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FR Y-6 OMB Number 7100-0297 Approval expires September 30, 2018 Page 1 of 2

Board of Governors of the Federal Reserve System

Supervision, Regulation and Credit Department



Annual Report of Holding Companies—FR Y-6

592, 1-

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.

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 RSSD ID

Date of Report (top-tier holding company's fiscal year-end): December 31, 2016 Month / Day / Year Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code) Reporter's 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 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 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

2. a letter justifying this request has been provided

as "confidential."

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

separately.....

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.

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FR Y-6 OMB Number 7100-0297 Approval expires September 30, 2018 Page 1 of 2

Board of Governors of the Federal Reserve System

Supervision, Regulation and Credit Department



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.

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

RSSD ID
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 (to	p-tier holding compar	ny's fiscal year-end):
December 31,	2016	
Month / Day / Year		
N/A		
Reporter's Legal Entity I	dentifier (LEI) (20-Characte	er LEI Code)
Reporter's Name, S	Street, and Mailing Ad	ddress
HarborOne Mutu		
Legal Title of Holding Co	ompany	
770 Oak Street		
	Holding Company) Street /	P.O. Box
Brockton	MA	02301
City	State	Zip Code
		port should be directed:
Person to whom qu Eileen Mosher	uestions about this re Finar	port should be directed:
Person to whom qu Eileen Mosher Name	uestions about this re	port should be directed:
Person to whom qu Eileen Mosher	uestions about this re Finar	port should be directed:
Person to whom qu Eileen Mosher Name 508-895-1339	uestions about this re Finar	port should be directed:
Person to whom qu Eileen Mosher Name 508-895-1339 Area Code / Phone Num	uestions about this re Finar Title	port should be directed:
Person to whom quelleen Mosher Name 508-895-1339 Area Code / Phone Num 508-521-2470 Area Code / FAX Number	uestions about this re Finar Title	port should be directed:
Person to whom qu Eileen Mosher Name 508-895-1339 Area Code / Phone Num 508-521-2470	uestions about this re Finar Title	port should be directed:
Person to whom quelleen Mosher Name 508-895-1339 Area Code / Phone Num 508-521-2470 Area Code / FAX Number emosher@harbo	uestions about this re Finar Title aber / Extension er rone.com	port should be directed:
Person to whom quelleen Mosher Name 508-895-1339 Area Code / Phone Num 508-521-2470 Area Code / FAX Number emosher@harbo E-mail Address https://www.harb	uestions about this re Finar Title aber / Extension er rone.com	port should be directed: nce Reporting Manage
Person to whom quelleen Mosher Name 508-895-1339 Area Code / Phone Num 508-521-2470 Area Code / FAX Numbe emosher@harbo E-mail Address https://www.harb Address (URL) for the H	uestions about this re Finar Title aber / Extension er rone.com orone.com lolding Company's web page	port should be directed: nce Reporting Manage
Person to whom quelleen Mosher Name 508-895-1339 Area Code / Phone Num 508-521-2470 Area Code / FAX Numbe emosher@harbo E-mail Address https://www.harb Address (URL) for the H	uestions about this re Finar Title aber / Extension er rone.com	port should be directed: nce Reporting Manage nee
Person to whom quelleen Mosher Name 508-895-1339 Area Code / Phone Num 508-521-2470 Area Code / FAX Numbe emosher@harbo E-mail Address https://www.harb Address (URL) for the H	uestions about this re Finar Title aber / Extension er rone.com orone.com olding Company's web page atment requested for a	port should be directed: nce Reporting Manage pe ny portion 0=No 1=Yes 0
Person to whom quelleen Mosher Name 508-895-1339 Area Code / Phone Num 508-521-2470 Area Code / FAX Number emosher@harbo E-mail Address https://www.harb Address (URL) for the H	uestions about this re Finar Title aber / Extension er rone.com orone.com olding Company's web pag atment requested for an mission?	port should be directed: nce Reporting Manage pe ny portion 0=No 1=Yes 0 ons for this report
Person to whom quelleen Mosher Name 508-895-1339 Area Code / Phone Num 508-521-2470 Area Code / FAX Number emosher@harbo E-mail Address https://www.harb Address (URL) for the H	uestions about this re Finar Title aber / Extension or rone.com olding Company's web page atment requested for a mission?	port should be directed: nce Reporting Manage ny portion 0=No 1=Yes 0 ons for this report

separately.....

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

as "confidential."

