Annual Report of Holding Companies—FR Y-46

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.

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.

1. Richard J. Gavegnano
   Name of the Holding Company Director and Official
   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
03/30/15

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

RSSID ID 190265
C.I.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2014

Month / Day / Year

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

Reporters’ Name, Street, and Mailing Address

Meridian Bancorp, Inc.

67 Prospect Street

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 EVP, Treasurer & CFO

Name Title

Area Code / Phone Number / Extension

978-977-2220

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

10/2014
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
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ITEM 3
Securities Holders

MERIDIAN BANCORP INC.
Total Outstanding Shares 54,708,066

1 FMR, LLC
   Boston, MA 02210
   4,918,292 # Shares Aggregate Amount Beneficially Owned (8.99%)

2 East Boston Savings Bank
   Quincy, IL 62305
   3,603,828 # Shares Aggregate Amount Beneficially Owned (6.59%)

3 Peter B. Cannell & Co., Inc.
   New York, NY 10022
   2,953,275 # Shares Aggregate Amount Beneficially Owned (5.40%)

3 5% Owners 12.31.14