

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):

**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

I, **Mark L. Abbate**

Name of the Holding Company Director and Official

**EVP, Treasurer & CFO**

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.

**Meridian Bancorp. Inc.**

Legal Title of Holding Company

**67 Prospect Street**

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

**Peabody MA 01960**

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

**Mark L. Abbate EVP, Treasurer & CFO**

Name Title

**978-977-2221**

Area Code / Phone Number / Extension

**978-977-2877**

Area Code / FAX Number

**mabbate@ebsb.com**

E-mail Address

Signature of Holding Company Director and Official

Date of Signature

**March 12, 2020**

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. \_\_\_\_\_

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."

## 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

(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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Physical Location (if different from mailing address)

## **Table of Contents**

### **Report Item 1: Annual Report to Shareholders**

- Three copies of the Annual Report will be sent upon receipt from our printer.

### **Report Item 2a: Organizational Structure**

- See attached

### **Report Item 2b: Domestic Branch Listing**

- See attached

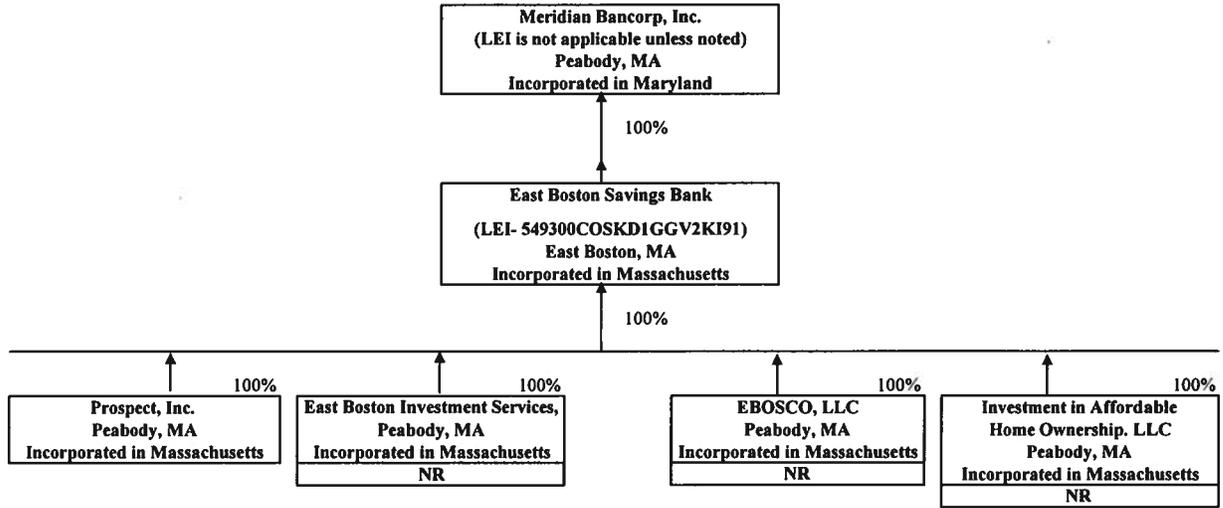
### **Report Item 3: Securities Holders**

