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, Jeffrey D. Jones
Name of the Holding Company Director and Official
Director and President
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
03/27/2018
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
46047887
C.I.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2017
Month / Day / Year

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

Reporter's Name, Street, and Mailing Address

Melrose Bancorp, Inc.
Legal Title of Holding Company
638 Main Street
Street Address

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

Melrose
City
MA
State
02176
Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Diane Indorato
CFO
Name
Title
339-293-5072
Area Code / Phone Number / Extension
781-665-2871
Area Code / Fax Number
indoratod@melrosebank.com
E-mail Address

www.melrosebank.com
Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? [ ] No [ ] 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 6.50 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, 25th and C Streets, NW, Washington, DC 20551,
Report Item

1: The bank holding company did prepare an annual report for its securities holders and it is registered with the SEC.

2a: Organizational Chart

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  Melrose Bancorp, Inc
     Melrose, MA
    Incorporated in Maryland
       100%

  Melrose Cooperative Bank
     Melrose, MA
    Incorporated in Massachusetts
       100%

  MCBSC, Inc
     Melrose, MA
    Incorporated in Massachusetts
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Note: LEI is not applicable unless otherwise noted

2b: Domestic branch listing provided to the Federal Reserve Bank
<table>
<thead>
<tr>
<th>Each Class of Voting Securities</th>
<th>Name</th>
<th>City, State, Country</th>
</tr>
</thead>
<tbody>
<tr>
<td>(c)</td>
<td>(e)</td>
<td></td>
</tr>
<tr>
<td>(d)</td>
<td></td>
<td></td>
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</tbody>
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Fiscal Year Ending December 31, 2017

Mildaro, MA
Merion Bancorp, Inc
Form FR-Y-6
<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>City, State, Country</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wexford, MA USA</td>
<td>Director</td>
<td></td>
</tr>
<tr>
<td>Melrose, MA USA</td>
<td>Attorney</td>
<td></td>
</tr>
<tr>
<td>Melrose, MA USA</td>
<td>President</td>
<td></td>
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<tr>
<td>Melrose, MA USA</td>
<td>President</td>
<td></td>
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<tr>
<td>McNeil, Elizabeth</td>
<td>Director</td>
<td></td>
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<tr>
<td>Melrose, MA USA</td>
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<td>Melrose, MA USA</td>
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<td>Melrose, MA USA</td>
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<td></td>
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<tr>
<td>Baker, Candy</td>
<td>Director</td>
<td></td>
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<tr>
<td>Melrose, MA USA</td>
<td>Director</td>
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<td>Director</td>
<td></td>
</tr>
</tbody>
</table>

Report Item 4: Insiders

Melrose, MA
Melrose Bankorp, Inc
Form FR-Y-6