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.

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, Robert M. Mahoney
Name of the Holding Company Director and Official
Director & 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

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.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2015
Month / Day / Year

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

Reporters Name, Street, and Mailing Address
BSB Bancorp, Inc.
Legal Title of Holding Company
2 Leonard Street
(Mailing Address of the Holding Company) Street / P.O. Box
Belmont MA 02478
City State Zip Code
N/A

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
John A. Citrano Treasurer & Secretary

Name Title

617-489-3128
Area Code / Phone Number / Extension
617-484-2514
Area Code / FAX Number
john.citrano@belmontsavings.com
E-mail Address
N/a

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

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget. Paperwork Reduction Project (7100-0297), Washington, DC 20503.
Annual Report of Holding Companies—FR Y-6

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I, Robert M. Mahoney
Name of the Holding Company Director and Official
Director & President
Title of the Holding Company Director and Official

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Signature of Holding Company Director and Official

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

R.S.S.D. ID
C.I.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2016

Month / Day / Year

None

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

Reporter's Name, Street, and Mailing Address
BSB Bancorp, Inc.
2 Leonard Street
Mailing Address of the Holding Company Street / P.O. Box
Belmont MA 02478
City State Zip Code

N/A

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
John A. Citrano
Name Treasurer & Secretary
Title

617-489-3128
Area Code / Phone Number / Extension
617-484-2514
Area Code / FAX Number
johncitrano@belmontsavings.com
E-mail Address

N/A

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:
☐ No

☐ 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."

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12/2015
2b. Domestic Branch List being submitted to Federal Reserve Bank via email.

Please note: Let's do not exist in the organization.

2a. Organizational chart

Visit: https://www.sec.gov/Archives/edgar-edgarinfo/edgarcompanyformtext=000152420k&w=1500

A copy of the annual report will be submitted under separate cover, please follow the link below to the SEC website.

Report Item:

Fiscal Year Ending: December 31, 2015

Belmont, MA
BSB Bancorp, Inc.
<table>
<thead>
<tr>
<th>Securities</th>
<th>Class of Voting Stock</th>
<th>Number of Voting Shares</th>
<th>Country of Incorporation</th>
<th>State or Province of Organization</th>
<th>Fiscal Year Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1% Common Stock</td>
<td>48,407,000</td>
<td>USA</td>
<td>USA</td>
<td>2015</td>
</tr>
<tr>
<td></td>
<td>6% Preferred Stock</td>
<td>696,000</td>
<td>USA</td>
<td>USA</td>
<td>2015</td>
</tr>
<tr>
<td></td>
<td>8% Preferred Stock</td>
<td>727,994</td>
<td>USA</td>
<td>USA</td>
<td>2015</td>
</tr>
</tbody>
</table>

With power to vote at least 25% of the number of shares of the class of voting stock for which the report is made, as of 2/28/2016 and February 28, 2016.