

Board of Governors of the Federal Reserve System

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Annual Report of Holding Companies—FR Y-6

Supervision, Regulation and
Credit Department

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, Barry R. Sloane
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.

[Signature]
Signature of Holding Company Director and Official
3/28/16
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 111/a88
C.I. _____

Date of Report (top-tier holding company's fiscal year-end):
12/31/15
Month / Day / Year

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

Reporter's Name, Street, and Mailing Address
Century Bancorp, Inc.
Legal Title of Holding Company

400 Mystic Avenue
(Mailing Address of the Holding Company) Street / P.O. Box
Medford MA 02155
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
William P. Hornby CFO and Treasurer
Name Title

781-393-4630
Area Code / Phone Number / Extension

781-393-4071
Area Code / FAX Number

whornby@centurybank.com
E-mail Address

www.centurybank.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

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.

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

12/31/15
 Month / Day / Year

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

Reporter's Name, Street, and Mailing Address

Century Bancorp, Inc.
 Legal Title of Holding Company

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

Medford MA 02155
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

William P. Hornby CFO and Treasurer
 Name Title

781-393-4630
 Area Code / Phone Number / Extension

781-393-4071
 Area Code / FAX Number

whornby@centurybank.com
 E-mail Address

www.centurybank.com
 Address (URL) for the Holding Company's web page

I, Barry R. Sloane
 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.

Signature of Holding Company Director and Official

3/28/16
 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. _____

Does the reporter request confidential treatment for any portion of this submission?

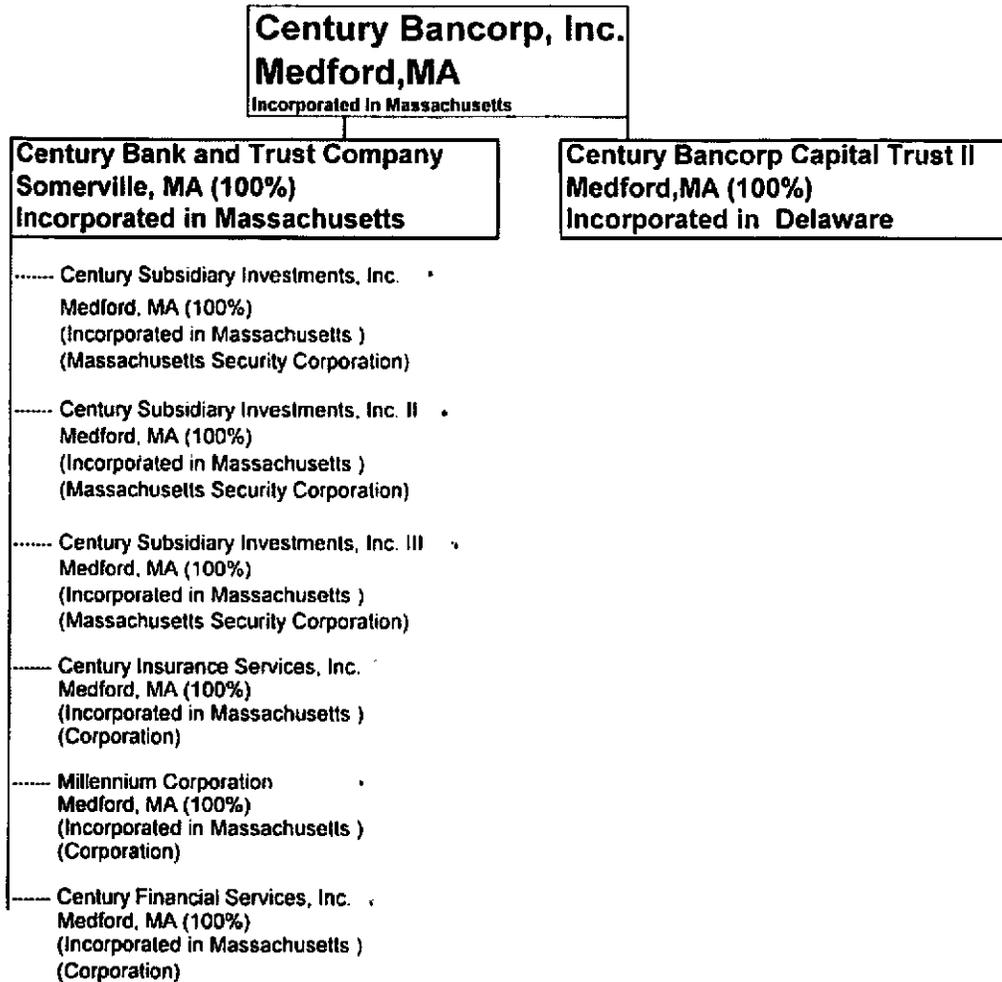
Yes Please identify the report items to which this request applies:

