

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, 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.

Larry F. Mazza
 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. _____

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, 2019

Month / Day / Year

549300KSUQ2FUU1X2074

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

Reporter's Name, Street, and Mailing Address

MVB Financial Corp.

Legal Title of Holding Company

301 Virginia Avenue

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

Fairmont

City

WV

State

26554

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Eric L. Tichenor

Name

CFO - MVB Bank, Inc.

Title

304-367-8686

Area Code / Phone Number / Extension

304-367-8693

Area Code / FAX Number

etichenor@mvpbanking.com

E-mail Address

www.mvpbanking.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	<input checked="" type="radio"/>
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	<input type="checkbox"/>	
2. a letter justifying this request has been provided separately ...	<input type="checkbox"/>	
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."		

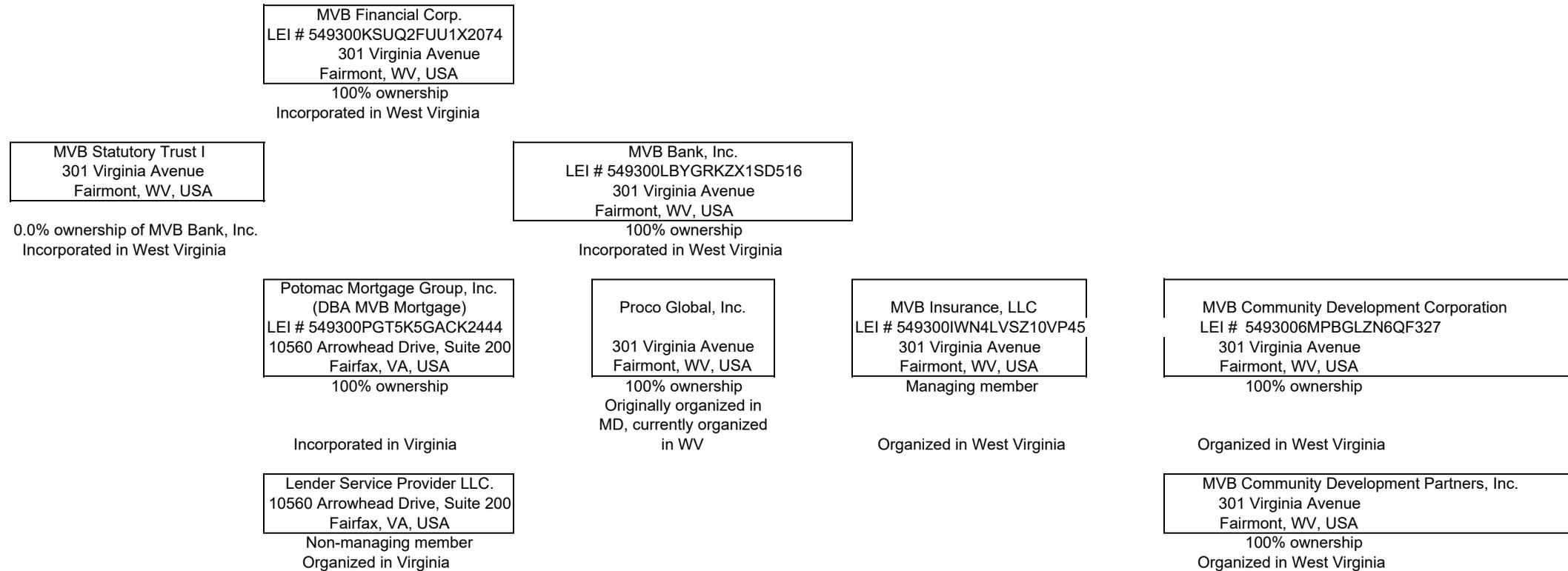
Form FR Y-6

MVB Financial Corp.
301 Virginia Avenue
Fairmont, West Virginia 26554
Fiscal Year Ending December 31, 2019

Report Item

1: The holding company prepares an annual report for its shareholders.
Copies are enclosed.

