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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 610, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). 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. If the holding company is an ESOP/ESOT formed as a corporation or an LLC, see the General Instructions for the authorized individual who 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 containing 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 39293791
C.I. 

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate 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.

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

December 31, 2016
Month / Day / Year

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

Reporters' Name, Street, and Mailing Address

RBB 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

Is confidential treatment requested for any portion of this report submission?

0=No 1=Yes

In accordance with the General Instructions for this report (check only one),

1. a letter justifying this request is being provided along with the report

2. a letter justifying this request has been provided separately

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Public reporting burden for this information collection is estimated to vary from 1.3 to 161 hours per response, with an average of 5.59 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.

12/2016
BSB Bancorp, Inc.
Belmont, MA
Fiscal Year ending December 31, 2016

Report Item:

1: The bank holding company is registered with the SEC and it prepares an annual report for its securities holders. A copy of the annual report will be submitted under separate cover, please follow the link below to the SEC website.
https://www.sec.gov/Archives/edgar/data/1522420/000119312517078849/d331223d10k.htm

2a: Organizational chart

Please note: LEI's do not exist in the organization, except for Belmont Savings Bank.

2b: Domestic branch listing submitted to Federal Reserve Bank via email.
**Preparation and Verification Steps**

1. In the Date 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 opened 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 a saving bank, use your institution name, city and state in the subject line of the e-mail.

**Notes**

To satisfy the FR Y-9C reporting requirements, you must also submit FR Y-9C Owenville Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.

The FR Y-9C report may be submitted in a hardcopy format or via the FR Y-9C Online application - [https://y9cdata.federalreserve.gov](https://y9cdata.federalreserve.gov)

*For UNBIN, Office Number, and IDในฐานבר columns are for reference only. Verification of these values is not required.*

<table>
<thead>
<tr>
<th>Date Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_9C®</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>ICC Minimum*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_9C®</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>2442607</td>
<td>Full Service (Head Office)</td>
<td>2442607</td>
<td>BELMONT SAVINGS BANK</td>
<td>2 LEONARD STREET</td>
<td>BELMONT</td>
<td>MA</td>
<td>01772</td>
<td>Middlesex</td>
<td>United States</td>
<td>12600</td>
<td>6</td>
<td>BELMONT SAVINGS BANK</td>
<td>348237</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>3175412</td>
<td>Full Service</td>
<td>3175412</td>
<td>BELMONT BRANCH</td>
<td>277 TRAPEDO ROAD</td>
<td>BELMONT</td>
<td>MA</td>
<td>01772</td>
<td>Middlesex</td>
<td>United States</td>
<td>12600</td>
<td>2</td>
<td>BELMONT SAVINGS BANK</td>
<td>348237</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>4754700</td>
<td>Electronic Banking</td>
<td>4754700</td>
<td>ONLINE ACCOUNT OPENING BRANCH</td>
<td>270 CONCORD AVENUE</td>
<td>BELMONT</td>
<td>MA</td>
<td>01772</td>
<td>Middlesex</td>
<td>United States</td>
<td>12600</td>
<td>2</td>
<td>BELMONT SAVINGS BANK</td>
<td>348237</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>4121612</td>
<td>Full Service</td>
<td>4121612</td>
<td>CAMBRIDGE MARKET</td>
<td>1700 MASSACHUSETTS AVE</td>
<td>CAMBRIDGE</td>
<td>MA</td>
<td>02138</td>
<td>Middlesex</td>
<td>United States</td>
<td>12600</td>
<td>27</td>
<td>BELMONT SAVINGS BANK</td>
<td>348237</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>4121285</td>
<td>Full Service</td>
<td>4121285</td>
<td>NEWTOWN SHIAH'S</td>
<td>23 AUSTIN ST</td>
<td>NEWTON</td>
<td>MA</td>
<td>02461</td>
<td>Middlesex</td>
<td>United States</td>
<td>12600</td>
<td>27</td>
<td>BELMONT SAVINGS BANK</td>
<td>348237</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>4000920</td>
<td>Full Service</td>
<td>4000920</td>
<td>BANCROFT WALTHAM</td>
<td>3000 BANCROFT ST</td>
<td>WALTHAM</td>
<td>MA</td>
<td>02455</td>
<td>Middlesex</td>
<td>United States</td>
<td>12600</td>
<td>27</td>
<td>BELMONT SAVINGS BANK</td>
<td>348237</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>3861235</td>
<td>Full Service</td>
<td>3861235</td>
<td>WATERFORD PLAZA BRANCH</td>
<td>3300 BANCROFT ST</td>
<td>WALTHAM</td>
<td>MA</td>
<td>02455</td>
<td>Middlesex</td>
<td>United States</td>
<td>12600</td>
<td>27</td>
<td>BELMONT SAVINGS BANK</td>
<td>348237</td>
<td></td>
</tr>
</tbody>
</table>
Report Item 3: Securities holders
(1)(a)(b)(c) and (2)(a)(b)(c)

