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FR Y-6
OMB Number 7100-0297
Approval expires September 30, 2018
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MAR 28 2017

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.

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.

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

December 31, 2016

Month / Day / Year

I, Richard J. Gavegnano

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

Reporter's Name, Street, and Mailing Address

Name of the Holding Company Director and Official

CEO

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.

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

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.

Physical Location (if different from mailing address)

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

3/28/2017
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.

1902651

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."

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

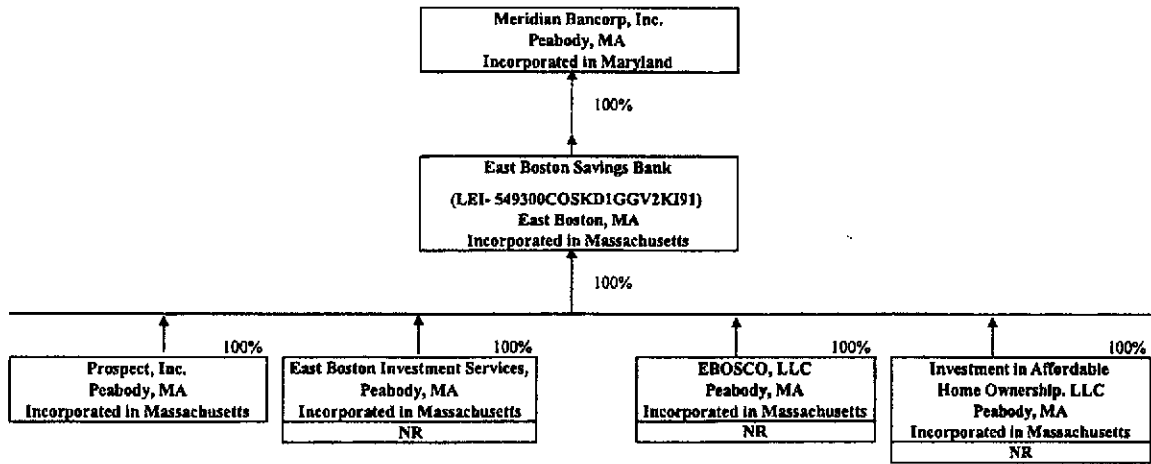
Report Item 3: Securities Holders

- See attached

Report Item 4: Insiders

- See attached

Item 2a



26 BRANCH VERIFICATION REPORT

Grand Central Inc.
 10000 14th Ave S, Suite 100, Grand Central, MN 55120
 Telephone: 612-371-1211
 Fax: 612-371-1212
 Website: www.grandcentral.com
 Date: 10/15/2014

Client: Grand Central Inc.
 Project: 10000 14th Ave S, Suite 100, Grand Central, MN 55120
 Date: 10/15/2014

Line	Account	Branch	City	State	Zip	Branch Name	Branch Type	Branch Status	Branch Address	Branch Phone	Branch Fax	Branch Email	Branch Website	Branch Hours	Branch Manager	Branch Supervisor	Branch Contact	Branch Contact Phone	Branch Contact Email	Branch Contact Website	Branch Contact Address	Branch Contact City	Branch Contact State	Branch Contact Zip
1	10000	10000	Grand Central	MN	55120	10000 14th Ave S, Suite 100, Grand Central, MN 55120	10000	Open	10000 14th Ave S, Suite 100, Grand Central, MN 55120	612-371-1211	612-371-1212	www.grandcentral.com	Mon-Fri 9:00am-5:00pm, Sat 10:00am-4:00pm, Sun 12:00pm-4:00pm	John Doe	John Doe	John Doe	612-371-1211	john.doe@grandcentral.com	www.grandcentral.com	10000 14th Ave S, Suite 100, Grand Central, MN 55120	Grand Central	MN	55120	
2	10000	10000	Grand Central	MN	55120	10000 14th Ave S, Suite 100, Grand Central, MN 55120	10000	Open	10000 14th Ave S, Suite 100, Grand Central, MN 55120	612-371-1211	612-371-1212	www.grandcentral.com	Mon-Fri 9:00am-5:00pm, Sat 10:00am-4:00pm, Sun 12:00pm-4:00pm	John Doe	John Doe	John Doe	612-371-1211	john.doe@grandcentral.com	www.grandcentral.com	10000 14th Ave S, Suite 100, Grand Central, MN 55120	Grand Central	MN	55120	

ITEM 3
Securities Holders

MERIDIAN BANCORP INC.

