

8
 10/5/16

Board of Governors of the Federal Reserve System

RECEIVED



Annual Report of Holding Companies—FR Y-6

APR 05 2016

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

N/A

I, Richard J. Gavegnano

Name of the Holding Company Director and Official

CEO

Title of the Holding Company Director and Official

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

Reporter's Name, Street, and Mailing Address

Meridian Bancorp, Inc.

Legal Title of Holding Company

67 Prospect Street

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

Peabody

MA

01960

City

State

Zip Code

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.

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:

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 of Holding Company Director and Official

3-30-16

Date of Signature

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
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID
 C.I.

190 2651

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

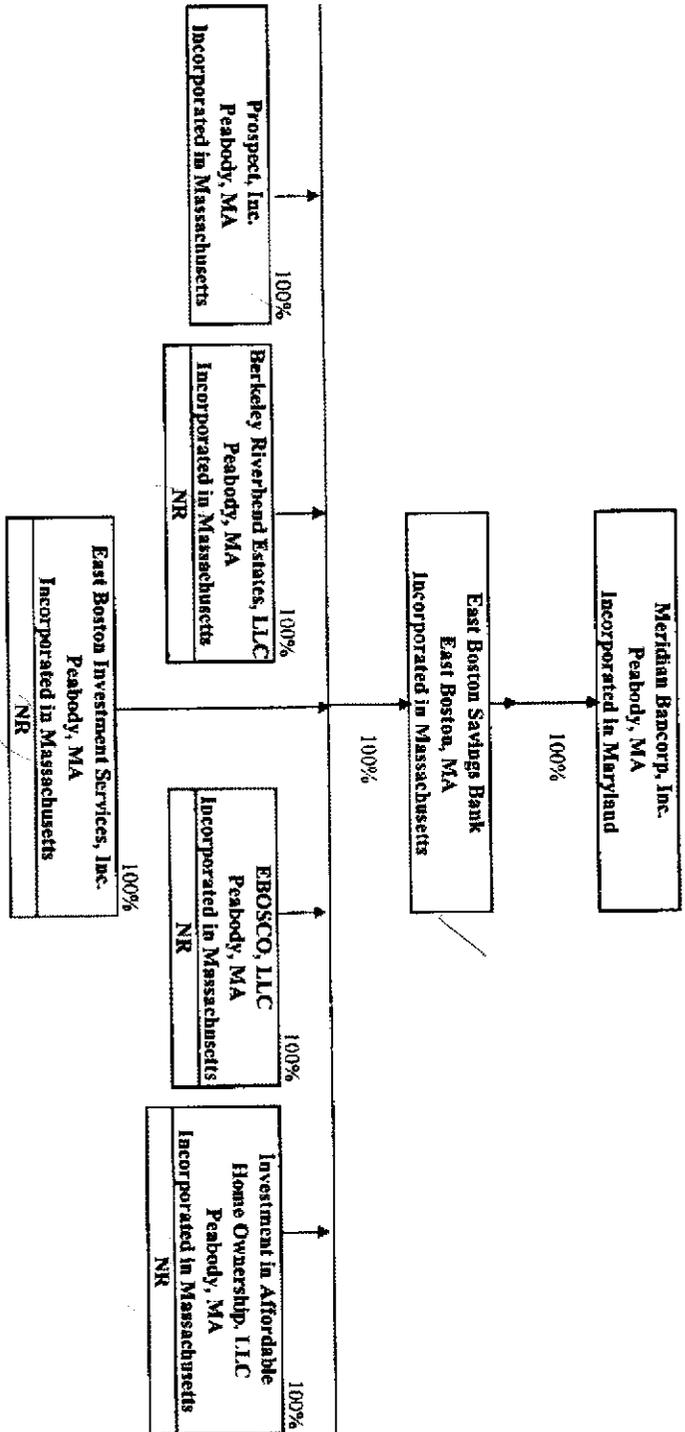
Report Item 3: Securities Holders

- See attached

Report Item 4: Insiders

- See attached

Item 2a



LEI is not applicable unless otherwise noted

Result: A list of branches for your depository institution: EAST BOSTON SAVINGS BANK (ID: 8530 - 1000100). This depository institution is held by MERIDIAN BANCORP, INC. (1302651) of PEABODY, MA. The data are as of 11/31/2015. 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.