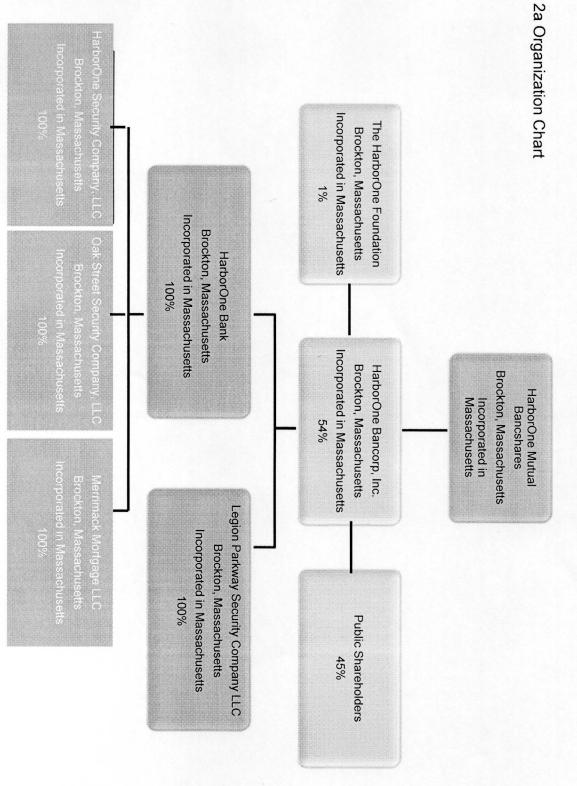
Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments 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 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.

HarborOne Banco	orp, Inc.				
Legal Title of Subsidiary F			Legal Title of Subsidi	ary Holding Company	
770 Oak Street					
(Mailing Address of the Si	ubsidiary Holding Company) Street / P.O. Box	(Mailing Address of the	ne Subsidiary Holding Company)	Street / P.O. Box
Brockton	MA	02301			
City	State	Zip Code	City	State	Zip Code
Physical Location (if differ	rent from mailing address)		Physical Location (if	different from mailing address)	
Legal Title of Subsidiary F	Holding Company		Legal Title of Subsidi	ary Holding Company	
(Mailing Address of the St	ubsidiary Holding Company) Street / P.O. Box	(Mailing Address of th	ne Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if differ	ent from mailing address)		Physical Location (if	different from mailing address)	
Legal Title of Subsidiary F	Holding Company		Legal Title of Subsidi	ary Holding Company	
(Mailing Address of the So	ubsidiary Holding Company) Street / P.O. Box	(Mailing Address of th	ne Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if differ	rent from mailing address)		Physical Location (if	different from mailing address)	
Legal Title of Subsidiary H	Holding Company		Legal Title of Subsidi	ary Holding Company	
(Mailing Address of the Si	ubsidiary Holding Company) Street / P.O. Box	(Mailing Address of th	ne Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if differ	rent from mailing address)		Physical Location (if	different from mailing address)	

FORM FR Y-6 HarborOne Mutual Bancshares Brockton, Massachusetts Fiscal Year Ending December 31, 2016



Results: A list of branches for your depository institution: HARBORONE BANK (ID_RSSD: 40499).

This depository institution is held by HARBORONE MUTUAL BANCSHARES (4973362) of BROCKTON, MA. The data are as of 12/31/2016. Data reflects information that was received and processed through 01/10/2017.

Reconciliation and Verification Steps

- 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

Ok: If the branch information is correct, enter 'Ok' in the Data Action column.

Ok: If the branch information is incorrect or incomplete, evoke 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 'Cose' 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.

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 e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

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_RSSD columns are for reference only. Verification of these values is not required.

