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Board of Governors of the Federal Reserve System

APR - 2 2015



Supervision, Regulation and
Credit Department

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, Jeffrey D. Jones

Name of the Holding Company Director and Official

Director and President

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

03/30/2015

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.

4647887

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

December 31, 2014

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Melrose Bancorp, Inc.

Legal Title of Holding Company

638 Main Street

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

Melrose

MA

02176

City

State

Zip Code

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Diane Indorato

CFO

Name

Title

339-293-5072

Area Code / Phone Number / Extension

781-665-2871

Area Code / FAX Number

indoratod@melrosecorp.com

E-mail Address

www.melrosecorp.com

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.

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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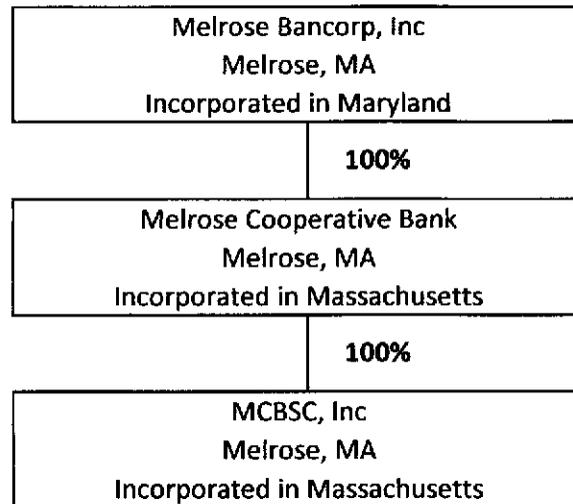
Physical location (if different from mailing address)

Form FR Y-6
Melrose Bancorp, Inc
Melrose, MA
Fiscal Year Ending December 31, 2014

Report Item

1: The bank holding company did not prepare an annual report for its securities holders and it is registered with the SEC.

2a: Organizational Chart



2b: Domestic branch listing provided to the Federal Reserve Bank

Board of Governors of the Federal Reserve System
FR Y-6 Depository Institution Branch Data Verification



Branches for Selected Institution

[Back To Head Office List](#) | [Back to Search Results](#)

A list of branches for your depository institution: MELROSE CO-OPERATIVE BANK (ID_RSSD: 338178).
 This depository institution is held by MELROSE BANCORP, INC. (4647887) of MELROSE, MA.
 The data are as of 03/31/2015.

Save a copy of this list by clicking the download button below. **When asked if you would like to open or save this file, choose the 'Save' button.** Make corrections to your saved copy and then send it to your FRB contact. See the detailed instructions (linked above) for more information.

Download List to Excel

Institutions: 1 to 1 of 1

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*
Full Service (Head Office)	338178	MELROSE CO-OPERATIVE BANK	638 MAIN STREET	MELROSE	MA	02176	MIDDLESEX	UNITED STATES	33213	0	MELROSE CO-OPERATIVE BANK	338178

*FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

**Form FR Y-6
Melrose Bancorp, Inc
Melrose, MA**

Fiscal Year Ending December 31, 2014

Report Item

3:

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2014	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 12-31-2014
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(1)(a)	(1)(b)	(1)(c)	(2)(a)	(2)(b)	(2)(c)
Name City, State, Country	Country of Citizenship or Incorporation	Number and Percentage of Each Class of Voting Securities	Name City, State, Country	Country of Citizenship or Incorporation	Number and Percentage of Each Class of Voting Securities
Melrose Cooperative Bank Employee Stock Ownership Trust Melrose, MA USA	USA	226,366 - 8% Common Stock			

Form FR Y-6
Melrose Bancorp, Inc
Melrose, MA
Fiscal Year Ending December 31, 2014

Report Item 4: Insiders

(1)(a) 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 (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) 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)
Jeffrey D. Jones Essex, MA USA	N/A	Director, President	Director, President	N/A	1%	None	N/A
Diane Indorato Wakefield, MA USA	N/A	Senior Vice President	Senior Vice President	N/A	1%	None	N/A
James Oosterman Melrose, MA USA	N/A	Vice President	Vice President	N/A	1%	None	N/A
Frank Giso III Melrose, MA USA	Attorney	Director	Director	Retired Attorney	*	None	N/A
Candy Brower Wakefield, MA USA	Certified Public Accountant	Director	Director	Principal of Johnson, O'Connor, Feron & Carucci, LLP Wakefield, MA USA	*	None	N/A
Elizabeth McNeils Melrose, MA USA	Director of Development	Director	Director	Director of Development Stoneham Theatre Stoneham, MA USA	*	None	N/A
William C. Huntress III Melrose, MA USA	Insurance Agent	Director	Director	Owner Huntress Insurance Agency, Inc Melrose, MA USA	1%	None	N/A
F. Peter Waystack Melrose, MA USA	Attorney	Director	Director	Partner Waystack & Kirby, LLC Melrose, MA USA	1%	None	N/A
Alan F. Whitney Reading, MA USA	General Contractor	Director	Director	Owner Alan Whitney Construction Company, Inc Reading, MA USA	1%	None	N/A

* - Less than 1%

