

Board of Governors of the Federal Reserve System

APR 03 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.

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

December 31, 2014

Month / Day / Year

I, **Richard J. Gavegnano**

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

Name of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

CEO

Meridian Bancorp, Inc.

Title of the Holding Company Director and Official

Legal Title of Holding Company

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.

67 Prospect Street

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

Peabody MA 01960
 City State Zip Code

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.

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

978-977-2220

Area Code / Phone Number / Extension

978-977-2877

Area Code / FAX Number

mabbate@ebsb.com

E-mail Address

[Signature]

Signature of Holding Company Director and Official

Address (URL) for the Holding Company's web page

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

*ETW
4/20/15*

For Federal Reserve Bank Use Only

RSSD ID 1902651
 C.I. _____

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

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

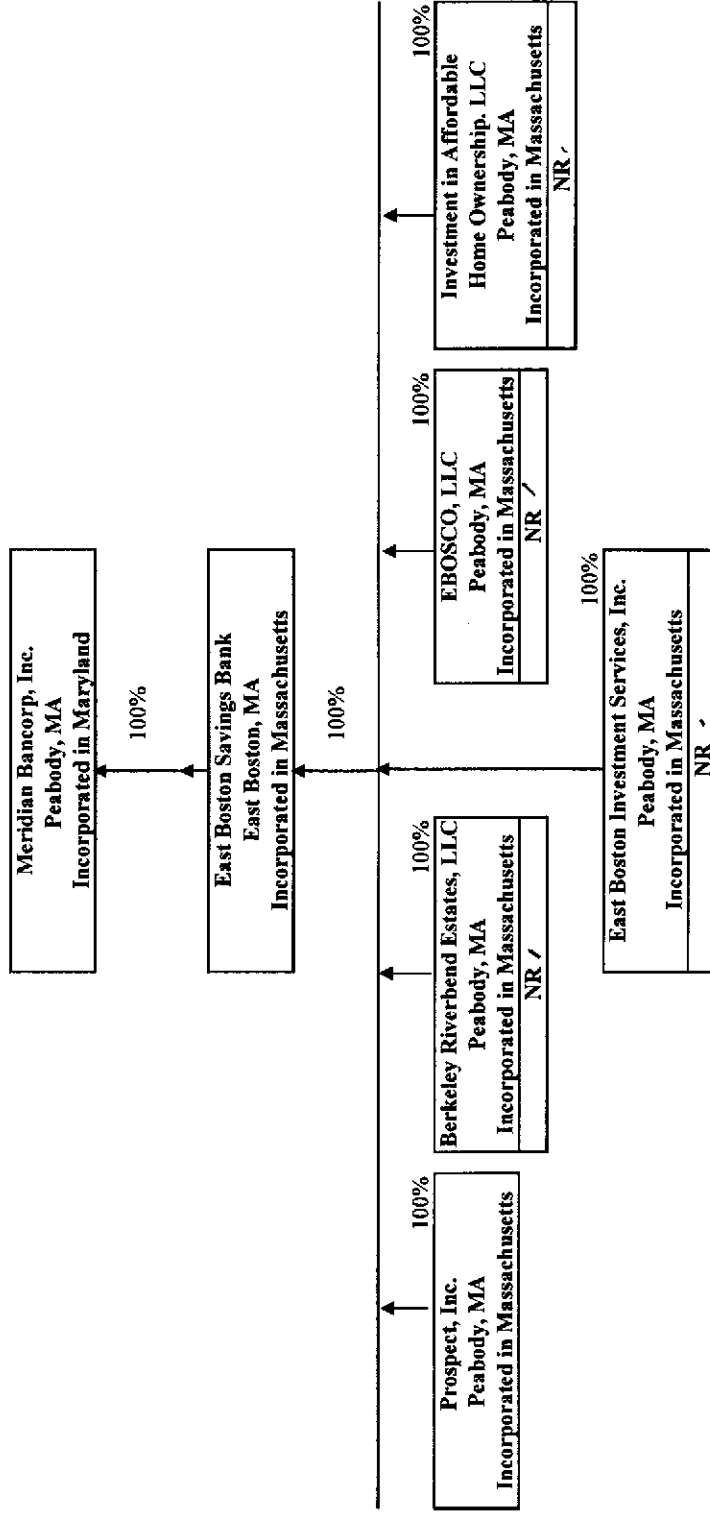
Report Item 3: Securities Holders

- See attached

Report Item 4: Insiders

- See attached

Item 2a



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Results: A list of branches for your holding company: **MERIDIAN BANKCORP, INC. (1902655) of PEABODY, MA.**
 The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

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.