Standardization 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, NSID columns are for reference only. Verification of these values is not required.

| Data Action | Effective Date | Branch Service Type | Branch ID, NSID* | Popular Name | Street Address | City | State | Zip Code | County | Country | FDIC UNINUM* | Office Number* | Head Office | Head Office ID, NSID* | Comments |
|-------------|----------------|----------------------------|------------------|------------------------------|---------------------------|---------------|-------|----------|------------|---------------|--------------|----------------|-----------------------------|-----------------------|----------|
| OK | | Full Service (Cash Office) | 300000 | EAST BOSTON SAVINGS BANK | 10 MERRILL AVENUE | BOSTON | MA | 02128 | SUFFOLK | UNITED STATES | 47238 | Not Required | 0 EAST BOSTON SAVINGS BANK | 1000100 | |
| OK | | Full Service | 4496263 | BRIGHTON AVENUE BRANCH | 181 BRIGHTON AVENUE | BOSTON | MA | 02134 | SUFFOLK | UNITED STATES | Not Required | Not Required | 1 EAST BOSTON SAVINGS BANK | 1000100 | |
| OK | | Full Service | 4496272 | CONCORD AVENUE BRANCH | 70 CONCORD AVENUE | BELMONT | MA | 02458 | BARNSTABLE | UNITED STATES | Not Required | Not Required | 2 EAST BOSTON SAVINGS BANK | 1000100 | |
| OK | | Full Service | 18659 | BENNINGTON STREET BRANCH | 1 BENNINGTON STREET | BOSTON | MA | 02128 | SUFFOLK | UNITED STATES | 28998 | Not Required | 3 EAST BOSTON SAVINGS BANK | 1000100 | |
| OK | | Full Service | 9443001 | ORIENT HEIGHTS BRANCH | 856 BENNINGTON STREET | BOSTON | MA | 02118 | SUFFOLK | UNITED STATES | 53883 | Not Required | 24 EAST BOSTON SAVINGS BANK | 1000100 | |
| OK | | Full Service | 4303482 | WASHINGTON STREET BRANCH | 1134 WASHINGTON STREET | BOSTON | MA | 02118 | SUFFOLK | UNITED STATES | Not Required | Not Required | EAST BOSTON SAVINGS BANK | 1000100 | |
| OK | | Full Service | 4413747 | MASST AVE BRANCH | 1050 BEACON STREET | BROOKLINE | MA | 02460 | MIDDLESEX | UNITED STATES | Not Required | Not Required | EAST BOSTON SAVINGS BANK | 1000100 | |
| OK | | Full Service | 4357690 | DANVERS BRANCH | 2172 MASSACHUSETTS AVENUE | CAMBRIDGE | MA | 02140 | ESSEX | UNITED STATES | 57859 | Not Required | 25 EAST BOSTON SAVINGS BANK | 1000100 | |
| OK | | Full Service | 3317972 | GALLUPIN BOULEVARD BRANCH | 10 ELM STREET | DANVERS | MA | 01923 | SUFFOLK | UNITED STATES | 423039 | Not Required | 28 EAST BOSTON SAVINGS BANK | 1000100 | |
| OK | | Full Service | 4905342 | MORRISSEY BOULEVARD BRANCH | 489 GALLUPIN BOULEVARD | DORCHESTER | MA | 02124 | SUFFOLK | UNITED STATES | Not Required | Not Required | 20 EAST BOSTON SAVINGS BANK | 1000100 | |
| OK | | Full Service | 9618124 | TALBOT AVENUE BRANCH | 960 MORRISSEY BLVD | DORCHESTER | MA | 02124 | SUFFOLK | UNITED STATES | 488135 | Not Required | 11 EAST BOSTON SAVINGS BANK | 1000100 | |
| OK | | Full Service | 3718711 | EVERETT BRANCH | 305 TALBOT AVENUE | EVERETT | MA | 02149 | SUFFOLK | UNITED STATES | 457324 | Not Required | 21 EAST BOSTON SAVINGS BANK | 1000100 | |
