Board of Governors of the Federal Reserve System



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, Salwa B. Kaldas

Name of the Holding Company Director and Official

SVP, CFO and Treasurer

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.

details in the report concerning that individual.	
Signature of Holding Company Director and Official	
3/26 /1% Date of Signature	
For holding companies <u>not</u> 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.

OMB control number. Date of Report (top-tier holding company's fiscal year-end): December 31, 2017 Month / Day / Year NONE Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code) Reporter's Name, Street, and Mailing Address 1854 Bancorp Legal Title of Holding Company 292 Cambridge Street (Mailing Address of the Holding Company) Street / P.O. Box Cambridge MA 02141 Zip Code Physical Location (if different from mailing address) Person to whom questions about this report should be directed: Salwa B. Kaldas SVP, CFO and Treasurer Name 617-551-2380 Area Code / Phone Number / Extension 617-551-2584 Area Code / FAX Number skaldas@ecsb.com E-mail Address www.ecsb.com Address (URL) for the Holding Company's web page Is confidential treatment requested for any portion of this report submission? In accordance with the General Instructions for this report (check only one), 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 20503.

Board of Governors of the Federal Reserve System





Annual Report of Holding Companies—FR 46 2 6 2018

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Supervision, Regulation and Credit Department

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 contex specified

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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.

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.

NONE	
Legal Title of Subsidiary Holding Company	Legal Title of Subsidiary Holding Company
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
City State Zip Code	City State Zip Code
Physical Location (if different from mailing address)	Physical Location (if different from malling address)
Legal Title of Subsidiary Holding Company	Legal Title of Subsidiary Holding Company
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	(Malling Address of the Subsidiary Holding Company) Street / P.O. Box
City State Zip Code	City State Zip Code
Physical Location (if different from mailing address)	Physical Location (if different from mailing address)
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City State Zip Code	City State Zip Code
Physical Location (if different from mailing address)	Physical Location (if different from mailing address)
Legal Title of Subsidiary Holding Company	Legal Title of Subsidiary Holding Company
	(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	
City State Zip Code	City State Zip Code
Of wind Leading IV different from mailing address	Physical Location (if different from mailing address)

FORM FR Y-6 1854 Bancorp Fiscal Year Ending December 31, 2017

List of Attachments

Report Item 1. Not Applicable - Box checked on FR Y-6

Report Item 2a. Organizational Chart

Report Item 2b. Domestic Branch Listing

Report item 3. Securities Holders - Multi-tiered Holding Company Reports - NA

Report Item 4. Insiders - Multi-tiered Holding Company Reports

Form FR Y-6

1954 Bancorp Cambridge, Massachusetts

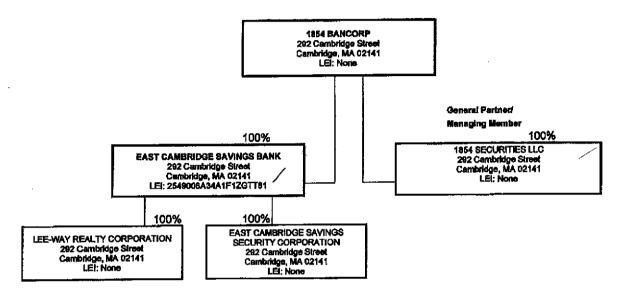
Fiscal Year Ending December 31, 2016

Report Item

1. The bank holding company prepares an annual report for its securities holders and is not registered with the SEC. As specified by the appropriate Reserve Bank, a copy is enclosed.

2a, Organizational Charl

All Entities incorporated in Massachusetta



2b, Domestic branch listing provided to the Federal Reserve Bank.

Resenting A list of branches for your depository institutions BAST CAMERIOGE SAMPRES BANK (ID_REED: TRESCS).
This depository institution is half by 1254 SANCORP (4459820) of CAMERINDGE, MA.

The date are as of 08/30/2017. Data reflects information that was reached and processed through 61/04/2013.

Reconcilitation and Varification Steam

3. In the State Auditor column of each branch row, enter one or more of the actions specified believe

2. If required, enter the date in the Effective Date column

Actions

Oil: If the branch information is correct, noter 'ON' in the Date Action columns.

OUR IT the inventors assumement to correct, states CVV. We not uses accommon progress.

Changes if the standar information is becomend for incompleta, revise the data, among "the progress and the data when this information first became valid in the Effective Data column.

Choss if a branch first was sold or closed, when "Closes" in the Beat Audien emburn and the safe or closed, when "Closes" in the Beat Audien emburn and the safe or closed, when "Closes" in the Beat Audien emburn and the safe or closed, when "Closes" in the Beat Audien emburn and the safe or closed.

Adds If a reportable bronch is reinstag, breat or one, seld the branch class, and enter "Audi" in the Beat Audien columns.

