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, Joseph F. Casey

Name of the Holding Company Director and Official

President

Title of the Holding Company Director and Olficial

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.

-	ompanies <u>mot</u> registered with the SEC- of Annual Report to Shareholders:
_	with the FR Y-6 report
	under separate cover
is not prepa	
For Federal F	Reserve Bank Use Only
For Federal F	Reserve Bank Use Only

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 require-ments of and is not treated as a qualifying foreign banking orga-nization 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.

December 31,	pp-tier holding compared 2018	ny's fiscal year-end):
Month / Day / Year	2010	
N/A		
	dentifier (LEI) (20-Characte	er LEI Code)
	Street, and Mailing Ad	
neponers name,	Balcet, and Mailing A	00.035
HarborOne Mutu	al Bancshares	
Legal Title of Holding Co		· ····································
770 Oak Street		
(Mailing Address of the	Holding Company) Street /	P.Q. Box
Brockton	MA	02301
City	State	Zip Code
		1
Physical Location (if diff	erent from mailing address)	
508-895-1339 Area Code / Phone Nun 508-521-2470 Area Code / FAX Numbe emosher@harbo	 ðr	
E-mail Address		
https://www.harb	and the second second second	- 10° - 10,000 - 10
Address (URL) for the H	olding Company's web pag	e
	nent requested for any pon?	
(check only one),	he General Instructions f	
	ig this request is being p	
2. a letter justifyin	g this request has been	provided separately
	vided separately and labe	atment is being requested eled

is 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 othing burken for th maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this builden estimate or any other aspect of this collaction of information, including suggestions for reducing this burden to Secretary, Board of Governors of the Federal Roserve 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. 03/2018

For Use By Tiered Holding Companies

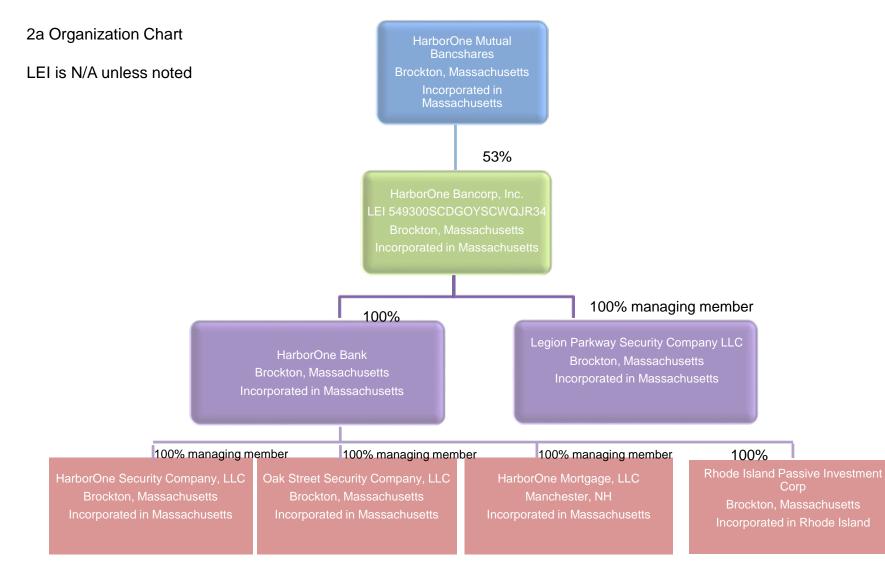
Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

HarborOne Bancorp, Inc.	Legal Title of Subsidiary Holding Company
770 Oak Street (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
Brockton MA 02301 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 Slate 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 Slate 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	Cily State Zip Code
Physical Location (if different from mailing address)	Physical Location (if different from mailing address)

Physical Location (if different from mailing address)

12/2012

FORM FR Y-6 HarborOne Mutual Bancshares Brockton, Massachusetts Fiscal Year Ending December 31, 2018



This depository institution is held by HARBCRONE MUTUAL BANCSHARES (4973352) of BROCKTON, MA. The data are as of 12/31/2018. Data reflects information that was received and processed through 01/06/2019. Results: A list of branches for your depository institution: HARBORONE BANK (ID_RSSD: 40499).

Reconciliation and Verification Steps

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

<u>Actions</u> 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.

Defete: 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 punting this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaing, 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 a-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.