Note:

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 ID_RSSD*	Branch Name	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		1000100	EAST BOSTON SAVINGS BANK		10 MERIDIAN STREET	BOSTON	MA	02128	SUFFOLK	UNITED STATES	47258	0	EAST BOSTON SAVINGS BANK	1000100	
OK		4496203	BRIGHTON AVENUE BRANCH		181 BRIGHTON AVENUE	ALLSTON	MA	02134	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		4496272	CONCORD AVENUE BRANCH		70 CONCORD AVENUE	BELMONT	MA	02120	BARNSTABLE	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		18603	BENNINGTON STREET BRANCH		1 BENNINGTON STREET	BOSTON	MA	02128	SUFFOLK	UNITED STATES	290989	3	EAST BOSTON SAVINGS BANK	1000100	
OK		94300	ORIENT HEIGHTS BRANCH		856 BENNINGTON STREET	BOSTON	MA	02118	SUFFOLK	UNITED STATES	290990	3	EAST BOSTON SAVINGS BANK	1000100	
OK		4305987	WASHINGTON STREET BRANCH		1154 WASHINGTON STREET	BOSTON	MA	02140	SUFFOLK	UNITED STATES	520893	24	EAST BOSTON SAVINGS BANK	1000100	
OK		4413747	MASS AVE BRANCH		2172 MASSACHUSETTS AVENUE	CAMBRIDGE	MA	02140	MIDDLESEX	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		4357690	DANVERS BRANCH		10101 STREET	DANVERS	MA	01923	ESSEX	UNITED STATES	526490	25	EAST BOSTON SAVINGS BANK	1000100	
OK		3217872	GALLIVAN BOULEVARD BRANCH		489 GALLIVAN BOULEVARD	DORCHESTER	MA	02124	SUFFOLK	UNITED STATES	423059	19	EAST BOSTON SAVINGS BANK	1000100	
OK		3628124	TALBOT AVENUE BRANCH		305 TALBOT AVENUE	DORCHESTER	MA	02124	SUFFOLK	UNITED STATES	468135	20	EAST BOSTON SAVINGS BANK	1000100	
OK		3778711	EVERETT BRANCH		1755 REVERE BEACH PARKWAY	EVERETT	MA	02149	SUFFOLK	UNITED STATES	457224	11	EAST BOSTON SAVINGS BANK	1000100	
OK		336071	ROXBURY-HIGHLAND MAIN OFFICE		515 CENTRE STREET	JAMAICA PLAIN	MA	02130	SUFFOLK	UNITED STATES	35395	21	EAST BOSTON SAVINGS BANK	1000100	
OK		3778720	LYNN BRANCH		335 BROADWAY	LYNN	MA	01904	ESSEX	UNITED STATES	467332	12	EAST BOSTON SAVINGS BANK	1000100	
OK		3967654	MEDFORD BRANCH		410 RIVERSIDE AVENUE	MEDFORD	MA	02155	MIDDLESEX	UNITED STATES	494463	14	EAST BOSTON SAVINGS BANK	1000100	
OK		3300569	MAIN STREET BRANCH		108 MAIN STREET	MELROSE	MA	02176	MIDDLESEX	UNITED STATES	431694	10	EAST BOSTON SAVINGS BANK	1000100	
OK		3105326	PROSPECT STREET BRANCH		67 PROSPECT STREET	PEABODY	MA	01960	ESSEX	UNITED STATES	422496	7	EAST BOSTON SAVINGS BANK	1000100	
OK		2373043	BROADWAY BRANCH		575 BROADWAY	REVERE	MA	02151	SUFFOLK	UNITED STATES	289692	9	EAST BOSTON SAVINGS BANK	1000100	
OK		4261733	SQUIRE ROAD BRANCH		126 SQUIRE ROAD	REVERE	MA	02151	SUFFOLK	UNITED STATES	518080	22	EAST BOSTON SAVINGS BANK	1000100	
OK		1158800	CENTRAL STREET BRANCH		330 CENTRAL STREET	SAUGUS	MA	01906	ESSEX	UNITED STATES	290991	4	EAST BOSTON SAVINGS BANK	1000100	
OK		988608	VILLAGE PARK BRANCH		317 MAIN STREET	SAUGUS	MA	01906	ESSEX	UNITED STATES	291310	5	EAST BOSTON SAVINGS BANK	1000100	
OK		458265	UNION SQUARE BRANCH		37 BOW ST. UNION SQUARE	SOMERVILLE	MA	02143	MIDDLESEX	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		3135501	ANDREW SQUARE BRANCH		501 SOUTHWAMPTON STREET	SOUTH BOSTON	MA	02127	SUFFOLK	UNITED STATES	418997	17	EAST BOSTON SAVINGS BANK	1000100	
OK		626905	SOUTH BOSTON BRANCH		708 E BROADWAY	SOUTH BOSTON	MA	02127	SUFFOLK	UNITED STATES	259674	16	EAST BOSTON SAVINGS BANK	1000100	
OK		1017274	WEST BROADWAY BRANCH		430 WEST BROADWAY	SOUTH BOSTON	MA	02127	SUFFOLK	UNITED STATES	35244	15	EAST BOSTON SAVINGS BANK	1000100	
OK		3924000	WAKEFIELD BRANCH		381 MAIN STREET	WAKEFIELD	MA	01880	SUFFOLK	UNITED STATES	481533	13	EAST BOSTON SAVINGS BANK	1000100	
OK		4261742	WEST ROXBURY BRANCH		1985 CENTRE STREET	WEST ROXBURY	MA	02132	SUFFOLK	UNITED STATES	518081	23	EAST BOSTON SAVINGS BANK	1000100	
OK		2082297	WINTHROP BRANCH		15 BARTLETT ROAD	WINTHROP	MA	02152	SUFFOLK	UNITED STATES	289691	6	EAST BOSTON SAVINGS BANK	1000100	

