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(b) 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. §§ 324(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 officer of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior officer 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.

John S. Hamilton
Name of the Holding Company Director and Official

President and CEO
Title of the Holding Company Director and Official

This report form is to be filled 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.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2019

Month / Day / Year
n/a

Reporters’s Legal Entity Identifier (LEI) [20-Character LEI Code]

Reporter’s Name, Street, and Mailing Address

Charles River Bancorp, MHC
Legal Title of Holding Company

70 Main Street
(Mailing Address of the Holding Company) Street / P.O. Box
Medway MA 02053

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed

Robert E. Leist
Senior Vice President

Name Title

508-321-3137
Area Code / Phone Number / Extension

508-533-3850
Area Code / FAX Number

rleist@charlesriverbank.com
E-mail Address

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 C.I.

0=No 1=Yes

Is confidential treatment requested for any portion of this report submission? ...........................................

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."

OMB Number 7000-0297
Approval expires November 30, 2022
Page 1 of 2

12/20/19

All reporting burden for this information collection is estimated to vary from 1.5 to 101 hours per response, with an average of 5.50 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, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7000-0297), Washington, DC 20503.
# 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:

<table>
<thead>
<tr>
<th>Legal Title of Subsidiary Holding Company</th>
<th>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
</tr>
</thead>
<tbody>
<tr>
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<td>City State Zip Code</td>
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Physical Location (if different from mailing address)

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</tr>
</thead>
</table>

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Physical Location (if different from mailing address)

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12/26/12
Report Item

1. The holding company prepares an annual report, two copies will be forwarded, by mid April.
2b. No change to branch structure. The addresses are:

Main Office  Bellingham Office  Mendon Office  High School Branch
70 Main Street  2 South Maple Street  1 Hastings Street  88 Summer Street
Medway, MA  02053  Bellingham, MA  02019  Mendon, MA  01756  Medway, MA  02053

3a. Securities Holders: Same for Top-Tier Charles River Bancorp, MHC and Mid-Tier Charles River Bancorp, INC, Medway MA USA

3b. USA

3c. 100% owned by Top Tiers

4. Securities Holders: Same for Top-Tier Charles River Bancorp, MHC and Mid-Tier Charles River Bancorp, INC, Medway MA USA

<table>
<thead>
<tr>
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<th>3a</th>
<th>3b</th>
<th>3c</th>
<th>4a</th>
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<tbody>
<tr>
<td>4</td>
<td>John S. Hamilton</td>
<td>Director &amp; President N/A N/A 0 0 0</td>
<td>Mendon, MA USA</td>
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<td></td>
<td>Robert E. Leist</td>
<td>Treasurer &amp; SVP N/A N/A 0 0 0</td>
<td>Medfield, MA USA</td>
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<td>Stephen J. Kenney</td>
<td>Attorney N/A N/A 0 0 0</td>
<td>Medway, MA USA</td>
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<td></td>
<td>Peter L. Brunelli</td>
<td>Insurance Agent N/A N/A 0 0 50% Keefe Ins. Agcy, Inc. 50% HRRP Realty Crp.</td>
<td>Franklin, MA USA</td>
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<td>Pia Brunelli Jarret</td>
<td>College Professor N/A N/A 0 0 0</td>
<td>Wareham, MA USA</td>
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<td></td>
<td>Robert J. Parrella</td>
<td>Business Owner N/A N/A 0 0 33.3% Paramount Ind. Inc. 33.3% E. Parrella Co. Inc. 33.3% R.J.R. Para Corp. 25.0% PARR Four, LLC 50% PAR1 Real Estate 45% PAR1 Bowl, LLC</td>
<td>Medway, MA USA</td>
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<td></td>
<td>Paul E. Rao</td>
<td>Realtor N/A N/A 0 0 0</td>
<td>Medway, MA USA</td>
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<td></td>
<td>James M. Reardon</td>
<td>Contractor N/A N/A 0 0 Reardon Fam Realty Trust Cottage St. LLP 89 Main St. LP Oxbow Development, Inc.</td>
<td>Natick, MA USA</td>
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<tr>
<td></td>
<td>Steven M. Richardson</td>
<td>CPA N/A N/A 0 0 Richardson &amp; Co. P.C Richardson Fin. Serv. Henry M. Luke, Co 165 Village Street LLC Brown Street LLC</td>
<td>Medway, MA USA</td>
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