

Board of Governors of the Federal Reserve System

RECEIVED



Annual Report of Holding Companies—FR Y-6

FEB 26 2019

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, 2018

Month / Day / Year

549300DO98QGL5P82192

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

Reporter's Name, Street, and Mailing Address

I, James P. McDonough

Name of the Holding Company Director and Official

President & CEO

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.

Randolph Bancorp, Inc.

Legal Title of Holding Company

10 Cabot Place

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

Stoughton

MA

02072

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Kristina Vasconcelos

AVP Accounting Manager

Name

Title

(617)925-1966

Area Code / Phone Number / Extension

(781)573-1307

Area Code / FAX Number

kvasconcelos@envisionbank.com

E-mail Address

www.envisionbank.com

Address (URL) for the Holding Company's web page

Signature of Holding Company Director and Official

02/26/2019

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 3122846  
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.

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 mailing address)
Legal Title of Subsidiary Holding Company	Legal Title of Subsidiary Holding Company
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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)

# Randolph Bancorp, Inc.

Est. July 1, 2016

LEI: 549300DO98QGL5P82192

## Subsidiaries

### Envision Bank – EST 1851

A subsidiary of Randolph Bancorp, Inc.

Tax ID #74-3073286

LEI: 549300UCNB01VMT4GY61

Foreclosed prop  
NOT REFORMABLE

**CABOT SECURITY CORPORATION**  
Est. August 12, 1997  
Tax Exempt Securities  
Tax ID #04 3388744

James P. McDonough  
President  
5/22/18

Michael K. Devlin  
Treasurer  
5/22/18

Mariann Connors  
Secretary  
5/22/18

Directors: 2018  
James P. McDonough  
Michael K. Devlin  
Mariann Connors

**RANDOLPH INVESTMENT COMPANY, INC.**  
Est. January 27, 1982  
OREO Property  
Tax ID #04-2750636

James P. McDonough  
President  
5/22/18

Michael K. Devlin  
Treasurer  
5/22/18

Mariann Connors  
Secretary  
5/22/18

Directors: 2018  
James P. McDonough  
Michael K. Devlin  
Mariann Connors

**RANDOLPH INVESTMENT II COMPANY, INC.**  
Est. January 23, 2015  
OREO Property  
Tax ID #47-2995696

Michael K. Devlin  
President  
12/20/18

Daniel J. Carey  
Treasurer  
5/22/18

Mariann Connors  
Secretary  
5/22/18

Directors: 2018  
Michael K. Devlin  
Daniel J. Carey  
Mariann Connors

**RANDOLPH INVESTMENT III COMPANY, INC.**  
Est. January 23, 2015  
OREO Property  
Tax ID #47-3045292

Michael K. Devlin  
President  
12/20/18

Daniel J. Carey  
Treasurer  
5/22/18

Mariann Connors  
Secretary  
5/22/18

Directors: 2018  
Michael K. Devlin  
Daniel J. Carey  
Mariann Connors

**PRIME TITLE SERVICES, INC.**  
Est. January 27, 1992  
Title Services  
Tax ID #04-3142685

Robert J. Rodger  
President  
5/22/18

Michael K. Devlin  
Treasurer  
5/22/18

Mariann Connors  
Secretary  
5/22/18

Directors: 2018  
Michael K. Devlin  
Ryan J. Kirwin  
Mariann Connors

**FIRST REALTY ACQUISITION CORP.**  
Est. April 1, 2009  
OREO Property  
Tax ID #27-0166745

James P. McDonough  
President  
5/22/18

Michael K. Devlin  
Treasurer  
5/22/18

Mariann Connors  
Secretary  
5/22/18

Directors: 2018  
James P. McDonough  
Michael K. Devlin  
Mariann Connors

**FIRST EASTERN MORTGAGE CORP.**  
Est. December 23, 1988  
Mortgage Banker  
Tax ID #04-3031982

James P. McDonough  
President  
5/22/18

Michael K. Devlin  
Treasurer  
5/22/18

Mariann Connors  
Secretary  
5/22/18

Directors: 2018  
James P. McDonough  
Michael K. Devlin  
Mariann Connors

INACTIVE

LEI not applicable unless otherwise noted.

