

Board of Governors of the Federal Reserve System

RECEIVED

5/14/16
JF 5/26/16



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.

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

December 31, 2015

Month / Day / Year

I, John S. Hamilton

Name of the Holding Company Director and Official

President & 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

Date of Signature

2/24/16

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 3966022
C.I. _____

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

Reporter's Name, Street, and Mailing Address

Charles River Bancorp, MHC

Legal Title of Holding Company

70 Main Street

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

Medway

MA

02053

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Robert E. Leist

SVP/CFO

Name

Title

508-321-3137

Area Code / Phone Number / Extension

508-533-3850

Area Code / FAX Number

Rleist@charlesriverbank.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

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

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MAY 24 2016
Supervision, Regulation and
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Report at the close of business as of the end of fiscal year

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

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

I, John S. Hamilton
Name of the Holding Company Director and Official
President & CEO
Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address
Charles River Bancorp, MHC
Legal Title of Holding Company
70 Main Street
(Mailing Address of the Holding Company) Street / P.O. Box
Medway MA 02053
City State Zip Code

I attest that the Annual Report of Holding Companies (including 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.

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:
Robert E. Leist SVP/CFO
Name Title
508-321-3137
Area Code / Phone Number / Extension
508-533-3850
Area Code / FAX Number
Rleist@charlesriverbank.com
E-mail Address

Signature of Holding Company Director and Official
[Handwritten Signature]
Date of Signature 2/24/16

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

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
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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

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C.I. _____

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.

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.

Charles River Bancorp, Inc.

Legal Title of Subsidiary Holding Company

70 Main Street

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

Medway MA 02053
City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

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Physical Location (if different from mailing address)