• FDKC 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	Poptilar Name	Street Address	Cit∕	State	Zip Code Cou	County C	Coontry Fi	FBIC UNINUM.	Office Number*	Head Office	Head Office ID_RSSD*	Comments
ŏ		Full Service (Head Office)	40499	40499 HARBORONE BANK	770 OAK STREET	BROCKTON	MA	02301 PLY	PLYMOUTH U	UNITED STATES N	Not Required	Not Required	HARBORONE BANK	40499	
Х		Full Service	4648240	4648240 ABINGTON BRANCH	660 BEDFORD STREET	ABINGTON	MA	V14 15620	РГҮМОИТН U	UNITED STATES N	Not Required	Not Required	HARBORONE BANK	40499	
ĕ		Full Service	4648259	4648259 ATTLEBORO BRANCH	607 PLEASANT STREET	ATTLEBORD	MA	02703 BRI	BRISTOL U	UNITED STATES N	Not Regulred	Not Required	HARBORONE BANK	40499	_
Close	12/21/2018	Limited Service	4791623	4791623 SENSATA BUSINESS CENTER BRANCH	529 PLEASANT STREET	ATTLEBORO	MA M	02703 88	BRISTOL	UNITED STATES Not Required	ot Required	Not Required	HARBORONE BANK	40499	
ð		Full Service	4648277	4648277 BRIDGEWATER BRANCH	295 BEDFORD STREET	BRIDGEWATER	MA	02324 PLY	PLYMOUTH U	UNITED STATES Not Reguired	ot Required	Not Required	HARBORONE BANK	40499	
ð		Full Service	4648286	4648286 BROCKTON BELMONT STREET BRANCH	443 BELMONT STREET	BROCKTON	MA	02301 PLY	PLYNOUTH U	UNITED STATES Not Required	ot Required	Not Required	HARBOHONE BANK	40499	
Ъ		Limited Service	4791632	4791632 BROCKTON HIGH BRANCH	470 FOREST AVENUE	BROCKTON	MA	02301 PLV	PLYMOUTH U	UNITED STATES Not Required	ot Required	Not Required	HARBORONE BANK	40499	
ð		Full Service	4648295	4648295 BROCKTON LEGION PARKWAY BRANCH	58 LEGION PARKWAY	BROCKTON	MA	02301 PLY	PLYMOUTH LU	UNITED STATES Not Required	ot Required	Not Required	HARBOROME BANK	40499	
ŏ		Full Service	4648307	4648307 BROCKTON MAIN STREET BRANCH	1601 MAIN STREET	BROCKTON	MA	02301 PL	PLYMOUTH LL	UNITED STATES N	Not Required	Not Required	HARBORONE BANK	40499	
OK		Full Service	4648316	4648316 BROCKTON NORTH MAIN STREET BRANCH	820 NORTH MAIN STREET	BROCKTON	MA	02301 PLV	PLYMOUTH L	UNITED STATES Not Required	ot Required	Not Required	HARBORONE BANK	40499	•••
ŏ		Full Service	4648343	4648343 CANTON BRANCH	95 WASHINGTON STREET	CANTON	MA	ON 12020	NORFOLK L	UNITED STATES	Not Required	Not Required	HARBORONE BANK	40499	
ъ К		Full Service	4648325	4648325 EASTON BRANCH	472 FOUNDRY STREEF	EASTON	MA	02356 BR	BRISTOL L	UNITED STATES Not Required	ot Required	Not Required	HARBORONE BANK	40499	
ð		Full Service	4648352	4648352 MANSFIELD BRANCH	131 COPELAND DRIVE	MANSFIELD			BRISTOL L	UNITED STATES N	Not Required	Not Required	HARBORONE BANK	40499	
ð		Full Service	4648389	4648389 MIDDLEBOROUGH BRANCH	68 EAST GROVE STREET	MIDDLEBOROUGH	MA	02346 PL	1 HLINOWA14	UNITED STATES Not Required	lot Required	Not Regulred	HARBORONE BANK	40499	
ŏ		Full Service	4648361	4648361 PLYMOUTH BRANCH	43 COMMERCE WAY	PLYMOUTH		02360 PL	PLYNOUTH JL	UNITED STATES Not Required	lot Required	Not Reguired	HARBORONE BANK	40499	
ŏ		OK Full Service	4648398	4648398 RANDOLPH BRANCH	ONE CREDIT UNION WAY	RANDOLPH	MA	02368 NC	NORFOLK L	UNITED STATES Not Required	lot Required	Not Required	HARBORONE BANK	40499	
ă		Full Service	4648370	4648370 RAYNHAM BRANCH	SOO SOUTH STREET WEST	RAYNHAM	MA	02767 [BRI	BRISTOL	UNITED STATES Not Required	lot Required	Not Required	HARBORONE BANK	40499	
ŏ		Full Service	4496450	4496450 COMSTOCK PARKWAY BRANCH	200 COMSTOCK PARKWAY	CRANSTON	R	02921 PR	DVIDENCE (L	PROVIDENCE UNITED STATES Not Required	lot Required	Not Regulred	HARBORONE BANK	40499	
ŏ		Fuil Service	4457385	4457385 CRANSTON BRANCH	1155 RESERVOIR AVENUE	CRANSTON	RI	02920 PR	DVIDENCE L	PROVIDENCE UNITED STATES N	Not Required	Not Required	HARBORONE BANK	40499	
ŏ		Full Service	4457394	4457394 EAST GREENWICH BRANCH	5750 POST ROAD	EAST GREENWICH	RI	02818 KENT		UNITED STATES N	Not Required	Not Required	HARBORONE BANK	40499	
Ŕ		Full Service	4457330	4457330 LINCOLN BRANCH	618 GEORGE WASHINGTON HIGHWAY	LINCOLN	RI	02865 PR	PROVIDENCE L	UNITED STATES N	Not Required	Not Required	HARBORONE BANK	40499	
Ň		Full Service	4496469	4496469 PROVIDENCE BRANCH	180 WASHINGTON STREET	PROVIDENCE	RI	02903 PR	DVIDENCE L	PROVIDENCE UNITED STATES N	Not Required	Not Required	HARBORONE BANK	40499	•
ð		Full Service	4457367	4457367 WOMEN AND INFANTS HOSPITAL BRANCH	101 DUDLEY STREET	PROVIDENCE	RI	02905 PR	PROVIDENCE 1	UNITED STATES N	Not Required	Not Required	HARBORONE BANK	40499	
ð		Full Service	4457376	4457376 EAST PROVIDENCE BRANCH	2830 PAWTUCKET AVENUE	RIVERSIDE	Ri	02915 PR	PROVIDENCE 1	UNITED STATES	Not Required	Not Required	HARBORONE BANK	40499	
Delete		Full Service	187899	187899 COASTWAY COMMUNITY BRANCH	ONE COASTWAY BOULEVARD	WARWICK	ä	02886 KENT		UNITED STATES IN	Not Required	Not Required	HARBORONE BANK	40499	
ð		Full Service	4457349	4457349 COWESETT BRANCH	3830 POST ROAD	WARWICK	RI	02886 KENT	-	UNITED STATES	Not Required	Not Required	HARBORONE BANK	40499	
ð		Full Service	4457358	4457358 WARWICK AVENUE BRANCH	2089 WARWICK AVENUE	WARWICK	RI	02889 KENT		UNITED STATES Not Required	lot Required	Not Required	HARBORONE BANK	40499	