| OK | | Full Service | 336071 | ROXBURY/HIGHLAND MAIN OFFICE | 1735 REVERE BEACH PARKWAY | JAMAICA PLAIN | MA | 02130 | SUFFOLK | UNITED STATES | 35395 | Not Required | 7 EAST BOSTON SAVINGS BANK | 1000100 | |
| OK | | Full Service | 3718720 | LYNN BRANCH | 515 CENTRE STREET | LYNN | MA | 01904 | ESSEX | UNITED STATES | 467337 | Not Required | 12 EAST BOSTON SAVINGS BANK | 1000100 | |
| OK | | Full Service | 380754 | WESGOND BRANCH | 400 BURGESS AVENUE | MERIDEN | MA | 02155 | MIDDLESEX | UNITED STATES | 494463 | Not Required | 14 EAST BOSTON SAVINGS BANK | 1000100 | |
| OK | | Full Service | 390758 | MAIN STREET BRANCH | 109 MAIN STREET | MERIDEN | MA | 02126 | MIDDLESEX | UNITED STATES | 411894 | Not Required | 10 EAST BOSTON SAVINGS BANK | 1000100 | |
| OK | | Full Service | 3905328 | PERSPECT STREET BRANCH | 67 PERSPECT STREET | PEABODY | MA | 02151 | ESSEX | UNITED STATES | 427496 | Not Required | 9 EAST BOSTON SAVINGS BANK | 1000100 | |
| OK | | Full Service | 237304 | BROADWAY BRANCH | 573 BROADWAY | REVERE | MA | 02151 | SUFFOLK | UNITED STATES | 289692 | Not Required | 7 EAST BOSTON SAVINGS BANK | 1000100 | |
| OK | | Full Service | 4261733 | SQUIRE ROAD BRANCH | 320 SQUIRE ROAD | REVERE | MA | 02151 | SUFFOLK | UNITED STATES | 518983 | Not Required | 22 EAST BOSTON SAVINGS BANK | 1000100 | |
| OK | | Full Service | 1135600 | CENTRAL STREET BRANCH | 320 CENTRAL STREET | SAUGUS | MA | 02156 | ESSEX | UNITED STATES | 798981 | Not Required | 4 EAST BOSTON SAVINGS BANK | 1000100 | |
| OK | | Full Service | 938608 | VILLAGE PARK BRANCH | 317 MAIN STREET | SAUGUS | MA | 02156 | ESSEX | UNITED STATES | 293310 | Not Required | 5 EAST BOSTON SAVINGS BANK | 1000100 | |
| OK | | Full Service | 4828252 | UNION SQUARE BRANCH | 37 BOW ST, UNION SQUARE | SAVERVILLE | MA | 02149 | MIDDLESEX | UNITED STATES | Not Required | Not Required | EAST BOSTON SAVINGS BANK | 1000100 | |
| OK | | Full Service | 3135501 | ANDREW SQUARE BRANCH | 501 SOUTHAMPTON STREET | SOUTH BOSTON | MA | 02137 | SUFFOLK | UNITED STATES | 418937 | Not Required | 17 EAST BOSTON SAVINGS BANK | 1000100 | |
| OK | | Full Service | 646969 | SOUTH BOSTON BRANCH | 728 E BROADWAY | SOUTH BOSTON | MA | 02137 | SUFFOLK | UNITED STATES | 259674 | Not Required | 18 EAST BOSTON SAVINGS BANK | 1000100 | |
| OK | | Full Service | 1011228 | WEST BROADWAY BRANCH | 490 WEST BROADWAY | SOUTH BOSTON | MA | 02137 | SUFFOLK | UNITED STATES | 35744 | Not Required | 15 EAST BOSTON SAVINGS BANK | 1000100 | |
| OK | | Full Service | 3920000 | WATERFIELD BRANCH | 381 MAIN STREET | WATERFIELD | MA | 02180 | SUFFOLK | UNITED STATES | 481515 | Not Required | 13 EAST BOSTON SAVINGS BANK | 1000100 | |
| OK | | Full Service | 4261733 | WEST ROXBURY BRANCH | 1885 CENTRE STREET | WEST ROXBURY | MA | 02132 | SUFFOLK | UNITED STATES | 518031 | Not Required | 23 EAST BOSTON SAVINGS BANK | 1000100 | |
| OK | | Full Service | 2081292 | WINTHROP BRANCH | 15 BATTLET ROAD | WINTHROP | MA | 02152 | SUFFOLK | UNITED STATES | 289691 | Not Required | 6 EAST BOSTON SAVINGS BANK | 1000100 | |

**ITEM 3
Securities Holders**

MERIDIAN BANCORP INC.