If printing title But, you may need to adjust your page setup in MS Exact. Try using landscape orientation, page scaling, and/or legal stand paper.

Substitutes Presenters

When you are Statistical, sand a served copy to your PRS contact. See the detailed instructions on this site for many information.

If you are ormaling this to your PRS contact, put your institution surve, only and state in the subject line of the e-mod.

Note:
To satisfy the RR Y-LB reporting requirements, you prest also solvent FR Y-50 Domestic Branch Schadular for each branch with a Data Action of Changa, Close, Delete, or Add,
The RR Y-50 report may be submitted in a hardcopy forman ar Via the RR Y-50 Craites application—https://yc.Domine.indombronzve.gov.

* FOXC UNINUM, Office Hardres, and IO_REEO columns are for reference only. Vertication of these values is not required.

Com Autor				Street Address	Utv	State	Zip Opde	County	Constant	POR UNIVERS	Office Regular	Head Office	Head Office IO_RSED* C	Comments
	 Pull Service (Head Office)	734	SCS EAST CAMBRIDGE SAVINGS BARK	292 CAMERID SE STREET	CAMBRIDGE	MA	02141	MICCULISION	UNITED STATES	Het Remised	Net Received	EAST CAMBRIOGE SAVINGS BUILD	796809	
	Pull Stanics			TOS BROADWAY	APILINGTON	MA	100474	MODOLESEX	UNITED STATES	Not Required	Not Required	EAST CAMBRIDGE SAVINGS NAVIK	7969(9	
	hal service	2004	SSINBMONT MANCH V	AND TRAVELO ROAD	BELMONT	MA	02478	MIDDLESEX	UNITED STATES	Not Required	Not Required	EAST CALVERDOGE SAVENCE BANK	734308	•
	 Pull Service	790	COS CAMBRIDGE GRAFICH	BYA SZAM TOOS	CWIRIDGE	MA	62140	MIDDLETEX	LANTED STATES	Not Samired	Not Received	EAST CHARBIDGE SAVINGS INNK	734908	
	Pull Service	1997	735 CAMBRIDGE RINDSE AND LATTIC HIGH SCHOOL SAAHCH	439 BROADWAY	CHMERIDGE	MA	02138	MIDCLEDEX	UNITED STATES	Not Required		SAST CAMBRIDGE SAVINGS BANK	734808	
	Pull Service	730	KON INDIAN OFFICE	1830 CAMBRIDGE STREET	CAMBRIDGE	MA.	02130	MICOLESEX	UNITED STATES	Not flaguired		EAST CALIBRADIDE SAVINGS BANK	730903	
	Rull Service	170	671 ORLSA MAIN OFFICE	SED ERCADWAY	CHELSEA	MA	02130	SUFFCLK	UNITED STATES	Not Required		EAST CHARMOOR SAVINGS BANK	786833	
	Full Service	DE17	772 SALEM STREET MANCH	243 SALAM STREET	MEDFORD	MA	00185	MEDBLESEX	UNITED STATES	Her Required		EAST CAMBRIDGE SAVINGS BANK	738903	
	Pull Service	4774	702 WEST MEDACAD BARKING CENTER.	9 PLAYSTEAD ROAD	MEDICINO	MA	02155	MICOLESEX	LIMITED STATES	Hot Required		EAST CAMBRIDGE SAVINGS BANK	71000	
	Full Service	852	SOU HIGHLAND BRANCH		SUMBAVILLE				UNITED STATES			EAST CHARRIDGE SAVINGS BANK	738308	
	Foll Service	3321	214 SECLEGIMETON STREET BRANCH	SEO LEDGINETON STREET	WALTHAM	MA	02452	MOCOLESEX	ESTATE CETTAGE			EAST CAMBRIDGE SAVINGS BANK	786908	