Form FR Y-6	HarborOne Mutual Bancshares	Fiscal Year Ending December 31, 2018
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Report Item 3: Securities Holders

Current securities holders with ownership, control or holdings of 5% or m	ownership, control or ho	dings of 5% or more with power to	nore with power to Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more) that had ownership, co	ntrol or holdings of 5% or more
vote a	vote as of fiscal year ending 12-31-2018	2-31-2018	with power to vote during the fiscal year ending 12-31-2018	ne fiscal year ending 12-3	1-2018
(1)(a)	(1)(p)	(1)(c)	(z)(a)	(2)(b)	(2)(c)
Name	Country of Citizenship	Country of Gitizenship Number and Percentage of	Name	Country of Citizenship	Country of Citizenship Number and Percentage of
City, State	or Incorporation	Each Class of Voting	City, State	or incorporation	Each Class of Voting
Country		Securities	Country		Securities
N/A	N/A	N/A	N/A	N/A	N/A

Report Item 3: Securities Holders

Current securities holders with	ownership, control or ho	oldings of 5% or more with power to	Current securities holders with ownership, control or holdings of 5% or more with power to Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more	c) that had ownership, cor	ntrol or holdings of 5% or more
vote	vote as of fiscal year ending 12-31-2018	2-31-2018	with power to vote during the fiscal year ending 12-31-2018	he fiscal year ending 12-3.	1-2018
(1)(a)	(q)(T)	(1)(c)	[(2)(a)	(3)(p)	(2)(c)
Name	Country of Citizenship	Country of Citizenship Number and Percentage of	Name	Country of Citizenship	Country of Citizenship Number and Percentage of
City, State	or Incorporation	Each Class of Voting	City, State	or Incorporation	Each Class of Voting
Country		Securities	Country	-	Securities
HarborOne Mutual Bancshares USA	USA	17,281,034 - 53.07% Common Stock N/A	N/A	A/A	N/A
Brockton, MA, USA				*	