Total Outstanding Shares 54,875,237

| | | | |
|---|--|-----------|--|
| 1 | FMR, LLC Boston, MA 02210 | 4,949,955 | # Shares Aggregate Amount Beneficially Owned (9.02%) |
| 2 | T. Rowe Price Associates, Inc. Quincy, IL 62305 | 3,699,670 | # Shares Aggregate Amount Beneficially Owned (6.74%) |
| 3 | East Boston Savings Bank Quincy, IL 62305 | 3,563,090 | # Shares Aggregate Amount Beneficially Owned (6.49%) |

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 | Last Name of Other Companies If 2.5% or more |
|--|--|--|---|---|--|---------------------------------------|---|
| <i>Executives</i> | | | | | | | |
| Vincent D. Beale Spartanburg, MA | Consultant | Director, Corporate Secretary | Director, Clerk of EBSB Trustee, Clerk of MB | Self-employed management consultant Essex Agricultural & Technical High School - Trustee | 0.19% | n/a | n/a |
| Marjorie A. Corbeira Peabody, MA | CFO | Director | Director of EBSB Trustee of MB | Nelson & Co P.C. - Partner | 0.25% | n/a | n/a |
| Anna R. DiVera Easton, MA | Attorney | Director | Director of EBSB Trustee of MB | Law Offices of Michael A. DiVera - Attorney at Law | 0.25% | n/a | n/a |
| Richard F. Fernandez Revere, MA | CFO | Director | Director of EBSB Trustee of MB | Shoups Recycling Technologies - CFO | 0.36% | n/a | n/a |
| Domenic A. Gambardella Topshfield, MA | Retired | Director | Director of EBSB Trustee of MB | n/a | 0.39% | n/a | n/a |
| Richard J. Gavigano Wendham, MA | n/a | President, CEO, Chairman, & Director | President, CEO, Chairman, & Trustee of MB | n/a | 2.87% | n/a | n/a |
| Thomas J. Gunning Norwell, MA | Executive Director | Director | n/a | Building Trades Employers Assoc. - Executive Director | 0.12% | n/a | n/a |
| Carl A. Lagreca Lynnfield, MA | CFO | Director | Director of EBSB Trustee of MB | Forman, Hitzkowitz, Berenson & LaGrecia, P.C. - President | 0.20% | n/a | n/a |
| Edward L. Lynch Lynn, MA | Attorney | Director | Director of EBSB Trustee of MB | Attorney at Law - Sole Practitioner | 0.28% | n/a | n/a |
| Edward J. Merritt Milton, MA | n/a | Director | Executive Vice President of EBSB | n/a | 0.20% | n/a | n/a |
| Gregory F. Nabalucci Saugus, MA | Retired | Director | Director of EBSB Trustee of MB | n/a | 0.22% | n/a | n/a |
| James G. Sarron Lynnfield, MA | Retired | Director | Director of EBSB Trustee of MB | n/a | 0.35% | n/a | n/a |
| <i>Additional Executive Officers</i> | | | | | | | |
| Mark L. Abbate Barnstable, RI | n/a | Executive Vice President, Treasurer & CFO of Meridian Bancorp, Inc. | Executive Vice President, Treasurer & CFO of EBSB | n/a | 0.27% | n/a | n/a |
| John Migliozzi Revere, 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 | 0.14% | n/a | n/a |
| Frank Romano Beverly, MA | n/a | Executive Vice President of Meridian Bancorp, Inc. | Executive Vice President of EBSB | n/a | 0.38% | n/a | n/a |

*Does not include participant's portion of ESOP