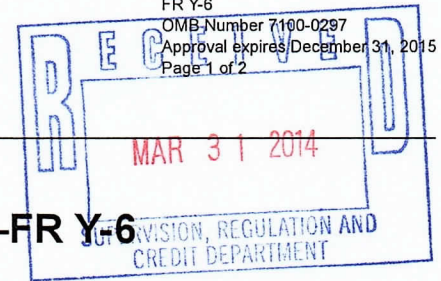


Board of Governors of the Federal Reserve System



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, Richard J. Gavegnano

Name of the Holding Company Director and Official

President and 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.

Richard J. Gavegnano

Signature of Holding Company Director and Official

March 27, 2014

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 1902651
 C.I. _____

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

December 31, 2013

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Meridian Financial Services, Inc.

Legal Title of Holding Company

67 Prospect Street

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

Peabody

MA

01960

City

State

Zip Code

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Mark L. Abbate

SVP, Treasurer & CFO

Name

Title

978-977-2220

Area Code / Phone Number / Extension

978-977-2877

Area Code / FAX Number

mabbate@ebsb.com

E-mail Address

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

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.

Meridian Interstate Bancorp, Inc.

Legal Title of Subsidiary Holding Company

67 Prospect Street

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

Peabody MA 01960
City State Zip Code

Physical location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

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)

Table of Contents

Report Item 1: Annual Report to Shareholders

- Three copies of the Annual Report will be sent upon receipt from our printer.

