

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies **FR Y-6**

RECEIVED
 MAR 31 2017
 Supervision, Regulation and Credit Department
 STW 1/28/17
 5/9/17

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, 618, 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.

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.

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 is an LLC, see the General Instructions for the authorized individual who must sign the report.

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

I certify 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
3/16/17
 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 3966022
 C.I. _____

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2016
 Month / Day / Year
N/A
 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 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

Is confidential treatment requested for any portion of this report submission? No 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."

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)

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City State Zip Code

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City State Zip Code

Physical Location (if different from mailing address)

FORM FRY - 6

CHARLES RIVER BANCORP, MHC

LEI-N/A

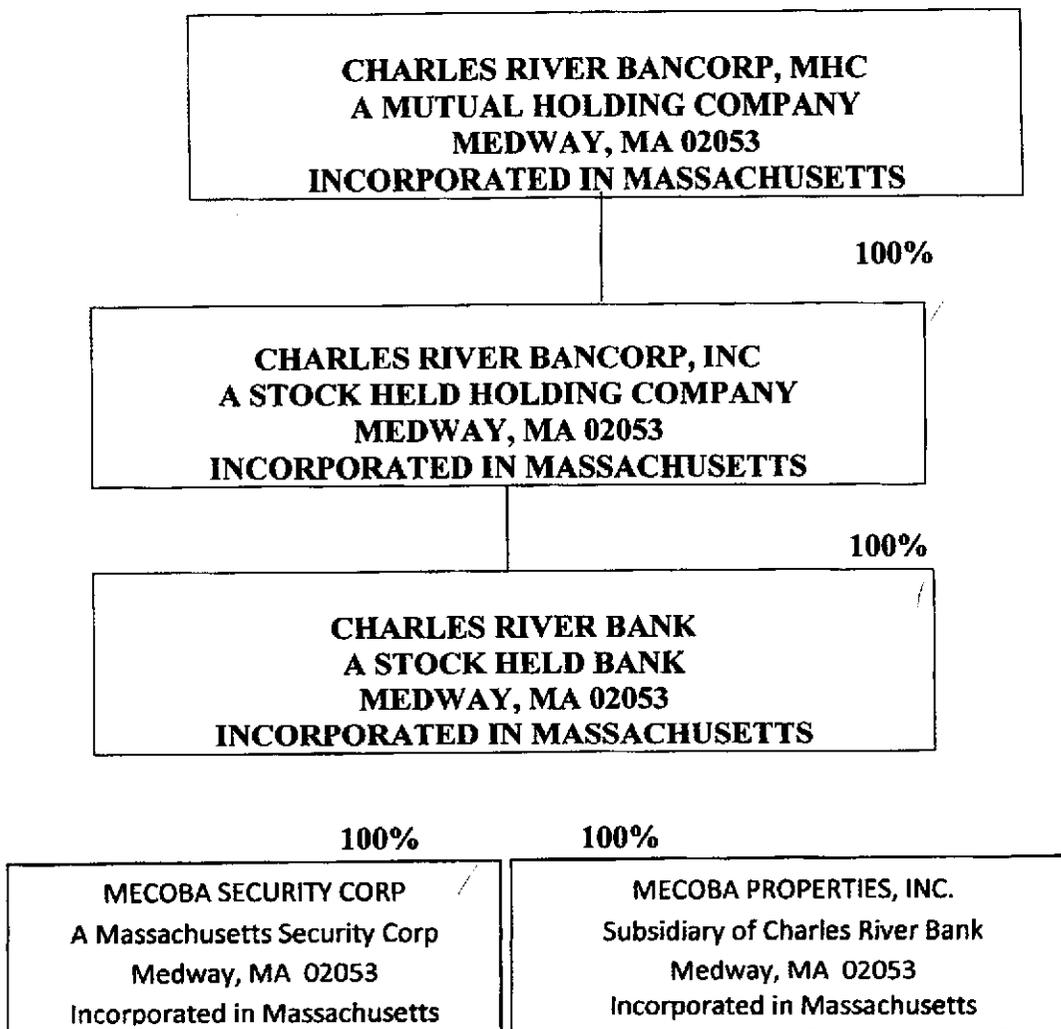
MEDWAY, MASSACHUSETTS

FISCAL YEAR ENDING DECEMBER 31, 2016

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, 2016





LOCATIONS

[list](#) [map](#)

Filter items...

Medway (Corporate Office)

70 Main Street
Medway, MA 02053

Bellingham

2 South Maple Street
Bellingham, MA 02019

Mendon

1 Hastings Street
Mendon, MA 01756

[Access Full Site](#)

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Member FDIC | Equal Housing Lender

CHARLES RIVER BANCORP, MHC
Charles River Bancorp Inc.
 LEI- N/A

MEDWAY, MASSACHUSETTS

FISCAL YEAR ENDING DECEMBER 31, 2016

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

	1	2	3a	3b	3c	4a	4b	4c
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 Reardon Cottage St. LP 89Main St. LP 189 Brown Street, LLC
	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 Malloy Ins. Agency, Inc. Brown Street LLC-189 Brown Street