2a: Organizational Chart



2b.: Domestic Branch Listing

ok		Full Service (Head Office)	2757205	MVB BANK, INC.	301 VIRGINIA AVE	FAIRMONT	WV	26554	MARION	UNITED STATES	Not Required	Not Required	MVB BANK, INC.	2757205
ok		Full Service	5143304	LEESBURG BRANCH	106 HARRISON STREET SE, SUITE 100	LEESBURG	VA	20175	LOUDOUN	UNITED STATES	Not Required	Not Required	MVB BANK, INC.	2757205
ok		Full Service	5298370	MCLEAN BRANCH	1313 DOLLEY MADISON BOULEVARD	MCLEAN	VA	22101	FAIRFAX	UNITED STATES	Not Required	Not Required	MVB BANK, INC.	2757205
ok		Full Service	4973997	RESTON BRANCH	12100 SUNSET HILLS RD. SUITES 110 & 130	RESTON	VA	20190	FAIRFAX	UNITED STATES	Not Required	Not Required	MVB BANK, INC.	2757205
ok		Full Service	3678606	BRIDGEPORT BRANCH	1000 JOHNSON AVE	BRIDGEPORT	WV	26330	HARRISON	UNITED STATES	Not Required	Not Required	MVB BANK, INC.	2757205
ok		Full Service	3736047	CHARLES TOWN BRANCH	88 SOMERSET BOULEVARD	CHARLES TOWN	WV	25414	JEFFERSON	UNITED STATES	Not Required	Not Required	MVB BANK, INC.	2757205
ok		Full Service	4840455	CHARLESTON BRANCH	400 WASHINGTON STREET EAST	CHARLESTON	WV	25301	KANAWHA	UNITED STATES	Not Required	Not Required	MVB BANK, INC.	2757205
ok		Full Service	4457424	CLARKSBURG BRANCH	406 WEST MAIN STREET	CLARKSBURG	WV	26301	HARRISON	UNITED STATES	Not Required	Not Required	MVB BANK, INC.	2757205
ok		Full Service	4803049	TECHNOLOGY PARK	100 NASA BOULEVARD	FAIRMONT	WV	26554	MARION	UNITED STATES	Not Required	Not Required	MVB BANK, INC.	2757205
ok		Full Service	765831	INWOOD WV BRANCH	5091 GERRARD STOWN RD	INWOOD	WV	25428	BERKELEY	UNITED STATES	Not Required	Not Required	MVB BANK, INC.	2757205
ok		Full Service	4522836	EDWIN MILLER BOULEVARD BRANCH	231 AIKENS CENTER	MARTINSBURG	WV	25404	BERKELEY	UNITED STATES	Not Required	Not Required	MVB BANK, INC.	2757205
ok		Full Service	3736056	MARTINSBURG BRANCH	651 FOXCROFT AVENUE	MARTINSBURG	WV	25401	BERKELEY	UNITED STATES	Not Required	Not Required	MVB BANK, INC.	2757205
ok		Full Service	4392187	CRANBERRY SQUARE BRANCH	2400 CRANBERRY SQUARE	MORGANTOWN	WV	26508	MONONGALIA	UNITED STATES	Not Required	Not Required	MVB BANK, INC.	2757205
ok		Full Service	4497475	SABRATON BRANCH	10 STERLING DRIVE	MORGANTOWN	WV	26505	MONONGALIA	UNITED STATES	Not Required	Not Required	MVB BANK, INC.	2757205
ok		Full Service	5141056	SUNCREST	51 DONAHUE DRIVE, SUITE 115	MORGANTOWN	WV	26505	MONONGALIA	UNITED STATES	Not Required	Not Required	MVB BANK, INC.	2757205

Report item # 3

1)
EJF Capital LLC. 1,129,478 common stock
Arlington, VA. 9.46% ownership
USA

As disclosed on Scheduled 13G/A filed with the SEC on February 13, 2019, EJF Sidecar Fund, Series LLC - Series E ("EJF Sidecar Series E") is the record owner of 249,900

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

Emanuel 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

All are citizens of the USA

Second Curve Capital, LLC 631,645 common stock
Radnor, PA 5.29% ownership
USA

As disclosed on Schedule 13F 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 Thomas K. Brown disclaims beneficial ownership in the common stock reported herein except to the extent of his pecuniary interest therein.

2)
Cline Trust 625,000 shares (as of 12/31/2018)
Palm Beach Gardens, FL 5.65% ownership
USA

The following persons share voting power for 625,000 shares and 5.65% ownership:

Donald R. Holcomb
Timothy Elliott
Lesslie Ray
All are citizens of the USA

MVB Financial Corp.
Ownership of securities by Directors
31-Dec-19
Report item 4: Insiders
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