Report Item 2a: Organizational Structure

- See attached

Report Item 2b: Domestic Branch Listing

- See attached

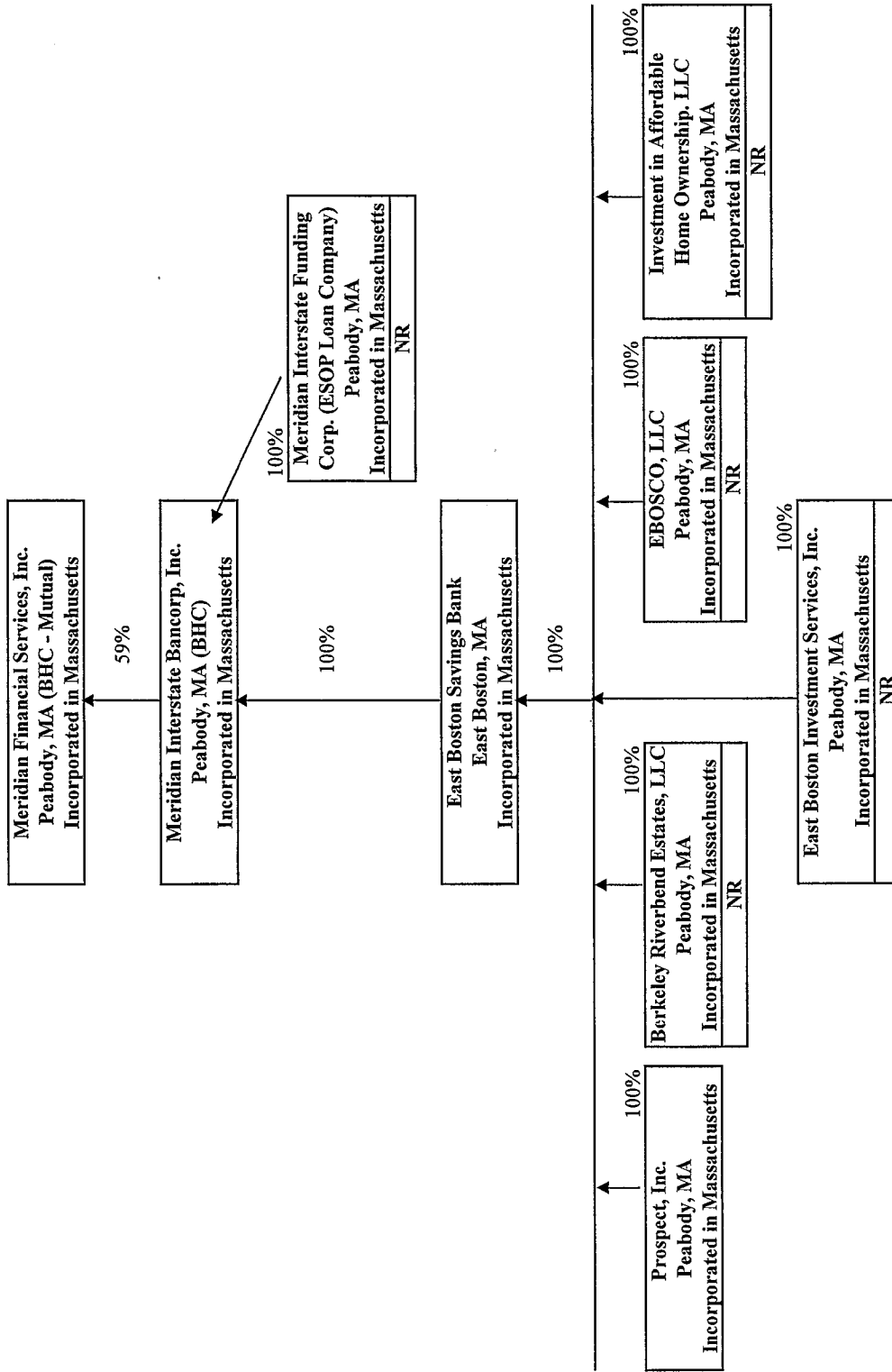
Report Item 3: Securities Holders

- See attached

Report Item 4: Insiders

- See attached

Item 2a



Results: A list of branches for your depository institution; EAST BOSTON SAVINGS BANK (ID: RSSD: 1000100).
This depository institution is held by MERIDIAN INTERSTATE BANKCORP, INC (3402472) of EAST BOSTON, MA.
The data are as of 12/31/2013. Data reflects information that was received and processed through 01/07/2014.

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 Procedures

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.

Notes:

