

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):

12/31/2019
 Month / Day / Year

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

N/A

Reporter's Name, Street, and Mailing Address

1831 Bancorp MHC

Legal Title of Holding Company

55 Elm Street

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

Dedham Massachusetts 02026
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Sarah Mol Controller
 Name Title

781-320-1442
 Area Code / Phone Number / Extension

Area Code / FAX Number
sarah.mol@dedhamsavings.com
 E-mail Address

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

I, Peter G. Brown

Name of the Holding Company Director and Official

President and Chief Executive Officer

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.

Peter G. Brown

Signature of Holding Company Director and Official

1/19/2020

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 _____
 C.I. _____

Is confidential treatment requested for any portion of this report submission?	0=No 1=Yes	<input type="checkbox"/> <input checked="" type="checkbox"/>
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	<input type="checkbox"/>	
2. a letter justifying this request has been provided separately ...	<input type="checkbox"/>	
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.

1831 Bancorp, Inc.
Legal Title of Subsidiary Holding Company

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

Dedham Massachusetts 02026
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)

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

City State Zip Code

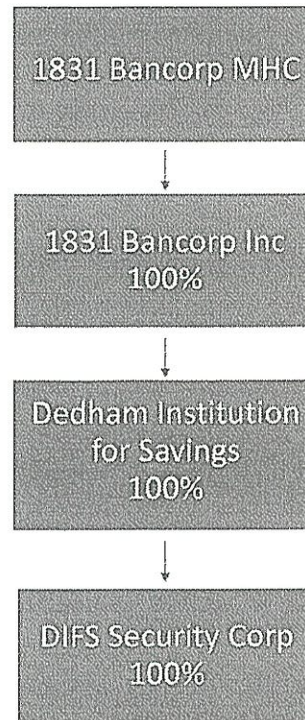
Physical Location (if different from mailing address)

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)



All companies are located at 55 Elm Street, Dedham MA 02026
All companies are Massachusetts corporations.
As indicated above, all are 100% owned.
LEI not applicable unless otherwise noted.

1. Annual Report is not prepared.
- 2a. Organizational Chart: See above
- 2.b. Domestic Branch Listing: See attached
3. Securities Holders. See attached. ⓘ
4. Insiders. See attached. There are no voting percentages for any of the Trustees/Officers. ⓘ

① These items are also the same for 1831 Bancorp, Inc.

Results: A list of branches for your depository institution: DEDHAM INSTITUTION FOR SAVINGS (ID_RSSD: 193809). This depository institution is held by 1891 RANCORP INC (15164999) of DEDHAM, MA. The data are as of 12/31/2019. Data reflects information that was received and processed through 03/05/2020.

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
OK		Full Service (Head Office)	193809	DEDHAM INSTITUTION FOR SAVINGS	55 ELAM STREET	DEDHAM	MA	02016	NORFOLK	UNITED STATES	Not Required	Not Required	DEDHAM INSTITUTION FOR SAVINGS	193809	
OK		Full Service	5086166	OLD BILLERICA ROAD BRANCH	100 OLD BILLERICA ROAD	BEDFORD	MA	01730	MIDDLESEX	UNITED STATES	Not Required	Not Required	DEDHAM INSTITUTION FOR SAVINGS	193809	
OK		Full Service	2211725	ORCHARD COVE BRANCH	ONE DEL POND DRIVE	CANTON	MA	02021	NORFOLK	UNITED STATES	Not Required	Not Required	DEDHAM INSTITUTION FOR SAVINGS	193809	
CLOSE	October 2000	Full Service	628307	DEDHAM HIGH SCHOOL BRANCH	140 WHITING AVENUE	DEDHAM	MA	02016	NORFOLK	UNITED STATES	Not Required	Not Required	DEDHAM INSTITUTION FOR SAVINGS	193809	
OK		Full Service	766801	EAST DEDHAM BRANCH	250 BUSSEY STREET	DEDHAM	MA	02016	NORFOLK	UNITED STATES	Not Required	Not Required	DEDHAM INSTITUTION FOR SAVINGS	193809	
OK		Full Service	194301	HIGH STREET BRANCH	603 HIGH STREET	DEDHAM	MA	02016	NORFOLK	UNITED STATES	Not Required	Not Required	DEDHAM INSTITUTION FOR SAVINGS	193809	
OK		Full Service	4441539	NEW BRIDGE BRANCH	5000 GREAT MEADOW ROAD	DEDHAM	MA	02016	NORFOLK	UNITED STATES	Not Required	Not Required	DEDHAM INSTITUTION FOR SAVINGS	193809	
OK		Full Service	3201574	GREAT PLAIN AVENUE BRANCH	1077 GREAT PLAIN AVENUE	NEEDHAM	MA	02492	NORFOLK	UNITED STATES	Not Required	Not Required	DEDHAM INSTITUTION FOR SAVINGS	193809	
OK		Full Service	1894180	MIDCOUNTRY MAIN BRANCH	185 CENTRAL STREET	NORWOOD	MA	02062	NORFOLK	UNITED STATES	Not Required	Not Required	DEDHAM INSTITUTION FOR SAVINGS	193809	
OK		Full Service	2547858	SOUTH MAIN STREET BRANCH	45 SOUTH MAIN STREET	SHARON	MA	02067	NORFOLK	UNITED STATES	Not Required	Not Required	DEDHAM INSTITUTION FOR SAVINGS	193809	
OK		Full Service	5086157	EAST BROADWAY BRANCH	436 EAST BROADWAY	SOUTH BOSTON	MA	02127	SUFFOLK	UNITED STATES	Not Required	Not Required	DEDHAM INSTITUTION FOR SAVINGS	193809	
OK		Full Service	1391639	BRISTOL SQUARE SHOPPING CENTER BRANCH	1426 MAIN STR	WALPOLE	MA	02081	NORFOLK	UNITED STATES	Not Required	Not Required	DEDHAM INSTITUTION FOR SAVINGS	193809	
OK		Full Service	3129777	NEW POND VILLAGE BRANCH	1150 MAIN STREET	WALPOLE	MA	02081	NORFOLK	UNITED STATES	Not Required	Not Required	DEDHAM INSTITUTION FOR SAVINGS	193809	
OK		Full Service	858902	WESTWOOD BRANCH	1673 HIGH STREET	WESTWOOD	MA	02090	NORFOLK	UNITED STATES	Not Required	Not Required	DEDHAM INSTITUTION FOR SAVINGS	193809	