OK	OK	QX	OK	OK	OK	OK	OK	OK	OK	OX	OK.	OK	OK	OK	OK	Change			Data Action
																			Effective Date
Full Service	Full Service	Full Service	Full Service	Full Service	Full Service	Full Service	Full Service	Full Service	Full Service	Limited Service	Full Service	Full Service	Limited Service	Full Service	Full Service	Electronic Banking			Data Action Effective Date Branch Service Type
4648370	4648398	4648361	4648389	4648352	4648325	4648343	4648316	4648307	4648295	4791632	4648286	4648277	4791623	4648259	4648240	40499			Branch ID_RSSD* Popular Name
4648370 RAYNHAM BRANCH	4648398 RANDOLPH BRANCH	4648361 PLYMOUTH BRANCH	4648389 MIDDLEBOROUGH BRANCH	4648352 MANSFIELD BRANCH	4648325 EASTON BRANCH	4648343 CANTON BRANCH	4648316 BROCKTON NORTH MAIN STREET BRANCH	4648307 BROCKTON MAIN STREET BRANCH	4648295 BROCKTON LEGION PARKWAY BRANCH	4791632 BROCKTON HIGH BRANCH	4648286 BROCKTON BELMONT STREET BRANCH	4648277 BRIDGEWATER BRANCH	4791623 SENSATA BUSINESS CENTER BRANCH	4648259 ATTLEBORO BRANCH	4648240 ABINGTON BRANCH	40499 HARBORONE BANK			Popular Name
500 SOUTH STREET WEST RAYNHAM	ONE CREDIT UNION WAY	43 COMMERCE WAY	68 EAST GROVE STREET	131 COPELAND DRIVE	472 FOUNDRY STREET	95 WASHINGTON STREET	820 NORTH MAIN STREET	1601 MAIN STREET	68 LEGION PARKWAY	470 FOREST AVENUE	443 BELMONT STREET	295 BEDFORD STREET	529 PLEASANT STREET	607 PLEASANT STREET	660 BEDFORD STREET	770 OAK STREET			Street Address
RAYNHAM	RANDOLPH	PLYMOUTH	MIDDLEBOROUGH	MANSFIELD	EASTON	CANTON	BROCKTON	BROCKTON	BROCKTON	BROCKTON	BROCKTON	BRIDGEWATER	ATTLEBORO	ATTLEBORO	ABINGTON	BROCKTON			City
MA	MA	MA	MA	MA	MA	MA	MA	MA	MA	MA	MA	MA	MA	MA	MA	MA			State
02767	02368	02360	02346	02048	02356	02021	02301	02301	02301	02301	02301	02324	02703	02703	02351	02301			Zip Code County
BRISTOL	NORFOLK	PLYMOUTH	PLYMOUTH	BRISTOL	BRISTOL	NORFOLK	PLYMOUTH	PLYMOUTH	PLYMOUTH	PLYMOUTH	PLYMOUTH	PLYMOUTH	BRISTOL	BRISTOL	PLYMOUTH	PLYMOUTH			County
UNITED STATES Not Required	UNITED STATES Not Required	UNITED STATES Not Required	UNITED STATES Not Required	UNITED STATES Not Required	UNITED STATES Not Required	UNITED STATES Not Required	UNITED STATES Not Required	UNITED STATES Not Required	UNITED STATES Not Required	UNITED STATES Not Required	UNITED STATES Not Required	UNITED STATES Not Required	UNITED STATES Not Required	UNITED STATES Not Required	UNITED STATES Not Required	UNITED STATES Not Required			Country
Not Required	Not Required	Not Required	Not Required	Not Required	Not Required	Not Required	Not Required	Not Required	Not Required	Not Required	Not Required	Not Required	Not Required	Not Required	Not Required	Not Required			FDIC UNINUM*
Not Required	Not Required	Not Required	Not Required	Not Required	Not Required	Not Required	Not Required	Not Required	Not Required	Not Required	Not Required	Not Required	Not Required	Not Required	Not Required	Not Required			FDIC UNINUM* Office Number* Head Office
HARBORONE BANK	HARBORONE BANK	HARBORONE BANK	HARBORONE BANK	HARBORONE BANK	HARBORONE BANK	HARBORONE BANK	HARBORONE BANK	HARBORONE BANK	HARBORONE BANK	HARBORONE BANK	HARBORONE BANK	HARBORONE BANK	HARBORONE BANK	HARBORONE BANK	HARBORONE BANK	HARBORONE BANK			Head Office
40499	40499	40499	40499	40499	40499	40499	40499	40499	40499	40499	40499	40499	40499	40499	40499	40495			Head Office ID_RSSD*
																40499 branch	ers, no	· · condens	Comments

Form FR Y-6 HarborOneMutual Bancshares Fiscal Year Ending December 31, 2016

Report Item 3: Securities Holders

N/A N/A	Country	City, State or Incorporation	Name Country of Citi	(1)(a) (1)(b)	vote as of fiscal year ending 12-31-2017	Current securities holders with ownership, con
N/A	Securities	ion Each Class of Voting	Country of Citizenship Number and Percentage of	(1)(c)	ending 12-31-2017	ntrol or holdings of 5% or more with p
N/A	Country	City, State	Name	(2)(a)	with power to vote du	Current securities holders with ownership, control or holdings of 5% or more with power to Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more
N/A		or Incorporation	Country of Citizenship	(2)(b)	with power to vote during the fiscal year ending 12-31-2017	3(1)(c) that had ownership, co
N/A	Securities	Each Class of Voting	Country of Citizenship Number and Percentage of	(2)(c)	-31-2017	ontrol or holdings of 5% or more