Popular Name	DATE OPEN/ACQUIRED	Street Address	City	County	State	Country	Zip Code	Branch Service Type
ENVISION BANK	1/1/1851	129 N MAIN STR	RANDOLPH	NORFOLK	MA	UNITED STATES	02368	Full Service (Head Office)
HOLBROOK BRANCH	1/1/1851	50 S FRANKLIN ST	HOLBROOK	NORFOLK	MA	UNITED STATES	02343	Full Service
COBBS CORNER BRANCH	9/5/1995	87 SHARON STREET	STOUGHTON	NORFOLK	MA	UNITED STATES	02072	Full Service
STOUGHTON BRANCH	9/5/2017	497 WASHINGTON STREET	STOUGHTON	NORFOLK	MA	UNITED STATES	02072	Full Service
BRAINTREE BRANCH	4/9/2018	1 ROCKDALE ST	BRAINTREE	NORFOLK	MA	UNITED STATES	02184	Full Service



**FORM FR-Y6**

**Randolph Bancorp, Inc. | Shareholder Ownership Information**

NASDAQ:RNDB

Holder	Metro Region	Country	Position	Shares Out (%)	Market Value (\$)	Report Date	Holder Type
EJF Capital LLC	Baltimore/Wash DC	US	501,900	8.50	7,101,885	12/31/2018	Hedge Fund Company
Thomson Horstmann & Bryant	Metro Bridgeport/Stamford/ Nonwalk CT	US	534,025	9.05	7,556,454	12/31/2018	Hedge Fund Company
Ervision Bank Employee Stock Ownership Plan	Boston	US	466,124	7.90	6,595,655	12/31/2018	Trust

Randolph Bancorp, Inc.  
 Report Item 4: Directors and Officers  
 (1) (2) (3) (4) (c) and (4) (a) (b) (c)

(1) Name	Home Address	(2) & (3) (c) Principal Occupation if other than with Bank Holding Co.	(3) (a) Title & Position with Bank Holding Co.	(3) (b) Title & Position with Subsidiaries	(4) (a) Percentage of Voting Shares in Bank Holding Company	(4) (b) Percentage of Voting Shares in Subsidiaries	(4) (c) List Names of Other Companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Donovan, Paul R.	Abington, MA 02351	Advisor Credit Exchange, LLC 41 Coconut Lane Ocean Ridge, FL 33435	Director		(33,542) 0.568%	N/A	N/A
Joyce, Daniel M.	Boston, MA 02210	Chief Technology Officer 111 Devonshire Street Boston, MA 02109 CEO/President	Director		(21,625) 0.366%	N/A	N/A
McDonough, James P.	Braintree, MA 02184	Envision Bank 10 Cabot Place Stoughton, MA 02072 President and CEO	Director President/CEO	President/CEO - Envision Bank of Cabot Security Corporation; Randolph Investment Company, Inc.; First Realty Acquisition Corp. and First Eastern Mortgage Corp.	(118,865) 2.013%	N/A	N/A
O'Connor, John J. III	Marshallfield, MA 02050	Crown Point Mgmt Solutions LLC	Director		(6,721) .148%	N/A	N/A
Pierce, Richard C.	Quincy, MA 02171	Principal Housing Management Resources, Inc. 500 Victory Road North Quincy, MA 02171 President	Director		(14,692) 249%	N/A	N/A
Quigley, Kenneth K. Jr.	Milton, MA 02186	Curry College 1071 Blue Hill Avenue Milton, MA 02180 President	Director/Chairman		(29,993) 0.508%	N/A	N/A
Trubiano, Louis J.	Canton, MA 02021	Louis & Company 1 CANTON, MA PRESIDENT	Director		(58,542) 0.981%	N/A	N/A
Welch, James G.	Hingham, MA 02043	Consultant	Director		(18,287) 0.309%	N/A	N/A
Wentzell, James E.	So. Easton, MA 02375	Auto Craft Inc. and A Storage Solution, Inc. 695 & 687 North Street Randolph, MA 02368 Owner	Director		(17,642) 0.299%	N/A	N/A
Devlin, Michael K.	Swampscott, MA 01907	Envision Bank 10 Cabot Place Stoughton, MA 02072 Executive Vice President & CFO	Treasurer/Clerk/EVP/CFO	Treasurer/Clerk/EVP/CFO - Envision Bank Treasurer of Cabot Security Corporation; Randolph Investment Company, Inc.; Prime Title Services, Inc.; First Realty Acquisition Corp. & First Eastern Mortgage Corp. President of Randolph Investment II Company, Inc. & Randolph Investment III Company, Inc.	(28,324) 0.448%	N/A	N/A