Total Outstanding Shares 53,596,105

- 1 T. Rowe Price Associates, Inc.
Baltimore, MD 21202
4,981,470 # Shares Aggregate Amount Beneficially Owned (9.29%)
- 2 FMR, LLC
Boston, MA 02210
4,667,871 # Shares Aggregate Amount Beneficially Owned (8.71%)
- 3 East Boston Savings Bank
Quincy, IL 62305
3,530,464 # Shares Aggregate Amount Beneficially Owned (6.59%)
- 4 Black Rock, Inc.
New York, NY 10055
2,964,659 # Shares Aggregate Amount Beneficially Owned (5.53%)

Meridian Bancorp, Inc.
Insiders
12/31/2016

Report Item # 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	List Names of other Companies if 25% or more
Director							
Cynthia L. Conroy Lynnfield, MA	Broker	Director	Director of EBSB	Carney & Company, LLC - Principal	0.03%	n/a	n/a
Marilyn A. Coscillo Peabody, MA	CPA	Director	Director of EBSB	Naffah & Co P.C. - Partner	0.25%	n/a	n/a
Russell Cain Quincy, MA	Attorney	Director	Director of EBSB	Cain Law Firm - Principal	0.01%	n/a	n/a
Aron R. DiMaria East Boston, MA	Attorney	Director	Director of EBSB	Law Office of Michael A. DiAvello - Attorney at Law	0.28%	n/a	n/a
Richard F. Fernandez Roxbury, MA	CFD	Director	Director of EBSB	Southern Recycling Technologies - CFO	0.35%	n/a	n/a
Domenic A. Gambardella Topsheld, MA	Retired	Director	Director of EBSB	n/a	0.36%	n/a	n/a
Richard J. Garagano Wenham, MA	n/a	President, CEO, Chairman, & Director	President, CEO & Chairman President, CEO & Chairman	n/a	2.94%	n/a	n/a
Thomas J. Gearing Norwell, MA	Executive Director	Director	n/a	Building Trades Employers Assoc. - Executive Director	0.11%	n/a	n/a
Carl A. LaGrecia Lynnfield, MA	CPA	Director	Director of EBSB	Forman, Jablowitz, Bezonson & LaGrecia, P.C. - President	0.20%	n/a	n/a
Edward L. Lynch Lynn, MA	Attorney	Director	Director of EBSB	Attorney at Law - Sole Practitioner	0.28%	n/a	n/a
Edward J. Merritt Milton, MA	n/a	Director, Corporate Secretary	Executive Vice President of EBSB	n/a	0.21%	n/a	n/a
Gregory F. Napolitano Saugus, MA	Retired	Director	Director of EBSB	n/a	0.22%	n/a	n/a
James G. Seari Lynnfield, MA	Retired	Director	Director of EBSB	n/a	0.12%	n/a	n/a
Additional Executive Officers							
Mark L. Albrite Barrington, RI	n/a	Executive Vice President, Treasurer & CFO of Meridian Bancorp, Inc.	Executive Vice President, Treasurer & CFO of EBSB	n/a	0.78%	n/a	n/a
John Migliozzi Reading, MA	n/a	Executive Vice President of Meridian Bancorp, Inc.	Executive Vice President of EBSB	n/a	0.10%	n/a	n/a
Frank Romano Beverly, MA	n/a	Executive Vice President of Meridian Bancorp, Inc.	Executive Vice President of EBSB	n/a	0.19%	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	0.15%	n/a	n/a