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1831 Bancorp MHC
Fiscal Year Ending December 31, 2019

Report Item 3: Securities Holders
(1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control, or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2019			Securities holders not listed in 3 (1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2019		
(1)(a) Name City, State, Country	(1)(b) Country of Citizenship or Incorporations	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name City, State, Country	(2)(b) Country of Citizenship or Incorporations	(2)(c) Number and Percentage of Each Class of Voting Securities
Peter Brown Wellesley, MA, USA	USA	n/a	N/A	N/A	N/A
Mark Ingalls Easton, MA, USA	USA	n/a			

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1831 Bancorp MHC
Fiscal Year Ending December 31, 2019

Report Item 4: Insiders
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1)(a) Name City, State, Country	(2) Principal occupation If other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position w/other Businesses	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) Other Companies if 25% or more of voting securities held
Kevin Hampe Dedham, MA, USA	Attorney	n/a	n/a	Attorney Winbourne, Hampe & Sheehan	n/a	n/a	n/a
Charles T. Spiegel Westwood, MA, USA	Company President	n/a	n/a	President Advanced Graphics	n/a	n/a	n/a
John H. Emmons, Jr. Cape Porpoise, ME, USA	n/a	n/a	n/a	Retired	n/a	n/a	n/a
David S. Beckwith Dedham, MA, USA	CIO	n/a	n/a	Chief Investment Officer RINET, Co., LLC	n/a	n/a	n/a
Alexander K. Leith Dedham, MA, USA	SVP	n/a	n/a	SVP RBC Wealth Management	n/a	n/a	n/a
Peter S. Gregory Dedham, MA, USA	n/a	n/a	n/a	Retired	n/a	n/a	n/a
Juanita Aden Kingsley Dedham, MA, USA	Company President	n/a	n/a	President Allan Kingsley Inc Lifelong Learning Essentials	n/a	n/a	n/a
Phillip R. Weber Dedham, MA, USA	n/a	n/a	n/a	Retired	n/a	n/a	n/a
Dean H. Steeger Medfield, MA, USA	Company President	n/a	n/a	President B R Alexander & Co.	n/a	n/a	n/a
Christine L. Todd Wellesley, MA, USA	Head of Fixed Income	n/a	n/a	Head of Fixed Income US Amundi Pioneer	n/a	n/a	n/a
Milton I. Benjamin, Jr. Dedham, MA, USA	Company President	n/a	n/a	President KAGE Growth Strategies	n/a	n/a	n/a
Joan K. Coughlin Dedham, MA, USA	CPA	n/a	n/a	Owner/ CPA The Coughlin Group	n/a	n/a	n/a
Louis A. Rizoli Westwood, MA, USA	Attorney	n/a	n/a	Attorney	n/a	n/a	n/a
Peter G. Brown Wellesley, MA, USA	Bank President	n/a	n/a	Bank President Dedham Savings	n/a	n/a	n/a
James L. Elcock Westwood, MA, USA	Company President	n/a	n/a	President Colliers International	n/a	n/a	n/a
Mark R. Epker Dedham, MA, USA	Principal	n/a	n/a	Principal Vantage Real Estate, LLC	n/a	n/a	n/a
Gary Evce Sloughon, MA, USA	CEO	n/a	n/a	CEO Evce Security	n/a	n/a	n/a