FORM FR Y-6 1854 Bancorp Fiscal Year Ending December 31, 2017

Report Item 3: Securities Holders

Not Applicable

1854 Bancorp Fiscal Year Ending December 31, 2017

Report Item 4: Insiders

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(8)(a) Title & Position with Holding Company	(Tiph) Title & Position with Subsidiaries (include names of subsidiaries)	(I)(c) Title & Position with Other Businesses (Include names of other businesses)	(4)(a) Percentage of Voting Shares In Holding Company	(4)(b) Percentage of voting Steres in Subsidiaries	(4)(c) List names of other companies (includes pertnerships) if 25% or more of voting securities are held
Gilde M. Noguelra, Medford, MA, USA	WA	President & CEO, Board of Trustees	F President & CEO, Board of Directors, East Cambridge Savings Bank Manager, 1854 Securities LLC.	N/A	None	None	H/A
Gleek L. Margotta, Boston, IMA, USA	N/A	Sealor Vice President	SVP - CRO East Cumbridge Sevings Bank	N/A	None	None	M/A
Salwa B. Kaldas, Reading ASA, USA	N/A	SVP - Chief Financial Officer & Treasurer	SVP - CPO & Treesurer, East Cambridge Savings Bank	N/A	None	None	N/A .
Lee C. Craig, Georgetown, MA, USA	Craig Residential Improvements	Chelimen - Board of Trustmes	Chairman - Board of Directors, East Cambridge Savings Bank	Owner - Craig Residential Improvements	Nope	None	N/A
Joseph A. Amoroso, Jr., Cambridge, NAA, USA	Attorney	Board of Trustees	Board of Directors, East Cambridge Savings Bank	Associate Attorney – August B. Simmons Attorny, City of Cambridge	None None	None None	N/A N/A
Charles Auflero, Cambridge, MA, USA	Donoven-Auflero Funeral Home	Board of Trustees	Board of Directors, East Cambridge Savings Bank	General Partner - Donovan-Auflero Funera Horno	None I	None	Donavan Auflero Funeral Homo 60%
Richard A. Bentubo, Cambridge, MA, USA	Boston College	Soard of Trustees	Board of Directors, East Cambridge Savings Bank	Facilities Manager - Boston College; 3 Austin Park Realty Trust	None	None	Austin Park Realty Trust - 100%
Staphanie M. Burke, CPA Medford, MA, USA	Mayor, City of Medford	Board of Trustass	Board of Directors, East Cambridge Savings Bank	Mayor - City of Medford	None	Hone ,	N/A
Thomas G. Burke, Stoneham, MA, USA	Retired	Board of Trustate	Board of Directors, Sext Cambridge Savings Bank	Retired	None	Hope	N/A .
Susan M. Flannery, Cambridge, MA, USA	Cambridge Public Library	Board of Trustees	Board of Directors, East Cambridge Savings Book	Director of Libraries – Cambridge Public Library Foundation; Director Riverside	None f	None	N/A

Name, City, State, Country	Principal Occupation If other than with Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (Include names of other businesses)	Percentage of Voting Shares in Holding Company	Percentage of voting Shores in Subsidiaries	List names of other companies (includes partnerships) if 25% or more of voting securities are held
Susan E Gailant	CPA .	Board of Trustees	Board of Directors, East Combridge Savings Bank	Owner - Susan E. Gellant, CPA, Board Member Chelsea Chamber of Commerce; Board member Chelsea Rotary Club; Board member Youth Service Managers - Camp Rotary		None	Skisan E. Qallant, CPA 20096
Sergio M. Jeramillo, Chelses, MA, USA	Broadway Jewelers	Board of Trustness	Board of Directors, East Cambridge Savings Bank	President & CEO, SEI, Inc. Owner Liberity Loan Company, Inc. Clark & owner, Lyla Properties, LLC	None	None	Uberity Loan Company, Inc 100% Lyla Properties, LLC 100%
Ronald A. Layna, Brockton, MA, USA	Ratired	Board of Trustees	Sourd of Directors, East Cambridge Savings Bank	Ratired	None	None	N/A
Deniel A. Leone, Newtonville, IAA, USA	Pro Shop Assistant, Brookmeadow Country Cleb	Board of Trustees	Board of Directors, East Cambridge Savings Bank	Financial Secretary, Newton Son's of Italy	None	None	N/A
Albert M. Pacheco, Cambridge, MA, USA	Pacheco Jewalers, inc.	Board of Trustees	Board of Directors, East Cambridge Savings Bank	President - Pacheco Jewelers, Inc.; President, Pacheco Realty LLC Pachaco-Sorgant Limited Partnership Pachec-Abacdeen Limited Partnership		None	Pacheco Realty LLC - 50% Pacheco-Sargent Limited Partnership - 100% Pachec-Aberdeen Limited Partnership - 100%
Thomes M. Pilleri, Wakefield, MA, USA	CPA	Board of Trustees	Board of Directors, East Cambridge Servings Bank	Owner - Thomas M. Pilleri, CPA President - Pilleri Romeno, P.C. Registered Rep IAR Bay State Financial Member - Zerb Governor Ave LLC		None	Thomas M. Pillert, CPA - 100% Pillert Romano, P.C 50% Bay State Financial - 0% Zero Governors Ave LLC - 33.33%
Richard C. Rossi, Jr., Balmont, MA, USA	Contract Munagament	Board of Trustees	Board of Directors, East Cambridge Savings Bank	Vice President, Contract Management - American Tower Corporation		None	N/A
Arthur C. Spears, CPA Northborough, MA, LISA	Retired	Scard of Trustees	Board of Directors, East Cambridge Savings Bank	Retired	None	Nona	N/A

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