Form FR Y-6 HarborOne Bancorp, Inc. Fiscal Year Ending December 31, 2016

Report Item 3: Securities Holders

vote :	vote as of fiscal year ending 12-31-2017	2-31-2017	vote as of fiscal year ending 12-31-2017 with power to vote during the fiscal year ending 12-31-2017	ne fiscal year ending 12-3	1-2017
(1)(a)	(1)(b)	(1)(c)	(2)(a)	(2)(b)	(2)(c)
Name	Country of Citizenship	Country of Citizenship Number and Percentage of	Name	Country of Citizenship	Country of Citizenship Number and Percentage of
City, State	or Incorporation	Each Class of Voting	City, State	or Incorporation	Each Class of Voting
Country		Securities	Country		Securities
HarborOne Mutual Bancshares USA Brockton, MA, USA	USA	17,281,034 - 53.8% Common Stock N/A	N/A	N/A	N/A

Form FR Y-6 HarborOne Mutual Bancshares Fiscal Year Ending December 31, 2016

Report Item 4: Insiders

O N/A		0	Partner of Ashcroft Law Firm, LLC; Director of Signature Healthcare; Director of Old Colony YMCA	Director (HarborOne Bancorp, Inc. and HarborOne Bank)	Trustee	Partner, Law Firm	Michael J. Sullivan Abington, MA, USA
0 N/A		0	Trustee of Signature Healthcare Brockton Hospital	Director (HarborOne Bancorp, Inc. and HarborOne Bank)	Trustee	Retired	Wallace H. Peckham, III Bridgewater, MA, USA
O N/A		0	Chief Medical Officer of South Shore Physician Ambulatory Enterprise; Director of Health Provider Services Organization	Chairman of the Board (HarborOne Bancorp, Inc. and HarborOne Bank)	Trustee	Chief Medical Officer	Timothy R. Lynch Kingston, MA, USA
0 142 Crescent St. Realty Trust(100%)		0	President of BKA Architects, Inc.; Director of Brockton Boys and Girls Club	Director (HarborOne Bancorp, Inc. and HarborOne Bank)	Trustee	President, Architecture Trustee and Design Firm	Barry R. Koretz Boston, MA, USA
0 N/A		0	N/A	Director (HarborOne Bancorp, Inc. and HarborOne Bank)	Trustee	Retired	Edward F. Kent Brockton, MA, USA
0 N/A		0	N/A	Director (HarborOne Bancorp, Inc. and HarborOne Bank)	Trustee	Retired	Gordon Jezard Brockton, MA, USA
0 Frenette and Associates, P.C. (100%)		0	Owner, Frenette and Associates, P.C.; Trustee of Signature Healthcare Brockton Hospital; Director of Old Colony YMCA	Director (HarborOne Bancorp, Inc. and HarborOne Bank)	Trustee	Attorney	David P. Frenette North Easton, MA, USA
O N/A		0	Director of Old Colony YMCA; Director of Metro South Chamber of Commerce	Executive Vice President, Chief Operating Officer, Chief Financial Officer, and Treasurer (HarborOne Bancorp, Inc. and HarborOne Bank); CFO and Treasurer (Legion Parkway Security Company LLC & HarborOne Security Company, LLC & Note Security Company, LLC & Dak Street Security Company, LLC); Director (Merrimack Mortgage LLC)	Executive Vice President, Chief Operating Officer, Chief Financial Officer, and Treasurer	N/A	Joseph F. Casey Hingham, MA, USA
0 N/A	5	0	Director of Connecticut Online Computer Center	President, Chief Executive Officer, Clerk, and Director(HarborOne Bancorp, Inc. and HarborOne Bank); President and CEO (Legion Parkway Security Company, LLC & Dak Street Security Company, LLC & Oak Street Security Company, LLC & Oak Street Security Company, LLC); Director (Merrimack Mortgage LLC)	President, Chief Executive Officer, Clerk, and Trustee	N/A	James W. Blake South Easton, MA, USA
0 N/A	S	0	N/A	Director (HarborOne Bancorp, Inc. and HarborOne Bank)	Trustee	Retired	Joseph F. Barry East Harwich, MA, USA
(4)(c) (4)(c) Percentage of Voting List names of other companies Shares in Subsidiaries If 25% or more of voting securities of holding company are held(List names of companies and (include names of subsidiaries) percentage of voting securites held)	(4)(a) Percentage of Percentage of Voting Percentage of Shares in Subsidiaries Holding Company of holding company (include names of subsidiar	(4)(a) Percentage of Voting Shares in Holding Company	(3)(c) Trile or Position with Other Companies if a Director, Trustee, Partner, or Executive Officer (include names of other businesses)	(3)(b) Title or Position with subsidiaries of holding company (include names of subsidiaries)	(3)(a) Title or Position with Holding Company	(2) Principal Occupation if other than with Holding Company	(1) Name City, State Country