1 Name, City, State, Country	2 Principal Occupation if other than with Holding Company	3.a. Title & Position with Holding Company	3.b. Title & Position with Subsidiaries	3.c. Title & Position with Other Businesses	4.a. Percent of Voting Shares in Holding Company	4.b. Percent of Voting Shares in Subsidiaries	4.c. Names of other companies holding 25% of voting securities
David B. Alvarez Bridgeport, WV, USA	Owner/ President, Energy Transportation, LLC	Chairman	Chairman, MVB Bank, Inc. Director, MVB CDC Director, MVB Mortgage	Alvarez Farms, LLC (Member) Applied Construction Solutions, Inc. - (President) Applied Home Solutions, LLC (Member) Bear Holdings, LLC (Member) Bear Contracting (Member) Blue Onyx Properties Inc. (Shareholder) Buffalo Lake, LLC (Member) Energy Transportation, LLC (Owner & President) Enviro Energy Solutions, LLC (Member) ET 360, LLC (Member) Elite Midstream Services, Inc. (Shareholder) LIG 2 LLC (Owner) GPO Energy, LLC (Member) Park Properties, LLC (Member) Play Therapy Aviation, LLC (Member) Rich Mountain Holdings, LLC The Johnson Place, LLC (Member) The Wonder Bar, LLC (Member) WWYD, LLC (Member)	2.47%	N/A	Alvarez Farms - 25% Applied Construction Solutions, Inc. - 50% Applied Home Solutions - 30% Bear Holdings, LLC - 33.30% Energy Transportation, LLC - 100% ET 360, LLC - 50% Elite Midstream Services, Inc. - 35 % LIG - 100% GPO Energy - 50% Park Properties - 25% Play Therapy Aviation, LLC - 25% Rich Mountain Holdings, LLC - 25% Johnson Place - 50% Wonder Bar, LLC - 25.50% WWYD, LLC - 100%
James. J. Cava, Jr. Bridgeport, WV, USA	Cava & Banko, PLLC Managing Member	Director	Director, MVB Bank, Inc. Director, MVB Mortgage	Watchtower Insurance, LLC (Managing Member) Centurion, LLC (Managing Member) Cava Brothers, LLC (Managing Member) Cava & Banko, PLLC (Managing Member) Ryan Environmental, LLC (CFO & Member) Ryan Environmental Transport, LLC (CFO & Member) Integrated Document Management, LLC (Member) RICA, LLC ACR Ventures, LLC	1.44%	N/A	Watchtower Insurance, LLC - 70% Centurion, LLC - 100% Cava Brothers, LLC - 100% Cava & Banko, PLLC - 62% Ryan Environmental Transport, LLC - 40% RICA, LLC - 50% ACR Ventures, LLC - 40%
H. Edward Dean, III Fairfax, VA, USA	N/A	Director	Chief Executive Officer, MVB Mortgage	Dean Real Property, LLC (Managing Member) GLE, LLC - (Member)	1.74%	N/A	Dean Real Property, LLC -100% GLE, LLC - 100%
John W. Ebert Bridgeport, WV, USA	Owner/ President, J.W. Ebert Corporation	Director	Director, MVB Bank, Inc. Director, MVB CDC	President, J.W. Ebert Corp.	0.65%	N/A	J.W. Ebert Corp. - 66%
Daniel W. Holt Fort Collins, CO, USA	CEO, BillGO	Director	Director, MVB Bank, Inc.	BillGO (CEO) Holt PMI, LLC (Partner) FTC Homes, LLC (Partner) Ridgeview West, LLC (Partner) Loggers Lane EF, LLC (Partner) Aspen Evergreen, LLC (Partner) HGA2, LLC (Partner)	0.06%	N/A	Holt PMI, LLC - 50% FTC Homes, LLC - 50% Ridgeview West, LLC - 50% Loggers Lane EF, LLC - 50% Aspen Evergreen, LLC - 50% HGA2, LLC - 50%
Gary A. LeDonne Morgantown, WV, USA	Executive in Residence, West Virginia University John Chambers College of Business and Economics	Director	Director, MVB Bank, Inc. Director, MVB Mortgage Director, MVB CDC Director, MVB CDP	The LeDonne Company, LLC (Managing Member)	0.38%	N/A	The LeDonne Company, LLC - 80%
Larry F. Mazza Bridgeport, WV, USA	N/A	Director/ President & CEO	Director/ President & CEO, MVB Bank, Inc. Director, MVB Mortgage Director, MVB Insurance Director, MVB CDC Director, MVB CDP	Football Talk, LLC (Co-Owner/Member) BillGO (Director)	2.66%	N/A	Football Talk, LLC - 50%
Dr. Kelly R. Nelson Bridgeport, WV, USA	Physican & Coordinator of Provider Relations WVU Medicine	Director	Director, MVB Bank, Inc. Director, MVB CDC	D Nelson, LLC (Member) Advantage Occupational Medicine (Member) DK Retirement Ventures (Member)	0.54%	N/A	D Nelson, LLC - 50% Advantage Occupational Medicine - 25% DK Retirement Ventures - 50%
J. Christopher Pallotta Fairmont, WV, USA	Producer/Agent, Bond Insurance Agency	Director	Director, MVB Bank, Inc. Director, MVB Mortgage	Bond Insurance Agency Inc (CEO/Director) CAC, LLC (Managing Member) Pallotta Properties (Owner) JCM Properties (Partner)	1.10%	N/A	Bond Insurance Agency, Inc. - 33.33% CAC, LLC - 80% Pallotta Properties, LLC - 100% JCM Properties - 66.33%
Cheryl D. Spielman Delray Beach, FL, USA	Retired Partner - Ernst & Young	Director	Director, MVB Bank, Inc.	N/A	0.03%	N/A	N/A
Donald T. Robinson Morgantown, WV, USA	N/A	Executive Vice President, Chief Financial Officer/ Treasurer	Executive Vice President, MVB Bank, Inc.	Robinson August Investments, LLC (Member-Manager) Paxsanus, LLC (Member-Manager)	0.11%	N/A	Robinson August Investments, LLC - 40%