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

CENTURY BANCORP, INC.
FR Y -6
TABLE OF CONTENTS

	PAGE
Report Item 1a: Form 10-K filed with the Securities and Exchange Commission	1-109
Report Item 1b: Annual report included in report item 1a.	
Report Item 2a: Organization Chart	110
Report Item 2b: Domestic Branch Listing	111
Report Item 3: Securities Holders	112
Report Item 4: Insiders	113-118



LEI not applicable unless otherwise noted.

Results: A list of branches for your depository institution: CENTURY BANK AND TRUST COMPANY (ID_RSSD: 377908).
 This depository institution is held by CENTURY BANCORP, INC. (1111088) of MEDFORD, MA.
 The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

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 Procedure

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.

Branch ID	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)	377908	CENTURY BANK AND TRUST COMPANY	102 FELLSWAY WEST	SOMERVILLE	MA	02145	MIDDLESEX	UNITED STATES	13699	0	CENTURY BANK AND TRUST COMPANY	377908	
OK	Full Service	1359536	ALLSTON BRANCH	300 WESTERN AVE	ALLSTON	MA	02134	SUFFOLK	UNITED STATES	254666	9	CENTURY BANK AND TRUST COMPANY	377908	
OK	Full Service	4422217	ANDOVER BRANCH	15 ELM STREET	ANDOVER	MA	01810	ESSEX	UNITED STATES	531851	34	CENTURY BANK AND TRUST COMPANY	377908	
OK	Full Service	443207	BEVERLY BRANCH	428 RANTOUL STREET	BEVERLY	MA	01915	ESSEX	UNITED STATES	238570	12	CENTURY BANK AND TRUST COMPANY	377908	
OK	Full Service	4864992	BACK BAY BRANCH	437 BOYLSTON STREET	BOSTON	MA	02116	SUFFOLK	UNITED STATES	Not Required	Not Required	CENTURY BANK AND TRUST COMPANY	377908	
OK	Full Service	3114766	FEDERAL STREET BRANCH	24 FEDERAL STREET	BOSTON	MA	02110	SUFFOLK	UNITED STATES	365112	23	CENTURY BANK AND TRUST COMPANY	377908	
OK	Full Service	568292	NORTH END BRANCH	275 HANOVER STREET	BOSTON	MA	02113	SUFFOLK	UNITED STATES	254664	7	CENTURY BANK AND TRUST COMPANY	377908	
OK	Full Service	3771002	STATE STREET BRANCH	126 STATE STREET	BOSTON	MA	02110	SUFFOLK	UNITED STATES	443116	28	CENTURY BANK AND TRUST COMPANY	377908	
OK	Full Service	2931932	BRAINTREE BRANCH	703 GRANITE STREET	BRAINTREE	MA	02184	NORFOLK	UNITED STATES	250016	16	CENTURY BANK AND TRUST COMPANY	377908	
OK	Full Service	2990599	BROOKLINE BRANCH	1184-1186 BOYLSTON STREET	BROOKLINE	MA	02457	SUFFOLK	UNITED STATES	360990	21	CENTURY BANK AND TRUST COMPANY	377908	
OK	Full Service	4184421	COOLIDGE CORNER BRANCH	1354 BEACON STREET	BROOKLINE	MA	02445	NORFOLK	UNITED STATES	508325	32	CENTURY BANK AND TRUST COMPANY	377908	
OK	Full Service	378400	BURLINGTON BRANCH	134 CAMBRIDGE STREET	BURLINGTON	MA	01803	MIDDLESEX	UNITED STATES	250013	4	CENTURY BANK AND TRUST COMPANY	377908	
OK	Full Service	563103	CAMBRIDGE BRANCH	2309 MASSACHUSETTS AVENUE	CAMBRIDGE	MA	02140	MIDDLESEX	UNITED STATES	250011	2	CENTURY BANK AND TRUST COMPANY	377908	
OK	Full Service	4717959	CHESTNUT HILL SQUARE BRANCH	210 BOYLSTON STREET	CHESTNUT HILL	MA	02457	MIDDLESEX	UNITED STATES	Not Required	Not Required	CENTURY BANK AND TRUST COMPANY	377908	
OK	Full Service	2328762	EVERETT BRANCH	1763 REVERE BEACH PARKWAY, ROUTE 16	EVERETT	MA	02149	MIDDLESEX	UNITED STATES	250017	17	CENTURY BANK AND TRUST COMPANY	377908	
OK	Full Service	853402	CENTURY NORTH MAIN BRANCH	2 STATE STREET	LYNN	MA	01901	ESSEX	UNITED STATES	10837	10	CENTURY BANK AND TRUST COMPANY	377908	
OK	Full Service	623203	MALDEN BRANCH	140 FERRY STREET	MALDEN	MA	02148	MIDDLESEX	UNITED STATES	250010	3	CENTURY BANK AND TRUST COMPANY	377908	
OK	Full Service	3919569	FELLSWAY BRANCH	503 RIVERSIDE AVENUE, FELLSWAY PLAZA	MEDFORD	MA	02155	MIDDLESEX	UNITED STATES	473970	30	CENTURY BANK AND TRUST COMPANY	377908	
OK	Full Service	138006	MEDFORD BRANCH	400 MYSTIC AVENUE	MEDFORD	MA	02155	MIDDLESEX	UNITED STATES	250014	5	CENTURY BANK AND TRUST COMPANY	377908	
OK	Full Service	3919560	MEDFORD SQUARE BRANCH	1 SALEM STREET	MEDFORD	MA	02155	MIDDLESEX	UNITED STATES	241389	16	CENTURY BANK AND TRUST COMPANY	377908	
OK	Full Service	4422235	NEWTON CENTER BRANCH	32 LANGLEY ROAD	NEWTON CENTER	MA	02459	MIDDLESEX	UNITED STATES	Not Required	Not Required	CENTURY BANK AND TRUST COMPANY	377908	
OK	Full Service	655006	PEABODY BRANCH	17 PEABODY SQUARE	PEABODY	MA	01960	ESSEX	UNITED STATES	238571	13	CENTURY BANK AND TRUST COMPANY	377908	
OK	Full Service	173490	QUINCY BRANCH	651 HANCOCK STREET	QUINCY	MA	02170	NORFOLK	UNITED STATES	250015	15	CENTURY BANK AND TRUST COMPANY	377908	
OK	Full Service	855509	SALEM BRANCH	37 CENTRAL STREET	SALEM	MA	01970	ESSEX	UNITED STATES	238569	11	CENTURY BANK AND TRUST COMPANY	377908	
OK	Full Service	4504225	WELLESLEY BRANCH	75 CENTRAL STREET	WELLESLEY	MA	02482	NORFOLK	UNITED STATES	535042	85	CENTURY BANK AND TRUST COMPANY	377908	
OK	Full Service	4278348	WINCHESTER BRANCH	522 MAIN STREET	WINCHESTER	MA	01890	MIDDLESEX	UNITED STATES	492788	81	CENTURY BANK AND TRUST COMPANY	377908	
OK	Full Service	4784543	WOBURN BRANCH	299 WISHAWUM ROAD	WOBURN	MA	01801	MIDDLESEX	UNITED STATES	Not Required	Not Required	CENTURY BANK AND TRUST COMPANY	377908	

