% ownership
- USA

As disclosed on Schedule 13G filed with the SEC on February 10, 2020, Second Curve Capital, LLC and Thomas K. Brown. Each have shared power to vote or to direct the voting of 262,000 shares and 5.05% ownership.

Donato R. Malcom
Timothy D. Obert
Leslie Ray

All are citizens of the USA.
<table>
<thead>
<tr>
<th>Name, City, State, Country</th>
<th>Principal Occupation if other than with Holding Company</th>
<th>1.a. Title &amp; Position with Subsidiary</th>
<th>1.b. Title &amp; Position with Subsidiary</th>
<th>1.c. Title &amp; Position with Subsidiary</th>
<th>2.a. Percent of Voting Shares in Holding Company</th>
<th>2.b. Percent of Voting Shares in Holding Company</th>
<th>2.c. Percent of Voting Shares in Holding Company</th>
<th>3.a. Names of other companies holding 25% of voting securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>David B. Alvarez, Bridgeport, WV, USA</td>
<td>Owner/President, Energy Transportation, LLC</td>
<td>Chairman, MVB Bank, Inc.</td>
<td>Director, MVB CDP</td>
<td>Director, MVB Mortgage</td>
<td>2.47%</td>
<td>N/A</td>
<td>4.a.</td>
<td>N/A</td>
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<td>James J. Cava, Jr, Bridgeport, WV, USA</td>
<td>Cava &amp; Banks, PLLC Managing Member</td>
<td>Director</td>
<td>Director, MVB Bank, Inc.</td>
<td>Director, MVB Mortgage</td>
<td>1.49%</td>
<td>N/A</td>
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<td>H. Edward Daye, Jr, Fairfax, VA, USA</td>
<td>N/A</td>
<td>Director</td>
<td>Chief Executive Officer, MVB Mortgage</td>
<td>Dean Real Property, LLC (Managing Member)</td>
<td>GLE, LLC (Member)</td>
<td>1.74%</td>
<td>N/A</td>
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<tr>
<td>John W. Ebert, Bridgeport, WV, USA</td>
<td>Owner/President, J.W. Ebert Corporation</td>
<td>Director</td>
<td>Director, MVB Bank, Inc.</td>
<td>Director, MVB Mortgage</td>
<td>0.89%</td>
<td>N/A</td>
<td>4.d.</td>
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<tr>
<td>Daniel H. Holt, Fort Collins, CO, USA</td>
<td>CEO, BBDO</td>
<td>Director</td>
<td>MVB Bank, Inc.</td>
<td>BSGO, Inc.</td>
<td>Hail, PLLC (Partner)</td>
<td>0.89%</td>
<td>N/A</td>
<td>4.e.</td>
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<tr>
<td>Gary A. LeDonne, Morgantown, WV, USA</td>
<td>Executive in Residence, West Virginia University, John Chambers College of Business and Economics</td>
<td>Director</td>
<td>MVB Bank, Inc.</td>
<td>The LeDonne Company, LLC (Managing Member)</td>
<td>0.83%</td>
<td>N/A</td>
<td>4.f.</td>
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<td>Larry F. Mazza, Bridgeport, WV, USA</td>
<td>N/A</td>
<td>President &amp; CEO</td>
<td>President &amp; CEO, MVB Bank, Inc.</td>
<td>Football Tab, LLC (Co-Owner/Member)</td>
<td>BSGO, Inc.</td>
<td>2.69%</td>
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<td>Dr. Kelly R. Nelson, Bridgeport, WV, USA</td>
<td>Physician &amp; Coordinator of Patient Relations</td>
<td>Director</td>
<td>MVB Bank, Inc.</td>
<td>D’Nelson, LLC (Member)</td>
<td>0.54%</td>
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<td>J. Christopher Polotta, Fairmont, WV, USA</td>
<td>Producer/Agent, Bond Insurance Agency</td>
<td>Director</td>
<td>MVB Bank, Inc.</td>
<td>Bond Insurance Agency Inc (COO/Executive)</td>
<td>CAV, LLC (Managing Member)</td>
<td>1.19%</td>
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<td>Cheryl D. Spalding, Delray Beach, FL, USA</td>
<td>Retired Partner - Ernst &amp; Young</td>
<td>Director</td>
<td>MVB Bank, Inc.</td>
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<td>0.83%</td>
<td>N/A</td>
<td>4.j.</td>
<td>N/A</td>
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<td>Donald T. Robinson, Morgantown, WV, USA</td>
<td>Executive Vice President, Chief Financial Officer/Treasurer</td>
<td>Executive Vice President, MVB Bank, Inc.</td>
<td>Robinson August Investments, LLC (Member-Manage)</td>
<td>Robinson August Investments, LLC, (Member-Manage)</td>
<td>0.11%</td>
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<td>4.k.</td>
<td>N/A</td>
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