- See attached

### **Report Item 4: Insiders**

- See attached

Item 2a



Domestic Branch Listing

Results: A list of branches for your depository institution: EAST BOSTON SAVINGS BANK (ID\_RSSD: 1000100).  
 This depository institution is held by MERIDIAN BANCORP, INC. (1902651) of PEABODY, 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)	✓ 1000100	EAST BOSTON SAVINGS BANK	10 MERIDIAN STREET	BOSTON	MA	02128	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 4496263	ALLSTON BRANCH	181 BRIGHTON AVENUE	ALLSTON	MA	02134	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 4496272	BELMONT BRANCH	70 CONCORD AVENUE	BELMONT	MA	02220	BARNSTABLE	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 5307339	BRIGHTON CIRCLE	1614 TREMONT STREET	BOSTON	MA	02120	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 18603	CENTRAL SQUARE BRANCH	1 BENNINGTON STREET	BOSTON	MA	02128	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 4971854	KNEELAND STREET BRANCH	95 KNEELAND STREET	BOSTON	MA	02111	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 944300	ORIENT HEIGHTS BRANCH	856 BENNINGTON STREET	BOSTON	MA	02128	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 4303987	SOUTH END BRANCH	1134 WASHINGTON STREET	BOSTON	MA	02118	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 5447431	1608 COMM AVE	1608 COMMONWEALTH AVE	BRIGHTON	MA	02135	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 5211548	CLEVELAND CIRCLE	1952 BEACON STREET	BRIGHTON	MA	02135	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 5081778	BROOKLINE 2 BRANCH	1441 BEACON STREET	BROOKLINE	MA	02446	NORFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 4908382	BROOKLINE BRANCH	2050 BEACON STREET	BROOKLINE	MA	02446	NORFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 5312605	BURLINGTON BRANCH	50 SUMMIT DRIVE	BURLINGTON	MA	01803	MIDDLESEX	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 5399848	1739 MASS AVE	1739 MASSACHUSETTS AVENUE	CAMBRIDGE	MA	02140	ESSEX	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 4413747	CAMBRIDGE BRANCH	2172 MASSACHUSETTS AVENUE	CAMBRIDGE	MA	02140	MIDDLESEX	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 4357690	DANVERS BRANCH	10 ELM STREET	DANVERS	MA	01923	ESSEX	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 3628124	CODMAN SQUARE BRANCH	305 TALBOT AVENUE	DORCHESTER	MA	02124	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 3217872	GALLIVAN BOULEVARD BRANCH	489 GALLIVAN BOULEVARD	DORCHESTER	MA	02124	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 272870	MEETINGHOUSE HEAD OFFICE BRANCH	2250 DORCHESTER AVE	DORCHESTER	MA	02124	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 4905242	MORRISSEY BOULEVARD BRANCH	960 MORRISSEY BLVD	DORCHESTER	MA	02124	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 3778711	EVERETT BRANCH	1755 REVERE BEACH PARKWAY	EVERETT	MA	02149	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 336071	JAMAICA PLAIN BRANCH	515 CENTRE STREET	JAMAICA PLAIN	MA	02130	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 3778720	LYNN BRANCH	335 BROADWAY	LYNN	MA	01904	ESSEX	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 5331651	LYNNFIELD BRANCH	24 BROADWAY	LYNNFIELD	MA	01940	ESSEX	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 3967654	MEDFORD BRANCH	410 RIVERSIDE AVENUE	MEDFORD	MA	02155	MIDDLESEX	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 3300569	MELROSE BRANCH	108 MAIN STREET	MELROSE	MA	02176	MIDDLESEX	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 3105326	PEABODY BRANCH	67 PROSPECT STREET	PEABODY	MA	01960	ESSEX	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 2373043	BROADWAY BRANCH	575 BROADWAY	REVERE	MA	02151	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Limited Service	✓ 5227138	MOBILE BANKING UNIT	126 SQUIRE ROAD	REVERE	MA	02151	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 4261733	SQUIRE ROAD BRANCH	126 SQUIRE ROAD	REVERE	MA	02151	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 4521615	ROSLINDALE BRANCH	4238 WASHINGTON STREET	ROSLINDALE	MA	02131	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 1158300	SAUGUS CENTER BRANCH	320 CENTRAL STREET	SAUGUS	MA	01906	ESSEX	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 938608	VILLAGE PARK BRANCH	317 MAIN STREET	SAUGUS	MA	01906	ESSEX	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 4582625	UNION SQUARE BRANCH	37 BOW ST, UNION SQUARE	SOMERVILLE	MA	02143	MIDDLESEX	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 3135501	ANDREW SQUARE BRANCH	501 SOUTHAMPTON STREET	SOUTH BOSTON	MA	02127	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 626905	SOUTH BOSTON BRANCH	708 E BROADWAY	SOUTH BOSTON	MA	02127	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 1017274	WEST BROADWAY BRANCH	430 WEST BROADWAY	SOUTH BOSTON	MA	02127	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 3924040	WAKEFIELD BRANCH	381 MAIN STREET	WAKEFIELD	MA	01880	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 4261742	WEST ROXBURY BRANCH	1985 CENTRE STREET	WEST ROXBURY	MA	02132	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
		Full Service	✓ 2082297	WINTHROP BRANCH	15 BARTLETT ROAD	WINTHROP	MA	02152	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	