(1) Name	(2) Principal Occupation	(3)ta) Tutle of Posttion	(3)(b) Tatle or Position with	(3)kc) Title or Prisition with Other	[4){a) Fercentage of	(4)(b) Perrentare of Votino	[4](c) Tist names of other companies
Crty, State Country	if other than with Holding Company	with Holderg Company	under eine son en anne subsidiaries of hofding company (include names of subsidiaries)	emperators and a Director. Trustee, Patiner, of secutive Officer (include names of other businesses)	ii Aa	Shares in Subsidiaries of holding company (include names of subsidiaries)	1 25 марти и полнати и полнати Полнати и полнати и по Полнати и полнати и по Полнати и полнати и Полнати и полнати и по полнати и полнати и полнати Полнати и полнати и Полнати и полнати и по Полнати и полнати и Полнати и полнати и по Полнати и полнати и по Полнати и полнати и Полнати и полнати и полнати и полнати и полна
Joseph F. Barry East Harwich, MA, 115A	Retired	Trustee	Director (HarborOne Bancorp, Inc. and HarborOne Bank)	N/N	0		0 N/A
James W. Blake South Easton, MA, USA	N/A	Chel Executive Offree, Secretary, and Trustee	Chief Executive Officer, Secretary, and Director(HarborCine Bancorp, inc. and HarbonOne Bank); chief Executive Officer (Legnon Parkway: Security Company, LLC & Arabodone Security Company, LLC & Oak Street Security Company, LLC); Director (HarborOne Montgage LLC);	Durector of Connecticut Christe Computer Conter	•	0 1% (Harborðne Bancorp, Inc.)	N/A
Joseph F. Gasey Hingham, MA, USA	V/N	President, Chief Operating Officer, and Trustee	President, Chief Operating Officer, and Director (HarbortOne Bancorp, Inc. and HarbortOne Banki), reseident Iden Parkway Scourity Company LLC & HarbortOne Security Company, LLC & Oak Street Sacurity Company, LLCF, Director (HarbortOne Montgage LLC)	Director of Old Colony YMCA, Officer of Matto South Chamber of Commerce	<u>в</u>	0 1% (HatborGne Bancorp. Inc.)	v/n
David P Frenette Korth Easton, MA, USA	Attorney	Trustee	Director (HarborOne Bancorp, Inc. and HarborOne Bank)	Owner, Frenette and Associates, P.C.; Trustee of Signature Nealthcare Brockton Hospital, Director of Old Cobony VMCA	o 		D Frenette and Associates, P.C. (100%)
Gordon Jezard Breckton, MA, USA	Retired	əətsu.	Dhrector (HarborOne Bancorp, Inc. and HarborOne Bank)	N/A	0		0, N/A
Barry R. Koretz Boston, MA, USA	Retrico	Trustee	Director (HarborCre Bancorp, Inc. and HarborOne Bank)	Director of Brockton Boys and Girls Chub	a		0 M/A
Timathy R. Lynch Kingston, MA, USA	Chief Medical Officer & Charman of Dept of Medicine	Trustee	Director (HarborOne Bancoly, Inc. and HarborOne Bank)	Chief Medical Officer and Chairman of Department of Medicine, South Shore Hospital; Director of South Shore Physician Hospital Crganitation, Director of Connected Care of Southeastern Massachusetts			0 MA
William A. Payne North Easton, MA, USA	Principal, Wealth Management Company	Trustee	Director (HarborOne Bancorp, Inc. and HarborOne Bank)	Principal of PRW Weath Management, Director of Lun Street, Director of Old Colony YMCA	o 		
Waltace H. Peckham, III Bridgewaler, MA, USA	Retired	Trustee	Director (Harbortine Bancorp, Inc. and Harbortione Bank)	Trustee of Signature Heatthcare Brockton Hospital	0		ol N/A
Michael, Sullivan Abington, MA, USA	Partner, Law Firm	Chairman of the Roard	Chairman of the Board (HarborOne Bancorp. Inc. and HarborOne Bank)	Partner of Ashcrott Law Firm, LLC, Director of Signature Healthcarc, Director of Old Colony VMCA, Tirustee of New Heights Channers Shoot Managing Monther of GNP of World Champions LLC, Managing Member of Ashcroft Softwan New England Economic Development Center LLC, Managing Member of Ashcroft Sulfwan Michalakic Economic Development Gener LLC, Managing Member of Double Eagle LLC, Trustee of Long Point Really Trust, Trustee of ReseBrook Really Trust, Trustee of			0 M/A
Linda H. Simmons South Dartmouth, MA, USA	МА	Chief Financial Officer and Treasurer	Chief Financial Officer and Treasurer (HarborChe Bancorp. Inc. & HarborChe Bank & Legion Parway Security Company (LC & HarborChe Security Company, LLC & Oak Street Security Company, LLC), Director (HarborChe Montgage LLC)	M/A	č		DNA

