

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, John S. Hamilton

Name of the Holding Company Director and Official

President and CEO

Title of the Holding Company Director and Official

I certify 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.

Signature of Holding Company Director and Official

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.

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.

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

December 31, 2019

Month / Day / Year

n/a

Reporter'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

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."

Public reporting burden for this 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 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 (7100-0297), Washington, DC 20503.

12/2019

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.

Charles River Bancorp

Legal Title of Subsidiary Holding Company

70 Main Street

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

MedwayMA02053

CityStateZip 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

CityStateZip 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

CityStateZip 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

CityStateZip 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

CityStateZip 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

CityStateZip 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

CityStateZip 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

CityStateZip Code

Physical Location (if different from mailing address)

FORM FRY – 6

CHARLES RIVER BANCORP, MHC

“LEI-N/A unless otherwise noted”

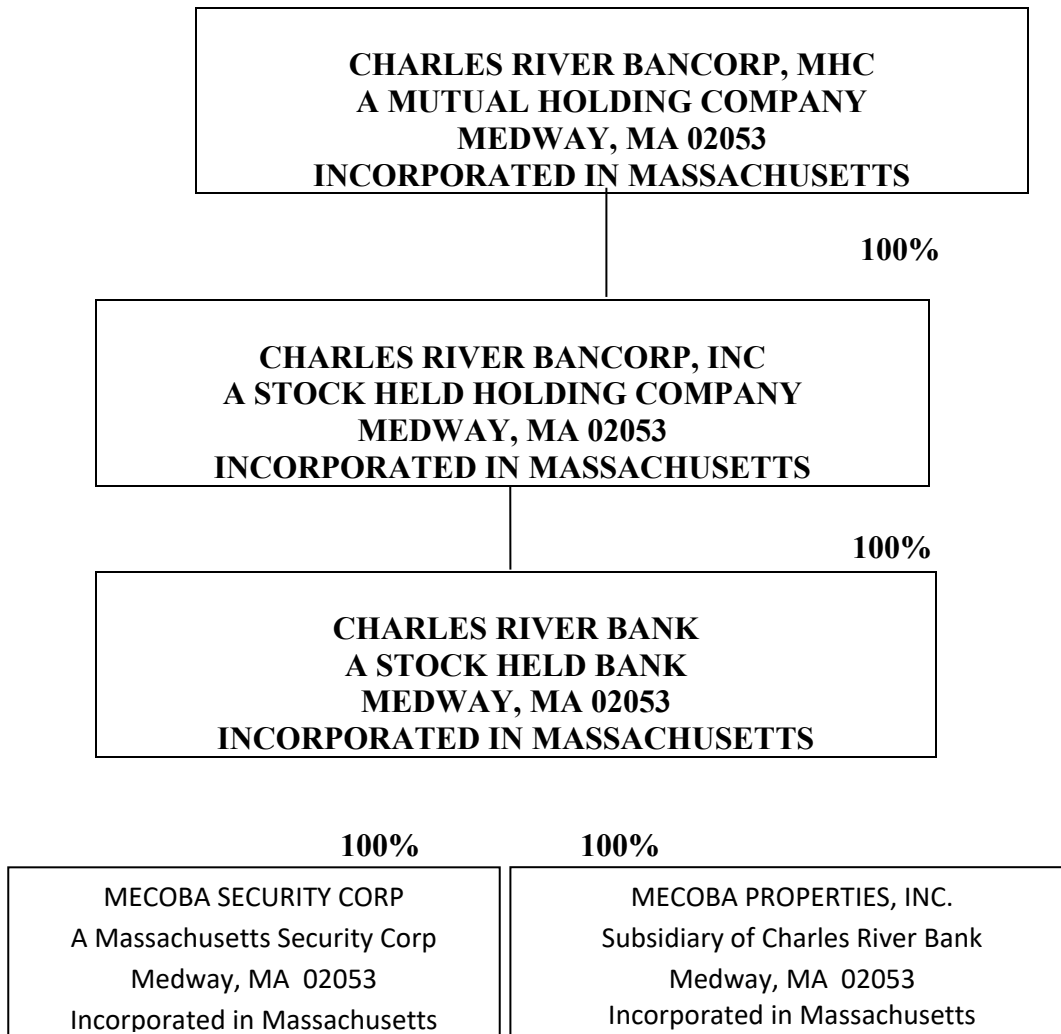
MEDWAY, MASSACHUSETTS

FISCAL YEAR ENDING DECEMBER 31, 2019

Report Item

1. The holding company prepares an annual report, two copies will be forwarded, by mid April.

- 2a. **ORGANIZATIONAL CHART**
Charles River Bancorp, MHC
December 31, 2019



CHARLES RIVER BANCORP, MHC
“LEI- N/A unless otherwise noted”
MEDWAY, MASSACHUSETTS
FISCAL YEAR ENDING DECEMBER 31, 2019

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

	<u>1</u>	<u>2</u>	<u>3a</u>	<u>3b</u>	<u>3c</u>	<u>4a</u>	<u>4b</u>	<u>4c</u>
4. John S. Hamilton Mendon, MA USA			Director & President	N/A	N/A	0	0	0
Robert E. Leist Medfield, MA USA			Treasurer & SVP	N/A	N/A	0	0	0
Stephen J. Kenney Medway, MA USA		Attorney		N/A	N/A	0	0	0
Peter L. Brunelli Franklin, MA USA		Insurance Agent		N/A	N/A	0	0	50% Keefe Ins. Agcy, Inc. 50% HRRP Realty Crp.
Pia Brunelli Jarret Wareham, MA USA		College Professor		N/A	N/A	0	0	0
Robert J. Parrella Medway, MA USA		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
Paul E. Rao Medway, MA USA		Realtor		N/A	N/A	0	0	0
James M. Reardon Natick, MA USA		Contractor		N/A	N/A	0	0	Reardon Fam Realty Trust Cottage St. LLP 89 Main St. LP Oxbow Development, Inc.
Steven M. Richardson Medway, MA USA		CPA		N/A	N/A	0	0	Richardson & Co, P.C Richardson Fin. Serv. Henry M. Luke, Co 165 Village Street LLC Brown Street LLC