**ITEM 3**  
**Securities Holders**

**MERIDIAN BANCORP INC.**

Total Outstanding Shares 53,377,506

- 1 T. Rowe Price Associates, Inc.  
Baltimore, MD 21202  
7,736,679 # Shares Aggregate Amount Beneficially Owned (14.49%)
- 2 East Boston Savings Bank  
Employee Stock Ownership Plan Trust  
Quincy, IL 62305  
3,436,816 # Shares Aggregate Amount Beneficially Owned (6.44%)
- 3 Black Rock, Inc.  
New York, NY 10055  
3,979,993 # Shares Aggregate Amount Beneficially Owned (7.46%)
- 4 Dimensional Fund Advisors  
Austin, TX 78746  
3,028,144 # Shares Aggregate Amount Beneficially Owned (5.67%)

Meridian Bancorp, Inc.  
Insiders  
12/31/2019

## Report Item 4 Insiders

Name, City, State	Principal Occupation (if other than with Holding Company)	Title & Position (with Holding Company)	Title & Position (with subsidiaries)	Title & Position (with other business)	% of Voting Shares in Holding Company	% of Voting Shares in Subsidiaries	List Names of other Companies if 25% or more
<i>Directors</i>							
Cynthia L. Carney Lynnfield, MA	Broker	Director	Director of EBSB	Carney & Company, LLC - Principal	0.03%	n/a	n/a
Marilyn A. Censullo Peabody, MA	CPA	Director	Director of EBSB	Naffah & Co P.C. - Partner	0.21%	n/a	n/a
Russell Chin Quincy, MA	Attorney	Director	Director of EBSB	Chin Law Firm - Principal	0.02%	n/a	n/a
Anna R. DiMaria East Boston, MA	Attorney	Director	Director of EBSB	Law Office of Michael A. D'Avolio - Attorney at Law	0.22%	n/a	n/a
Joyce Murphy Canton, MA	Retired	Director	Director of EBSB	n/a	0.01%	n/a	n/a
Domenic A. Gambardella Topsfield, MA	Retired	Director	Director of EBSB	n/a	0.30%	n/a	n/a
Richard J. Gavegnano Wenham, MA	n/a	President, CEO, Chairman, & Director	President, CEO & Chariman	n/a	2.52%	n/a	n/a
Thomas J. Gunning Norwell, MA	Executive Director	Director	n/a	Building Trades Employers Assoc. - Executive Director	0.14%	n/a	n/a
Edward J. Merritt Milton, MA	n/a	Director, Corporate Secretary	Executive Vice President of EBSB	n/a	0.23%	n/a	n/a
Gregory F. Natalucci Saugus, MA	Retired	Director	Director of EBSB	n/a	0.18%	n/a	n/a
Peter Scolari East Boston, MA	Director of Property Services	Director	Director of EBSB	Action for Boston Community Development (ABCD)	0.03%		
<i>Additional Executive Officers</i>							
Mark L. Abbate Barrington, RI	n/a	Executive Vice President, Treasurer & CFO of Meridian Bancorp, Inc.	Executive Vice President, Treasurer & CFO of EBSB	n/a	0.30%	n/a	n/a
John Migliozi Boston, MA	n/a	Executive Vice President of Meridian Bancorp, Inc.	Executive Vice President of EBSB	n/a	0.17%	n/a	n/a
Frank Romano Beverly, MA	n/a	Executive Vice President of Meridian Bancorp, Inc.	Executive Vice President of EBSB	n/a	0.47%	n/a	n/a
John Carroll Randolph, MA	n/a	Executive Vice President & COO of Meridian Bancorp, Inc.	Executive Vice President & COO of EBSB	n/a	0.16%	n/a	n/a