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), 502, 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.

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, James W. Blake
Name of the Holding Company Director and Official
Chief Executive Officer
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

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

RS8D ID 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)

HarborOne Mutual Bancshares
Legal Title of Holding Company
770 Oak Street
(Mailing Address of the Holding Company) Street / P.O. Box
Brookton MA 02301
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Eileen Mosher
Finance Reporting Manager
Name Title
508-895-1339
Area Code / Phone Number / Extension
508-521-2470
Area Code / FAX Number
emosher@harborone.com
E-mail Address
https://www.harborone.com
Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? ☐ 0 =No ☑ 1 =Yes 0

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 101 hours per response, with an average of 5.50 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 20030. 12/2016
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)); 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.

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I, James W. Blake

Name of the Holding Company Director and Official

Chief Executive Officer

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.

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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

C.I.

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

HarborOne Mutual Bancshares

Legal Title of Holding Company

770 Oak Street

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

Brockton MA 02301

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Eileen Mosher

Finance Reporting Manager

Name Title

508-895-1339 Area Code / Phone Number / Extension

508-521-2470 Area Code / FAX Number

emosher@harborone.com E-mail Address

https://www.harborone.com Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? ....... 0

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 ....... 0

2. a letter justifying this request has been provided separately. ....... 0

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 101 hours per response, with an average of 5.50 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.

<table>
<thead>
<tr>
<th>HarborOne Bancorp, Inc.</th>
<th>Legal Title of Subsidiary Holding Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>770 Oak Street</td>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
</tr>
<tr>
<td>Brockton MA 02301</td>
<td>City State Zip Code</td>
</tr>
<tr>
<td>Physical Location (if different from mailing address)</td>
<td></td>
</tr>
</tbody>
</table>

| Legal Title of Subsidiary Holding Company |
| (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box |
| 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 |
| Physical Location (if different from mailing address) |

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| Legal Title of Subsidiary Holding Company |
| (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box |
| City State Zip Code |
| Physical Location (if different from mailing address) |

12/2012
<table>
<thead>
<tr>
<th>V/N</th>
<th>V/N</th>
<th>V/N</th>
<th>V/N</th>
<th>V/N</th>
<th>V/N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Security</td>
<td>Each Class of Voting Number and Percentage of</td>
<td>Country</td>
<td>City, State</td>
<td>Name</td>
<td>V/N</td>
</tr>
<tr>
<td>(q)(z)</td>
<td>(e)(z)</td>
<td>(q)(t)</td>
<td>(e)(t)</td>
<td>(q)(t)</td>
<td>(e)(t)</td>
</tr>
</tbody>
</table>

Vote as of Fiscal Year Ending 12-31-2017

Current Securities Holders with Ownership Control or Holdings of 5% or More with Power to Vote

Report Item 3: Securities Holders

Fiscal Year Ending December 31, 2016

Handout/Annual Report
<table>
<thead>
<tr>
<th>Securities</th>
<th>N/A</th>
<th>N/A</th>
<th>17/28/1094 - 93.5% Common Stock</th>
<th>USA</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/A</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Note:**
- Securities holders with ownership, control, or holdings of 5% or more with power to vote as of fiscal year ending 12/31/2017.
- Securities holders not listed in (1)(c)(6) through (1)(e)(6) that held ownership, control, or holdings of 5% or more.

**Report Form:** 3. Securities holders

**Hampshire Bancorp, Inc.**

**From:** FY 2016

**Stock:**

- With power to vote during the fiscal year ending 12/31/2017.
<table>
<thead>
<tr>
<th>Date</th>
<th>Vendor</th>
<th>Order Type</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/30/2019</td>
<td>ABC Company</td>
<td>Wholesale</td>
<td>Shipped</td>
</tr>
<tr>
<td>1/10/2020</td>
<td>XYZ Corporation</td>
<td>Retail</td>
<td>Delivered</td>
</tr>
<tr>
<td>2/15/2020</td>
<td>DEF Enterprises</td>
<td>Custom</td>
<td>In-Process</td>
</tr>
</tbody>
</table>

*Note: Details of addresses and additional information are not included in this snippet.*