

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.

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, 2018

Month / Day / Year

~~549300URUSGWHIXJ4OZ19~~ N/A

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

Reporter's Name, Street, and Mailing Address

I, **Robert W. Terravecchia**

Name of the Holding Company Director and Official

President & CEO

Title of the Holding Company Director and Official

Equitable Bancorp. MHC

Legal Title of Holding Company

744 Broad Street

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

East Weymouth

MA

02189

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:

Scott W. Ambroceo

Chief Financial Officer

Name

Title

781-337-8000

Area Code / Phone Number / Extension

781-340-0522

Area Code / FAX Number

sambroceo@coastalheritagebank.com

E-mail Address

Signature of Holding Company Director and Official

[Handwritten Signature]
11/22/2018

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 **3398315**
 C.I. _____

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."

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.

Equitable Bancorp, Inc.

Legal Title of Subsidiary Holding Company

744 Broad Street

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

East Weymouth

MA

02189

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

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

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

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

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

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

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

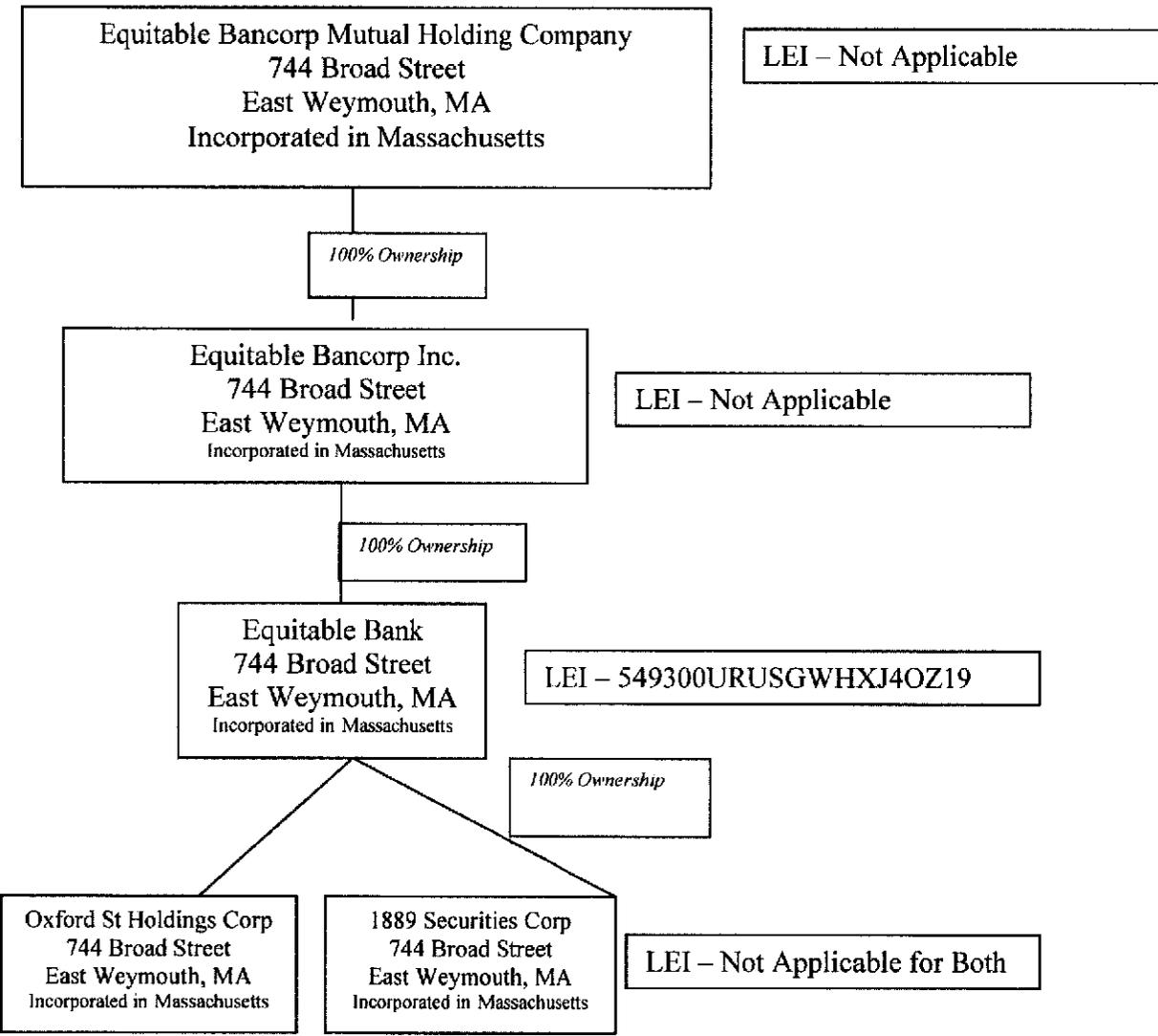
State

Zip Code

Physical Location (if different from mailing address)

