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Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6 MAR 27 2018

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 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, 2017

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

I, John S. Hamilton

Name of the Holding Company Director and Official

President & CEO

Title of the Holding Company Director and Official

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

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.

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Robert E. Leist

SVP/CFO

Name

Title

508-321-3137

Area Code / Phone Number / Extension

508-533-3850

Area Code / FAX Number

rlleist@charlesriverbank.com

E-mail Address

Signature of Holding Company Director and Official

Date of Signature

3/22/18

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 3966022
C.I. _____

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

Legal Title of Subsidiary Holding Company

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

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, 2017 /

Report Item

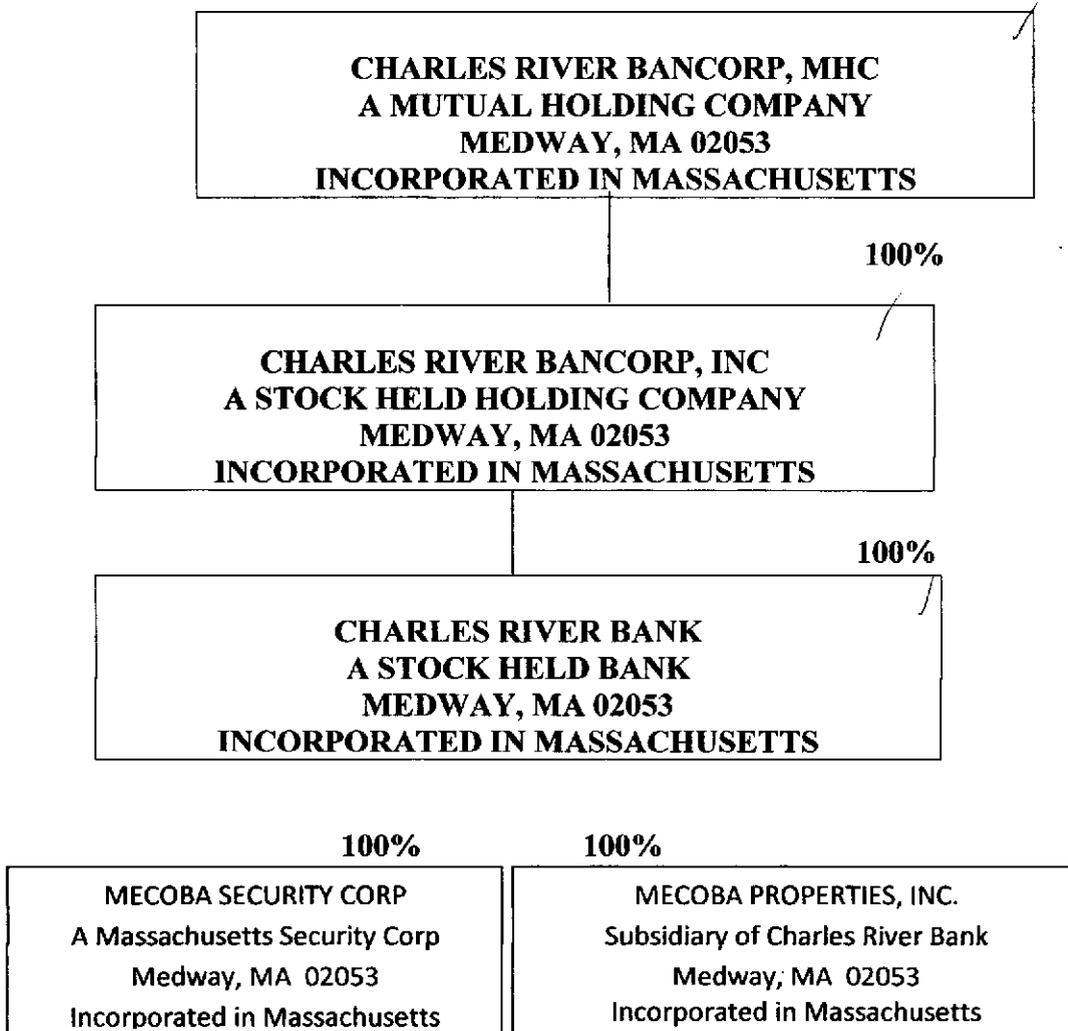
1. The holding company prepares an annual report, two copies will be forwarded, by mid April.

2a.

ORGANIZATIONAL CHART

Charles River Bancorp, MHC

December 31, 2017



Board of Governors of the Federal Reserve System
FR Y-6 Depository Institution Branch Data Verification



Branches for Selected Institution

[Back to Search Results](#)

A list of branches for your depository institution: **CHARLES RIVER BANK (ID_RSSD: 947776)**.
 This depository institution is held by **CHARLES RIVER BANCORP, MHC (3966022) of MEDWAY, MA**.
 The data are as of **03/31/2018**.

Save a copy of this list by clicking the download button below. **When asked if you would like to open or save this file, choose the 'Save' button.** Make corrections to your saved copy and then send it to your FRB contact. See the detailed instructions (linked above) for more information.

[Download List to Excel](#)

Institutions: 1 to 4 of 4

Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*
Full Service (Head Office)	947776	CHARLES RIVER BANK	70 MAIN STREET	MEDWAY	MA	02053	NORFOLK	UNITED STATES	Not Required	Not Required	CHARLES RIVER BANK	947776
Full Service	3933284	BELLINGHAM BRANCH	2 SOUTH MAPLE STREET	BELLINGHAM	MA	02019	NORFOLK	UNITED STATES	Not Required	Not Required	CHARLES RIVER BANK	947776
Full Service	3488403	SCHOOL BRANCH	88 SUMMER STREET	MEDWAY	MA	02053	NORFOLK	UNITED STATES	Not Required	Not Required	CHARLES RIVER BANK	947776
Full Service	4181402	MENDON BRANCH	1 HASTING STREET	MENDON	MA	01756	WORCESTER	UNITED STATES	Not Required	Not Required	CHARLES RIVER BANK	947776

*FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

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

MEDWAY, MASSACHUSETTS

FISCAL YEAR ENDING DECEMBER 31, 2017

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

	<u>1</u>	<u>2</u>	<u>3a</u>	<u>3b</u>	<u>3c</u>	<u>4a</u>	<u>4b</u>	<u>4c</u>
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 89 Main St. LP 189 Brown Street, LLC Bentley Brown Asso. LLC

Steven M. Richardson CPA
Medway, MA USA

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
OnProcess Technology