Form FR Y-6 HarborOne Bancorp, Inc. Fiscal Year Ending December 31, 2016

Report Item 4: Insiders

HarborOne Mutual Bancshares Principal Securities Brockton, MA, USA Holder	Michael J. Sullivan Abington, MA, USA	Wallace H. Peckham, III Bridgewater, MA, USA	Timothy R. Lynch Kingston, MA, USA	Barry R. Koretz Boston, MA, USA	Edward F. Kent Brockton, MA, USA	Gordon Jezard Brockton, MA, USA	David P. Frenette North Easton, MA, USA	Joseph F. Casey Hingham, MA, USA	James W. Blake South Easton, MA, USA	Joseph F. Barry East Harwich, MA, USA	(1) Name City, State Country
	Partner, Law Firm	Retired	Chief Medical Officer	President, Architecture Director and Design Firm	Retired	Retired	Attorney	N/A	N/A	Retired	(2) Principal Occupation if other than with Holding Company
N/A	Director	Director	Chairman of the Board	Director	Director	Director	Director	Executive Vice President, Chief Operating Officer, Chief Financial Officer, and Treasurer	President, Chief Executive Officer, Clerk, and Director	Director	(3)(a) Title or Position with Holding Company
N/A	Director (HarborOne Bank)	Director (HarborOne Bank)	Chairman of the Board (HarborOne Bank)	Director (HarborOne Bank)	Director (HarborOne Bank)	Director (HarborOne Bank)	Director (HarborOne Bank)	Executive Vice President, Chief Operating Officer, Chief Financial Officer, and Treasurer (Harborfone Bank); CFO and Treasurer (Legion Parkway Security Company LLC & Harborfone Security Company, LLC & Director (Merrimack Mortgage LLC)	President, Chief Executive Officer, Clerk, and Director(HarborOne Bank); President and CEO (Legion Parkway Security Company LLC & HarborOne Security Company, LLC & Oak Street Security Company, LLC); Director (Merrimack Mortgage LLC)	Director (HarborOne Bank)	(3)(b) Title or Position with subsidiaries of holding company (include names of subsidiaries)
N/A	Partner of Ashcroft Law Firm, LLC; Director of Signature Healthcare; Director of Old Colony YMCA	Trustee of Signature Healthcare Brockton Hospital	Chief Medical Officer of South Shore Physician Ambulatory Enterprise; Director of Health Provider Services Organization	President of BKA Architects, Inc.; Director of Brockton Boys and Girls Club	N/A	N/A	Owner, Frenette and Associates, P.C.; Trustee of Signature Healthcare Brockton Hospital; Director of Old Colony YMCA	Director of Old Colony YMCA; Director of Metro South Chamber of Commerce	Director of Connecticut Online Computer Center	N/A	(a)(c) Title or Position with Other Companies if a Director, Trustee, Partner, or Executive Officer (include names of other businesses)
53.80%	0	0	0	0	0	0	o	0	0	0	(4)(a) Percentage of Voting Shares in Holding Company
											(4)(a) (4)(b) Percentage of Percentage of Voting Percentage of Percentage of Voting Percentage of Percentage of Voting Shares in Subsidiaries Holding Company (include names of subsidiaries)
0 N/A	0 N/A	0 N/A	0 N/A	0 142 Crescent St. Realty Trust (100%)	0 N/A	0 2/A	0 Frenette and Associates, P.C. (100%)	O N/A	0 N/A	O N/A	(a)(b) (4)(c) Percentage of Voting List names of other companies Shares in Subsidiaries of holding company are held(List names of companies and (include names of subsidiaries) percentage of voting securities held)