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)	1000100	EAST BOSTON SAVINGS BANK	10 MERIDIAN STREET	BOSTON	MA	02128	SUFFOLK	UNITED STATES	Not Required	47258	0	EAST BOSTON SAVINGS BANK	1000100
OK		Full Service	4496263	BRIGHTON AVENUE BRANCH	181 BRIGHTON AVENUE	ALLSTON	MA	02134	SUFFOLK	UNITED STATES	Not Required	Not Required	0	EAST BOSTON SAVINGS BANK	1000100
OK		Full Service	4496272	CONCORD AVENUE BRANCH	70 CONCORD AVENUE	BELMONT	MA	02220	BARNSTABLE	UNITED STATES	Not Required	Not Required	2	EAST BOSTON SAVINGS BANK	1000100
OK		Full Service	18603	BENNINGTON STREET BRANCH	1 BENNINGTON STREET	BOSTON	MA	02128	SUFFOLK	UNITED STATES	290989	Not Required	2	EAST BOSTON SAVINGS BANK	1000100
OK		Full Service	944300	ORIENT HEIGHTS BRANCH	856 BENNINGTON STREET	BOSTON	MA	02118	SUFFOLK	UNITED STATES	290990	Not Required	3	EAST BOSTON SAVINGS BANK	1000100
OK		Full Service	4303987	WASHINGTON STREET BRANCH	1134 WASHINGTON STREET	BOSTON	MA	02118	SUFFOLK	UNITED STATES	520803	Not Required	24	EAST BOSTON SAVINGS BANK	1000100
OK		Full Service	4413747	MASS AVE BRANCH	2172 MASSACHUSETTS AVENUE	CAMBRIDGE	MA	02140	MIDDLESEX	UNITED STATES	Not Required	Not Required	25	EAST BOSTON SAVINGS BANK	1000100
OK		Full Service	4357690	DANVERS BRANCH	10 ELM STREET	DANVERS	MA	01923	ESSEX	UNITED STATES	526490	Not Required	25	EAST BOSTON SAVINGS BANK	1000100
OK		Full Service	3217872	GALLIVAN BOULEVARD BRANCH	489 GALLIVAN BOULEVARD	DORCHESTER	MA	02124	SUFFOLK	UNITED STATES	423059	Not Required	18	EAST BOSTON SAVINGS BANK	1000100
OK		Full Service	3624124	TALBOT AVENUE BRANCH	305 TALBOT AVENUE	DORCHESTER	MA	02124	SUFFOLK	UNITED STATES	468135	Not Required	20	EAST BOSTON SAVINGS BANK	1000100
OK		Full Service	3775711	EVERETT BRANCH	1755 REVERE BEACH PARKWAY	EVERETT	MA	02149	SUFFOLK	UNITED STATES	457524	Not Required	11	EAST BOSTON SAVINGS BANK	1000100
OK		Full Service	336071	ROXBURY-HIGHLAND MAIN OFFICE	515 CENTRE STREET	JAMAICA PLAIN	MA	02130	SUFFOLK	UNITED STATES	35395	Not Required	21	EAST BOSTON SAVINGS BANK	1000100
OK		Full Service	3778720	LYNN BRANCH	555 BROADWAY	LYNN	MA	01904	ESSEX	UNITED STATES	467332	Not Required	12	EAST BOSTON SAVINGS BANK	1000100
OK		Full Service	3778748	LYNNFIELD BRANCH	220 BROADWAY STE 401	LYNNFIELD	MA	01940	PLYMOUTH	UNITED STATES	Not Required	Not Required	14	EAST BOSTON SAVINGS BANK	1000100
OK		Full Service	3967654	MEDFORD BRANCH	410 RIVERSIDE AVENUE	MEDFORD	MA	02155	MIDDLESEX	UNITED STATES	494463	Not Required	10	EAST BOSTON SAVINGS BANK	1000100
OK		Full Service	3300569	MAIN STREET BRANCH	108 MAIN STREET	MELROSE	MA	02176	MIDDLESEX	UNITED STATES	431694	Not Required	9	EAST BOSTON SAVINGS BANK	1000100
OK		Full Service	3105326	PROSPECT STREET BRANCH	67 PROSPECT STREET	PEABODY	MA	02151	ESSEX	UNITED STATES	422696	Not Required	7	EAST BOSTON SAVINGS BANK	1000100
OK		Full Service	2373043	BROADWAY BRANCH	575 BROADWAY	REVERE	MA	02151	SUFFOLK	UNITED STATES	289692	Not Required	22	EAST BOSTON SAVINGS BANK	1000100
OK		Full Service	4261733	SQUIRE ROAD BRANCH	126 SQUIRE ROAD	REVERE	MA	02151	ESSEX	UNITED STATES	518090	Not Required	4	EAST BOSTON SAVINGS BANK	1000100
OK		Full Service	1158300	CENTRAL STREET BRANCH	320 CENTRAL STREET	SALGUS	MA	01906	ESSEX	UNITED STATES	280991	Not Required	5	EAST BOSTON SAVINGS BANK	1000100
OK		Full Service	938608	VILLAGE PARK BRANCH	317 MAIN STREET	SOMERVILLE	MA	02143	MIDDLESEX	UNITED STATES	291310	Not Required	17	EAST BOSTON SAVINGS BANK	1000100
OK		Full Service	4382625	UNION SQUARE BRANCH	37 BOW ST, UNION SQUARE	SOMERVILLE	MA	02143	MIDDLESEX	UNITED STATES	418997	Not Required	16	EAST BOSTON SAVINGS BANK	1000100
OK		Full Service	3135501	ANDREW SQUARE BRANCH	501 SOUTHAMPTON STREET	SOUTH BOSTON	MA	02127	SUFFOLK	UNITED STATES	259674	Not Required	15	EAST BOSTON SAVINGS BANK	1000100
OK		Full Service	626905	SOUTH BOSTON BRANCH	708 E BROADWAY	SOUTH BOSTON	MA	02127	SUFFOLK	UNITED STATES	35244	Not Required	13	EAST BOSTON SAVINGS BANK	1000100
OK		Full Service	1017244	WEST BROADWAY BRANCH	450 WEST BROADWAY	SOUTH BOSTON	MA	02127	SUFFOLK	UNITED STATES	481553	Not Required	23	EAST BOSTON SAVINGS BANK	1000100
OK		Full Service	3920400	WAKEFIELD BRANCH	381 MAIN STREET	WAKEFIELD	MA	01880	SUFFOLK	UNITED STATES	518081	Not Required	6	EAST BOSTON SAVINGS BANK	1000100
OK		Full Service	4361742	WEST COXBURY BRANCH	1985 CENTRE STREET	WEST COXBURY	MA	02132	SUFFOLK	UNITED STATES	289691	Not Required	6	EAST BOSTON SAVINGS BANK	1000100
OK		Full Service	2082297	WINTHROP BRANCH	15 BARTLETT ROAD	WINTHROP	MA	02152	SUFFOLK	UNITED STATES	289691	Not Required	6	EAST BOSTON SAVINGS BANK	1000100