Report Item 3: Security holders

(1)(a) (1)(b) (1)(c) (2)(a) (2)(b) (2)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-15

(1)(a) Name & Address	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and percentage of each class of Voting Securities
Marshall M. Sloane U.S.A. Chestnut Hill, MA		1,721,841 87.53%

Shareholders 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 12-31-14

(2)(a) Name & Address	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and percentage of each class of Voting Securities
None	None	None

Report Item 4: Insiders

(1) Names & Address (City, State, Country)	(2) &(3)(c) Principal Occupation if other than with the Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) Names of other companies if 25% or more of the voting securities are held.
George R. Baldwin Weston, MA	President and CEO, Baldwin & Company	Director	Director, Century Bank and Trust Company	None	None	Baldwin & Company 100%
Stephen R. Delinsky Wellesley, MA	Attorney, Clark, Hunt, Ahearn & Embry	Director	Director, Century Bank and Trust Company	None	None	None
Marshall I. Goldman Cambridge, MA	Professor Emeritus Wellesley College	Director Emeritus	Director Emeritus Century Bank and Trust Company	1.53%	None	Midland Road Partners 25%
Russell B. Higley, Esquire Cambridge, MA	Attorney, Higley & Higley, Attorneys at Law	Director	Director, Century Bank and Trust Company	None	None	Higley & Higley, Attorneys at Law 100%
Jackie Jenkins-Scott Brookline, MA	President Wheelock College	Director	Director, Century Bank and Trust Company	None	None	None