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%)

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 Stoughton, MA	Consultant	Director, Corporate Secretary	Director, Clerk of EBSB Trustee of MB	Self-employed management consultant Essex Agricultural & Technical High School - Trustee	0.11%	n/a	n/a
Marjory A. Cennullo Fenwick, MA	CPA	Director	Director of EBSB Trustee of MB	Nafith & Co P.C. - Partner	0.15%	n/a	n/a
Auna R. DiMara East Boston, MA	Attorney	Director	Director of EBSB Trustee of MB	Law Offices of Michael A. D'Avolio - Attorney at Law	0.16%	n/a	n/a
Richard F. Fernandez Rivers, MA	CFO	Director	Director of EBSB Trustee of MB	Stoughton Recycling Technologies - CFO	0.26%	n/a	n/a
✓ Dominic A. Gambaculla Topshfield, MA	Retired	Director	Director of EBSB Trustee of MB	n/a	0.26%	n/a	n/a
Richard J. Gavegnano Wenham, MA	n/a	President, CEO, Chairman, & Director	President, CEO, Chairman, & Trustee of MB President, CEO, Chairman, & Trustee of EBSB	n/a	1.89%	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 MB	Forman, Hekovitz, Berman & LaGrecia, P.C. - President	0.11%	n/a	n/a
Edward L. Lynch Lynn, MA	Attorney	Director	Director of EBSB Trustee of MB	Attorney at Law - Sole Practitioner	0.19%	n/a	n/a
Edward J. Merrill Milton, MA	n/a	Director	President, Mount Washington Bank a division of EBSB	n/a	0.10%	n/a	n/a
Gregory F. Natalucci Saugus, MA	Retired	Director	Director of EBSB Trustee of MB	n/a	0.13%	n/a	n/a
James G. Sartori Lynnfield, MA	Retired	Director	Director of EBSB Trustee of MB	n/a	0.26%	n/a	n/a
<i>Additional Executive Officers</i>							
Mark L. Abbate Barrington, RI	n/a	Executive Vice President, Treasurer & CFO of Meridian Bancorp, Inc.	Executive Vice President, Treasurer & CFO of EBSB	n/a	0.16%	n/a	n/a
John Migliorzi Roslindale, MA	n/a	Executive Vice President of Meridian Bancorp, Inc.	Executive Vice President of EBSB	n/a	0.19%	n/a	n/a
John Carroll Randolph, MA	n/a	Executive Vice President & COO of Meridian Bancorp, Inc.	Executive Vice President & COO of EBSB	n/a	0.04%	n/a	n/a
Frank Romano Beverly, MA	n/a	Executive Vice President of Meridian Bancorp, Inc.	Executive Vice President of EBSB	n/a	0.27%	n/a	n/a

*Does not include participant's portion of ESOP