

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, Jeffrey D. Jones

Name of the Holding Company Director and Official

Director and President

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.

Signature of Holding Company Director and Official

3-4-20

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

549300DNYF07BMU44729

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

Reporter's Name, Street, and Mailing Address

Melrose Bancorp, Inc.

Legal Title of Holding Company

638 Main Street

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

Melrose

City

MA

State

02176

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Diane Indorato

Name

CFO

Title

339-293-5072

Area Code / Phone Number / Extension

781-665-2871

Area Code / FAX Number

indoratod@melrosebank.comwww.melrosebank.com

E-mail Address

www.melrosebank.com

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

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

0=No

1=Yes

0

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 ...

☐

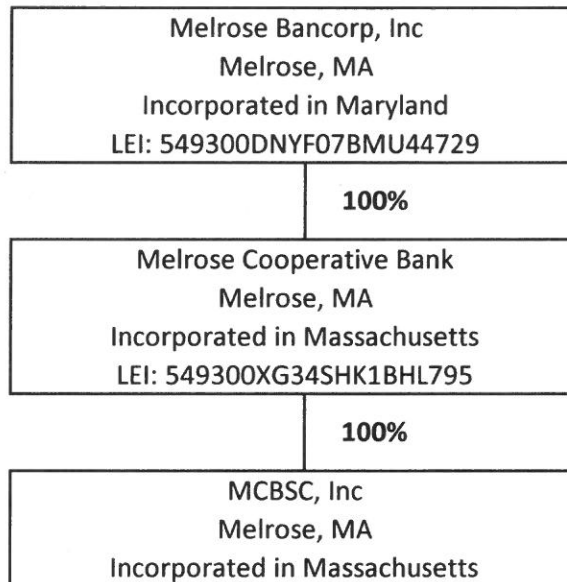
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Form FR Y-6
Melrose Bancorp, Inc
Melrose, MA
Fiscal Year Ending December 31, 2019

Report Item

1: The bank holding company did prepare an annual report for its securities holders and it is registered with the SEC.

2a: Organizational Chart



Note: LEI is not applicable unless otherwise noted

2b: Domestic branch listing provided to the Federal Reserve Bank

Results: A list of branches for your depository institution: **MELROSE BANK (ID_RSSD: 338178)**.
 This depository institution is held by **MELROSE BANCORP, INC. (4647887) of MELROSE, MA**.
 The data are as of **12/31/2019**. Data reflects information that was received and processed through **01/07/2020**.

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
		Full Service (Head Office)	338178	MELROSE BANK	638 MAIN STREET	MELROSE	MA	02176	MIDDLESEX	UNITED STATES	Not Required	Not Required	MELROSE BANK	338178	

For Y-6
Melrose Corp, Inc
Melrose, MA
Fiscal Year Ending December 31, 2019

Report Item

3.

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2019

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2018

(1)(a)	(1)(b)	(1)(c)	(1)(a)	(1)(b)	(1)(c)
Name City, State, Country	Country of Citizenship or Incorporation	Number and Percentage of Each Class of Voting Securities	Name City, State, Country	Country of Citizenship or Incorporation	Number and Percentage of Each Class of Voting Securities
Melrose Cooperative Bank Employee Stock Ownership Trust Melrose, MA USA	USA	225,899 - 9.30% Common Stock	Melrose Cooperative Bank Employee Stock Ownership Trust Melrose, MA USA	USA	225,899 - 9.30% Common Stock
			Maltese Capital Management 150 East 52nd Street, 30th Floor New York, New York 10022	USA	129,132 - 5.30% Common Stock

Form Y-6
Melrose Bancorp, Inc
Melrose, MA
Fiscal Year Ending December 31, 2019

Report Item 4: Insiders

(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 (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of 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)
Jeffrey D. Jones Essex, MA USA	N/A	Director, President	Director, President	N/A	4.1%	None	N/A
Diane Indorato Wakefield, MA USA	N/A	Senior Vice President	Senior Vice President	N/A	2.6%	None	N/A
James Oosterman Melrose, MA USA	N/A	Vice President	Vice President	N/A	2.5%	None	N/A
Frank Giso III Melrose, MA USA	Attorney	Director	Director	Retired Attorney	2.2%	None	N/A
Candy Brower Wakefield, MA USA	Certified Public Accountant	Director	Director	Principal of Johnson, O'Connor, Feron & Carucci, LLP Wakefield, MA USA	1.7%	None	N/A
Elizabeth McNelis Melrose, MA USA	Executive Director	Director	Director	Executive Director Artis Senior Living of Reading Reading, MA USA	1.6%	None	N/A
F. Peter Waystack Melrose, MA USA	Attorney	Director	Director	Partner Waystack & Kirby, LLC Melrose, MA USA	2.2%	None	N/A
Alan F. Whitney Reading, MA USA	General Contractor	Director	Director	Retired General Contractor	1.6%	None	N/A
Stephen E. Anderson Melrose, MA USA	Commercial Lender	Director	Director	Retired Commercial Lender	*	None	N/A

* - Less than 1%