<table>
<thead>
<tr>
<th>Name, City, State, Country</th>
<th>Country of Citizenship or Incorporation</th>
<th>Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Funds Company, LLC, Chicago, IL, USA</td>
<td>USA</td>
<td>760,824 - 8.38% Common Stock</td>
</tr>
<tr>
<td>Wellington Management Group, LLP, Boston, MA, USA</td>
<td>USA</td>
<td>541,959 - 5.94% Common Stock</td>
</tr>
</tbody>
</table>

Securities holders 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 12/31/2016.
## Form 4

**BWB Bancorp, Inc.**

**Fiscal Year Ending December 31, 2006**

**Report Date:** December 31, 2006

### Insiders

<table>
<thead>
<tr>
<th>Name, City, State, Zip</th>
<th>Title &amp; Position with Bank Holding Company</th>
<th>Title &amp; Position with Subsidiary Bank (if any)</th>
<th>Principal Occupation or Other Business</th>
<th>Percentage of Voting Shares in Bank Holding Company</th>
<th>Percentage of Voting Shares in Subsidiary Banks (if any)</th>
</tr>
</thead>
<tbody>
<tr>
<td>John A. Barone, MA, USA</td>
<td>Director, Bankcorp, Inc.</td>
<td>President, Barone Financial, Inc.</td>
<td>Independent Insurance Broker</td>
<td>0.33%</td>
<td>N/A</td>
</tr>
<tr>
<td>Nick A. Cirone, MA, USA</td>
<td>EVP &amp; COO, Bankcorp, Inc.</td>
<td>EVP &amp; COO, Bankcorp, Inc.</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Christopher D. Desch, MA, USA</td>
<td>EVP, Consumer Lending, Bankcorp, Inc.</td>
<td>EVP, Consumer Lending, Bankcorp, Inc.</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>J. Warner Ford, MA, USA</td>
<td>Director, Bankcorp, Inc.</td>
<td>Director, Bankcorp, Inc.</td>
<td>Private Investor, Ford</td>
<td>8.17%</td>
<td>Albany Bancorp, Inc.</td>
</tr>
<tr>
<td>Richard J. Fongaro, MA, USA</td>
<td>Certified Public Accountant</td>
<td>Director, Bankcorp, Inc.</td>
<td>Certified Public Accountant</td>
<td>0.43%</td>
<td>N/A</td>
</tr>
<tr>
<td>John M. Gallet, MA, USA</td>
<td>Attorney</td>
<td>Director, Bankcorp, Inc.</td>
<td>Attorney, Gallet &amp; Associates</td>
<td>0.9%</td>
<td>N/A</td>
</tr>
<tr>
<td>John A. Groene, MA, USA</td>
<td>Treasurer</td>
<td>President, Groene &amp; Associates</td>
<td>Treasurer, Groene &amp; Associates</td>
<td>3.67%</td>
<td>N/A</td>
</tr>
<tr>
<td>Donald A. Laemmle, P. Aragon, MA, USA</td>
<td>EVP Commercial Real Estate Lending, Bankcorp, Inc.</td>
<td>EVP Commercial Real Estate Lending, Bankcorp, Inc.</td>
<td>N/A</td>
<td>0.35%</td>
<td>N/A</td>
</tr>
<tr>
<td>Robert W. Mahoney, MA, USA</td>
<td>President &amp; CEO, Bankcorp, Inc.</td>
<td>President &amp; CEO, Bankcorp, Inc.</td>
<td>President &amp; CEO, Bankcorp, Inc.</td>
<td>4.21%</td>
<td>CalBank, Inc. (55.60%)</td>
</tr>
<tr>
<td>Robert J. Montgomery, MA, USA</td>
<td>Attorney</td>
<td>Chairman of the Board &amp; Director, Bankcorp, Inc.</td>
<td>Attorney, Montgomery &amp; Associates</td>
<td>1.60%</td>
<td>N/A</td>
</tr>
<tr>
<td>Name</td>
<td>State</td>
<td>Home City, State, Country</td>
<td>Title &amp; Position with Bank Holding Company</td>
<td>Title &amp; Position with Subsidiary (Indicate name of Subsidiary)</td>
<td>Title &amp; Position with Other Businesses (Indicate name of Other Businesses)</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>-------</td>
<td>-------------------------------</td>
<td>---------------------------------------------</td>
<td>-------------------------------------------------</td>
<td>------------------------------------------------</td>
</tr>
<tr>
<td>Hal S. Tank</td>
<td>MA</td>
<td>MA</td>
<td>EVP &amp; COO, BSB Bancorp, Inc.</td>
<td>EVP &amp; COO, First Savings Bank</td>
<td>Trustee, Beneficent Foundation, First Savings Bank</td>
</tr>
<tr>
<td>Jake L. Whitman</td>
<td>MD</td>
<td>MD</td>
<td>President</td>
<td>President</td>
<td>President</td>
</tr>
<tr>
<td>Paul E. Parry</td>
<td>VA</td>
<td>VA</td>
<td>Director</td>
<td>Director</td>
<td>Director</td>
</tr>
</tbody>
</table>