Report Item 4: Insiders

(1) Names & Address (City, State, Country)	(2) &(3)(c) Principal Occupation if other than with the Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) Names of other companies if 25% or more of the voting securities are held.
Linda Sloane, Kay Chesnut Hill, MA	Title & Position with Other Businesses None	Director	Director, Executive Vice President, Century Bank and Trust Company Director Century Subsidiary Investments, Inc. Director Century Subsidiary Investments, Inc. II Director Century Subsidiary Investments, Inc. III Director Century Financial Services, Inc. Director Century Insurance Services, Inc. Director Millennium Corporation	3.05%	None	None
Fraser Lemley Boston, MA	Chairman & CEO Sentry Auto Group	Director	Director, Century Bank and Trust Company	None	None	Sentry Auto Group 50%
Joseph P. Mercurio Cohasset, MA	Senior Vice President Administration & Finance Quincy College	Director	Director, Century Bank and Trust Company	None	None	None
Joseph J. Senna, Esquire Winchester, MA	Attorney	Director	Director, Century Bank and Trust Company	None	None	None

Report Item 4: Insiders

(1) Names & Address (City, State, Country)	(2) &(3)(c) Principal Occupation if other than with the Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) Names of other companies if 25% or more of the voting securities are held.
Barry R. Sloane Needham, MA	None	Director President and CEO	Director, President and CEO Century Bank and Trust Company Director and President Century Subsidiary Investments, Inc. Director and President Century Subsidiary Investments, Inc. II Director and President Century Subsidiary Investments, Inc. III Director and President Century Financial Services, Inc. Director and President Century Insurance Services, Inc. Director and President Millennium Corporation Administrative Trustee Century Bancorp Capital Trust II	None	None	None

Report Item 4: Insiders

(1) Names & Address (City, State, Country)	(2) &(3)(c) Principal Occupation if other than with the Bank Holding Company Title & Position with Other Businesses	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) Names of other companies if 25% or more of the voting securities are held.
Marshall M. Sloane Chestnut Hill, MA	None	Director Chairman of the Board	Director Chairman of the Board Century Bank and Trust Company Director Century Subsidiary Investments, Inc. Director Century Subsidiary Investments, Inc. II Director Century Subsidiary Investments, Inc. III Director Century Financial Services, Inc. Director Century Insurance Services, Inc. Director Millennium Corporation Administrative Trustee Century Bancorp Capital Trust II	87.53%	None	Sloane Enterprises, LLC 100% Sloane Family Enterprises, LP 100%
George F. Swansburg Hales Location, NH	None	Director	Director, Century Bank and Trust Company Administrative Trustee Century Bancorp Capital Trust II	None	None	Soaring Heights, Inc. 50%

Report Item 4: Insiders

(1) Names & Address (City, State, Country)	(2) &(3)(c) Principal Occupation if other than with the Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) Names of other companies if 25% or more of the voting securities are held.
Jon Westling Arlington, MA	President Emeritus, Boston University	Director	Director, Century Bank and Trust Company	None	None	None
William P. Hornby North Reading, MA	None	CFO and Treasurer	CFO and Treasurer, Century Bank and Trust Company Treasurer & Director Century Subsidiary Investments, Inc. Treasurer & Director Century Subsidiary Investments, Inc. II Treasurer & Director Century Subsidiary Investments, Inc. III Treasurer & Director Century Financial Services, Inc. Treasurer & Director Century Insurance Services, Inc. Treasurer & Director Millennium Corporation Administrative Trustee Century Bancorp Capital Trust II	None	None	None
Paul A. Evangelista North Andover, MA	None	None	Executive Vice President, Century Bank and Trust Company Director Century Financial Services, Inc. Director Century Insurance Services Inc.	None	None	None

Report Item 4: Insiders

(1) Names & Address (City, State, Country)	(2) &(3)(c) Principal Occupation if other than with the Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) Names of other companies if 25% or more of the voting securities are held.
	Title & Position with Other Businesses					
Brian J. Feeney Andover, MA	None	None	Executive Vice President, Century Bank and Trust Company	None	None	None
David B. Woonton Boxford, MA	None	None	Executive Vice President, Century Bank and Trust Company	None	None	None
Rosalie A. Cunio Waltham, MA	None	Clerk	Corporate Secretary, Century Bank and Trust Company Secretary, Century Subsidiary Investments, Inc. Secretary, Century Subsidiary Investments, Inc. II Secretary, Century Subsidiary Investments, Inc. III Secretary, Century Financial Services Inc. Secretary, Century Insurance Services, Inc. Secretary, Millennium Corporation	None	None	None