Annual Report of Holding Companies
FR Y-6

1. The mutual holding company does not prepare an Annual Report to shareholders.



2b. See next page for branch report

3. Security Holders – Not applicable ✓

Results: A list of branches for your depository institution: **EQUITABLE BANK (ID_RSSD: 115575)**.
 This depository institution is held by **EQUITABLE BANCORP, MHC (3398315)** of **EAST WEYMOUTH, MA**.
 The data are as of **12/31/2018**. Data reflects information that was received and processed through **04/03/2019**.

Reconciliation and Verification Steps

1. 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

Actions

- OK:** If the branch information is correct, enter 'OK' in the **Data Action** column.
- Change:** If the branch information is incorrect or incomplete, revise 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 'Close' 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.

Note:
 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.

Data Action	Effective Date	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*	Comments
		Full Service (Head Office)	115575	EQUITABLE BANK	744 BROAD STREET	EAST WEYMOUTH	MA	02189	NORFOLK	UNITED STATES	Not Required	Not Required	EQUITABLE BANK	115575	
		Limited Service	4443481	WEYMOUTH DRIVE UP BRANCH	741 BROAD STREET	EAST WEYMOUTH	MA	02189	NORFOLK	UNITED STATES	Not Required	Not Required	EQUITABLE BANK	115575	
		Full Service	3134755	SUMMER STREET BRANCH	83 SUMMER STREET	KINGSTON	MA	02364	PLYMOUTH	UNITED STATES	Not Required	Not Required	EQUITABLE BANK	115575	
		Full Service	269478	EQUITABLE CO-OPERATIVE BANK BRANCH	400 BROADWAY	LYNN	MA	01904	ESSEX	UNITED STATES	Not Required	Not Required	EQUITABLE BANK	115575	
		Full Service	2474333	NAHANT BRANCH	28 NAHANT ROAD	NAHANT	MA	01908	ESSEX	UNITED STATES	Not Required	Not Required	EQUITABLE BANK	115575	
		Full Service	5190867	QUINCY BRANCH	111 WASHINGTON STREET	QUINCY	MA	02169	NORFOLK	UNITED STATES	Not Required	Not Required	EQUITABLE BANK	115575	
		Full Service	2086437	PATRIOT BRANCH	50 PATRIOT PARKWAY	WEYMOUTH	MA	02190	NORFOLK	UNITED STATES	Not Required	Not Required	EQUITABLE BANK	115575	

Equitable Bancorp Mutual Holding Co.
Equitable Bancorp Inc.

As of December 31, 2018

Name	Residence City, State	Affiliation	Position
Rev. Gary Blume	Plymouth, MA	Retired Pastor	Director Equitable Bank
Paul J. Durgin	Milton, MA	Commercial Real Estate Broker, Jack Conway Commercial	Director Equitable Bank
Maria C. Levin	Norwood, MA	Maria C. Levin, CPA	Director Equitable Bank
David B. Scott	Norwell, MA	Vice President, Morse Insurance Agency, Inc.	Director Equitable Bank
✓ Robert W. Terravecchia, Jr.	Weymouth, MA	President & C.E.O. Equitable Bank	Director & Chairman of Equitable Bank
A. Stephen Tobin	Quincy, MA	Attorney	Director Equitable Bank
Robert E. Haley	Quincy, MA	Investment Advisor	Director Equitable Bank
Arthur Horgan	Marblehead, MA	Retired President & CEO Equitable Co-op Bank	Director & Vice Chairman of Equitable Bank
Maura Lynch	Lynnfield, MA	President, A.J. Lynch Insurance Agency	Director Equitable Bank
Ralph Reid	Lynnfield, MA	President, Reid Land Surveyors	Director Equitable Bank
Richard Fortucci	Lynn, MA	Treasurer, City of Lynn	Director Equitable Bank
Donald Smith	North Reading, MA	Executive Vice President & C.O.O.	Director Equitable Bank
Neal Katz	Atkinson, NH	Retired C.F.O. Equitable Co-op Bank	Director Equitable Bank
James Graziano	Weymouth, MA	Executive Vice President & C.L.O.	C.L.O. Equitable Bank
James Golden	Plymouth, MA	Senior Vice President & C.R.O.	C.R.O. Equitable Bank
Scott W. Ambroceo	E. Bridgewater, MA	Senior Vice President & C.F.O.	C.F.O. Equitable Bank