Report Item 4 Insiders

(4)(c) List names of other companies are 15% on more of voting securities are beddits names of companies and percentage of vorting securities held)	A	Æ	Æ	D Frenette and Associates, P.C. (100%)	ح	A	٤		įA	Ą	×,	/A
(4)(b) (4)(c) Percentage of vorting (14)(c) Percentage of vorting (14)(c) Shares in Subsidiaries (17)(25% on more of vorting securities of holding company (17)(25% on more of vorting securities (11,020) et anames of southance and the interventage of vorting security shall (11,020) et anames of vorting security shall	V/N Q	0	0		0	0 14/4	V/N 0	Q	0 N/W	0 0	0 N/Y	
(4)[a) Percentage of Voting Shares in Holding Company	ä	<u></u>	1961	ö	0	0		•	0	0	c	5 %
(3))(c) Title or Position with Other Companies d'a Director, Trustee. Patrine, or Recurdine Glicer	N/A	Director of Connecticut Online Computer Canter	Director of Old Colony YMCA, Officer of Mietro South Chamber of Commerce	Dwner, Franctte and Associates, P.C.; Trustee of Signature Healthtare Brockton Hospital, Director of Oki Colony VMCA	N/A	Director of Brockton Boys and Girls Club	Chief Medical Officer and Charman of Department of Medicine, South Shore Hospital: Director of South Shore Physician Hospital Organization: Director of Connected Care of Southeastern Massachusetts	Principal of PRW Weatth Management, Director of Lion Street, Director of Old Colony YMCA	Trustee of Signature Healthcare Brockton Hospital	Partner of Ashcroth Law Firm, LLC: Director of Signature Healthcare. Director of Old Colony YMCA. Trustee of New Heagins Charter School, Managing Member of City of World Champions LLC, Managing Member of Ashcroff Sullyana Naw Taygiand Economic Development Center LLC, Managing Member of Astronf Stalkan Mich-Mahrit, Economic Development Center LLC, Managing Member of Center LLC, Managing Member of Center LLC, Managing Member of Pastorof Realty Trust. RoseBrook Realty Trust.	N/A	<i>N/V</i>
pany (tés)	Director (HarborOne Bank)	Chiel Executive Officer, Secretary, and Director(HarborOne Bank), Chief Executive Directlegion Taxiway Security Company, LLC & HarborOne Security Company, LLC & Oak Street Security Company, LLC, Director(HarborOne Mortgage LLC)	President, Chief Operating Cfficer, and Direction (Hardberforne Bank); President LLCB Hardborfore Security Company, LLC & OAS Streef Security Company, LLC, Director (Hardborfone Montgage LLC).	Director (HarborOne Bank)	Director (HarborQne Bank)	Ditector (HarborOne Bank)	Director (HarborOse Bank)	Director (HarborOne Bank)	Director (HarborOne Bank)	Chairman of the Board (HarborOne Bank)	Chief Financial Officer and Treasurer (Herbordone Bank, Legion Parkway Security Company LLC & Harbordone Security Company, LLC & Oak Street Security Company, LLC) Director (Harbordone Mortgage LLC)	W/A
(3Ka) Tikle or Pesituon with Holding Company	Director	Chef Executive Officer, Secretary, and Director	Presidumt, Chiel Operating Officer, and Director	Director	Director	Director	Director	Director	Director	Chairman of the Board	Chief Financial Officer and Treasurar	N/A
(2) Principal Occupation if other than with Holding Company	Retired	N/A	¥/N	Attorney	Retured	Retired	Chief Medical Officer & Chairman of Dept. of Medicine	Principal, Wealth Management Company	Retired	Partner, Law Firm	N/A	Principal Securities Holder
	Joseph F. Barry East Harwich, MA, USA	James W. Biake South Easton, MA, USA	Joseph F. Casey Hingham, MA, USA	David P. Frenette North Easton, MA, USA	Gordon Jezard Brachton, MA, USA	Barry R. Koretz Boston, MA, USA	Timothy R. Lynch Kingston, MA, USA	Wüllem A. Payne North Easton, MA, USA	Waltace H. Peckham, H Bridgewater, MA, USA	Michael J Sufikan Abington, MA, USA	Linda H. Simmons South Dartmouth, MA, USA	HarborOne Mutual Bancshares Principal Securities Brockron, MA, USA Holder

Ferm FR Y-5 HarborOne Bancorp, Inc. Fiscal Year Ending December 31, 2018

Report Item 4: Insiders