ITEM 3
Securities Holders

MERIDIAN INTERSTATE BANCORP

Total Outstanding Shares 22,221,179

1. Meridian Financial Services Inc.
Meridian Interstate Bancorp
Peabody, MA 01960
13,164,109 # Shares Aggregate Amount Beneficially Owned (59.24%)

2. Wellington Management Company, LLP
Boston, MA 02210
1,422,642 # Shares Aggregate Amount Beneficially Owned (6.40%)

Meridian Interstate Bancorp, Inc.
Insiders
December 31, 2013

Report Item 4 Insiders

Name, City, State	Principal Occupation (if other than with Holding Company)	Title & Position (with Holding Company)	Title & Position (with subsidiaries)	Title & Position (with other business)	% of Voting Shares in Holding Company *	% of Voting Shares in Subsidiaries	List Names of other Companies if 25% or more
<i>Directors</i>							
Vincent D. Basile Stoneham, MA	Consultant	Director, Executive Secretary	Director, Clerk of EBSB Trustee, Clerk of MFS	Self-employed management consultant Essex Agricultural & Technical High School - Trustee	0.09%	n/a	n/a
Marilyn A. Censullo Peabody, MA	CPA	Director	Director of EBSB Trustee of MFS	Nafiah & Co P.C. - Partner	0.13%	n/a	n/a
Anna R. DiMaria East Boston, MA	Attorney	Director	Director of EBSB Trustee of MFS	Law Offices of Michael A. D'Avolio - Attorney at Law	0.14%	n/a	n/a
Richard F. Fernandez Revere, MA	CFO	Director	Director of EBSB Trustee of MFS	Stoughton Recycling Technologies - CFO	0.17%	n/a	n/a
Domenic A. Gambardella Danvers, MA	Retired	Director	Director of EBSB Trustee of MFS	n/a	0.22%	n/a	n/a
Richard J. Gavegnano Wenham, MA	n/a	Chairman, CEO & Director	Chairman, CEO & Trustee of MFS Chairman, CEO & Director of EBSB	n/a	1.72%	n/a	n/a
Thomas J. Gunning Norwell, MA	Executive Director	Director	n/a	Building Trades Employers Assoc. - Executive Director	0.03%	n/a	n/a
Carl A. LaGrecia Lynnfield, MA	CPA	Director	Director of EBSB Trustee of MFS	Forman, Izkowitz, Berenson & LaGrecia, P.C. - President	0.06%	n/a	n/a
Edward L. Lynch Lynn, MA	Attorney	Director	Director of EBSB Trustee of MFS	Attorney at Law - Sole Practitioner North Shore Community College - Trustee Lynn Public Library - Trustee	0.16%	n/a	n/a
Edward J. Merritt Milton, MA	n/a	Director	President, Mount Washington Bank a division of EBSB	n/a	0.06%	n/a	n/a
Gregory F. Natalecci Saugus, MA	Retired	Director	Director of EBSB Trustee of MFS	n/a	0.12%	n/a	n/a
James G. Sartori Lynnfield, MA	Retired	Director	Director of EBSB Trustee of MFS	n/a	0.22%	n/a	n/a
<i>Additional Executive Officers</i>							
Deborah J. Jackson ** Andover, MA	n/a	President & COO of Meridian Interstate Bancorp, Inc.	President & COO of EBSB	n/a	0.36%	n/a	n/a
Mark L. Abbate Barrington, RI	n/a	Sr Vice President, Treasurer & CFO of Meridian Interstate Bancorp, Inc.	Sr Vice President, Treasurer & CFO of EBSB	n/a	0.09%	n/a	n/a
John Migliozzi Reading, MA	n/a	Executive Vice President of Meridian Interstate Bancorp, Inc.	Executive Vice President of EBSB	n/a	0.16%	n/a	n/a

*Does not include participant's portion of ESOP

** In March 2014 President and COO Deborah J. Jackson passed away.
Chairman and CEO Richard J. Gavegnano has assumed the title of President and
SVP and CIO John Carroll has assumed the title of COO.