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, 2020

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

508-533-3860

Area Code / FAX Number

E-mail Address

rleist@charlesriverbank.com

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

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."

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.

<table>
<thead>
<tr>
<th>Legal Title of Subsidiary Holding Company</th>
<th>Legal Title of Subsidiary Holding Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charles River Bancorp</td>
<td></td>
</tr>
<tr>
<td>70 Main Street</td>
<td></td>
</tr>
<tr>
<td>Medway</td>
<td></td>
</tr>
<tr>
<td>70 Main Street</td>
<td></td>
</tr>
<tr>
<td>Medway</td>
<td></td>
</tr>
<tr>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
</tr>
<tr>
<td>City</td>
<td>City</td>
</tr>
<tr>
<td>MA</td>
<td>State</td>
</tr>
<tr>
<td>02053</td>
<td>Zip Code</td>
</tr>
</tbody>
</table>

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)

Legal Title of Subsidiary Holding Company

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

City

State

Zip Code

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City

State

Zip 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, 2020

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, 2020

CHARLES RIVER BANCORP, MHC
A MUTUAL HOLDING COMPANY
MEDWAY, MA 02053
INCORPORATED IN MASSACHUSETTS

100%

CHARLES RIVER BANCORP, INC
A STOCK HELD HOLDING COMPANY
MEDWAY, MA 02053
INCORPORATED IN MASSACHUSETTS

100%

CHARLES RIVER BANK
A STOCK HELD BANK
MEDWAY, MA 02053
INCORPORATED IN MASSACHUSETTS

100%

100%

MECOBA SECURITY CORP
A Massachusetts Security Corp
Medway, MA 02053
Incorporated in Massachusetts

MECOBA PROPERTIES, INC.
Subsidiary of Charles River Bank
Medway, MA 02053
Incorporated in Massachusetts
2b. No change to branch structure. The addresses are:

<table>
<thead>
<tr>
<th>Branch Location</th>
<th>Address</th>
<th>Address Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Main Office</td>
<td>70 Main Street</td>
<td>Medway, MA 02053</td>
</tr>
<tr>
<td>Bellingham Office</td>
<td>2 South Maple Street</td>
<td>Bellingham, MA 02019</td>
</tr>
<tr>
<td>Mendon Office</td>
<td>1 Hastings Street</td>
<td>Mendon, MA 01756</td>
</tr>
<tr>
<td>High School Branch</td>
<td>88 Summer Street</td>
<td>Medway, MA 02053</td>
</tr>
</tbody>
</table>

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