FORM FRY - 6

CHARLES RIVER BANCORP, MHC

LEI-N/A

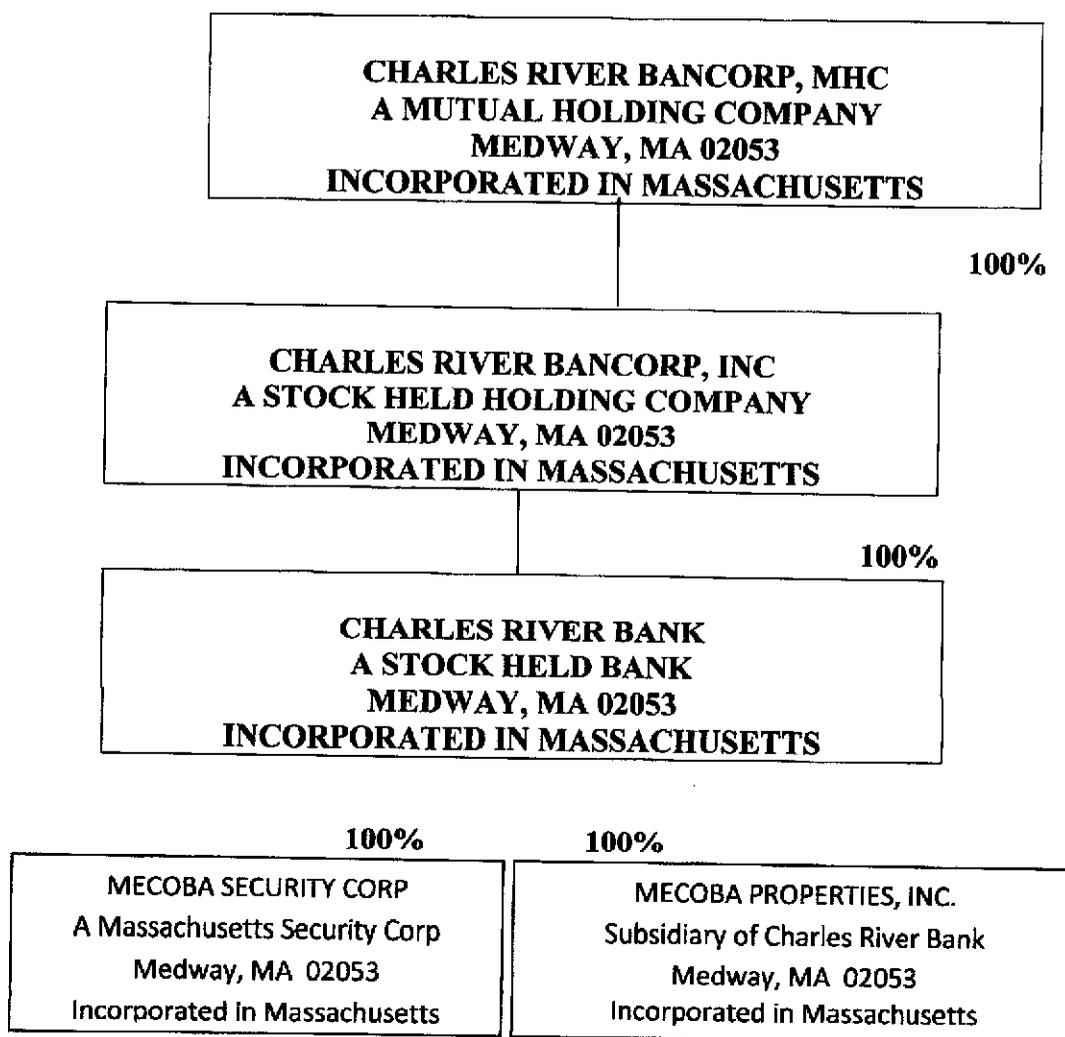
MEDWAY, MASSACHUSETTS

FISCAL YEAR ENDING DECEMBER 31, 2015

Report Item

1. The holding company prepares an annual report, two copies will be forwarded, by mid April.

2a. **ORGANIZATIONAL CHART**
Charles River Bancorp, MHC
December 31, 2015



CHARLES RIVER BANCORP, MHC

MEDWAY, MASSACHUSETTS

FISCAL YEAR ENDING DECEMBER 31, 2015

2b. No change to branch structure.

3a. Securities Holders-Mid-Tier Bank Holding Company, Medway MA USA

3b. USA

3c. 100% owned by Top Tiers

	<u>1</u>	<u>2</u>	<u>3a</u>	<u>3b</u>	<u>3c</u>	<u>4a</u>	<u>4b</u>	<u>4c</u>
4.	John S. Hamilton Mendon, MA USA		Director & President	N/A	N/A	0	0	0
	Robert E. Leist Medfield, MA USA		Treasurer & SVP	N/A	N/A	0	0	0
	Stephen J. Kenney Medway, MA USA	Attorney		N/A	Partner	0	0	0
	Peter L. Brunelli Franklin, MA USA	Insurance Agent		N/A	Owner	0	0	50% Keefe Ins. Agcy, Inc. 50% HRRP Realty Crp.
	Pia Brunelli Jarret Wareham, MA USA	College Professor		N/A	N/A	0	0	0
	Robert J. Parrella Medway, MA USA	Business Owner		N/A	Owner	0	0	33.3% Paramount Ind. Inc. 33.3% E. Parrella Co. Inc. 33.3% R.J.R. Para Corp. 25.0% PARR Four, LLC 50% PARI Real Estate 45% PARI Bowl, LLC
	Paul E. Rao Medway, MA USA	Realtor		N/A	Partner	0	0	0
	James M. Reardon Natick, MA USA	Contractor		N/A	N/A	0	0	Reardon Fam Realty Trust Cottage St. LLP Main St. LLP Earlco Trust
	Steven M. Richardson Medway, MA USA	CPA		N/A	Owner	0	0	Richardson & Co, P.C Richardson Fin. Serv. Henry M. Luke, Co J R Ins Brokerage, Inc 165 Village Street Realty Trust