

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, 2020

Month / Day / Year
 N/A

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

Reporter's Name, Street, and Mailing Address

I, Joseph F. Casey

Name of the Holding Company Director and Official

President, COO, & Director

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.

HarborOne Bancorp, Inc.

Legal Title of Holding Company

770 Oak Street

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

| | | |
|----------|-------|----------|
| Brockton | MA | 02301 |
| City | State | Zip Code |

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Eileen Mosher Finance Reporting Manager

Name Title

508-895-1339

Area Code / Phone Number / Extension

508-521-2470

Area Code / FAX Number

emosher@harborone.com

E-mail Address

https://www.harborone.com

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

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

03/29/2021

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. _____

| | | |
|--|--------------------------|---|
| 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 | <input type="checkbox"/> | |
| 2. a letter justifying this request has been provided separately ... | <input type="checkbox"/> | |
| 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)

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

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

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

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

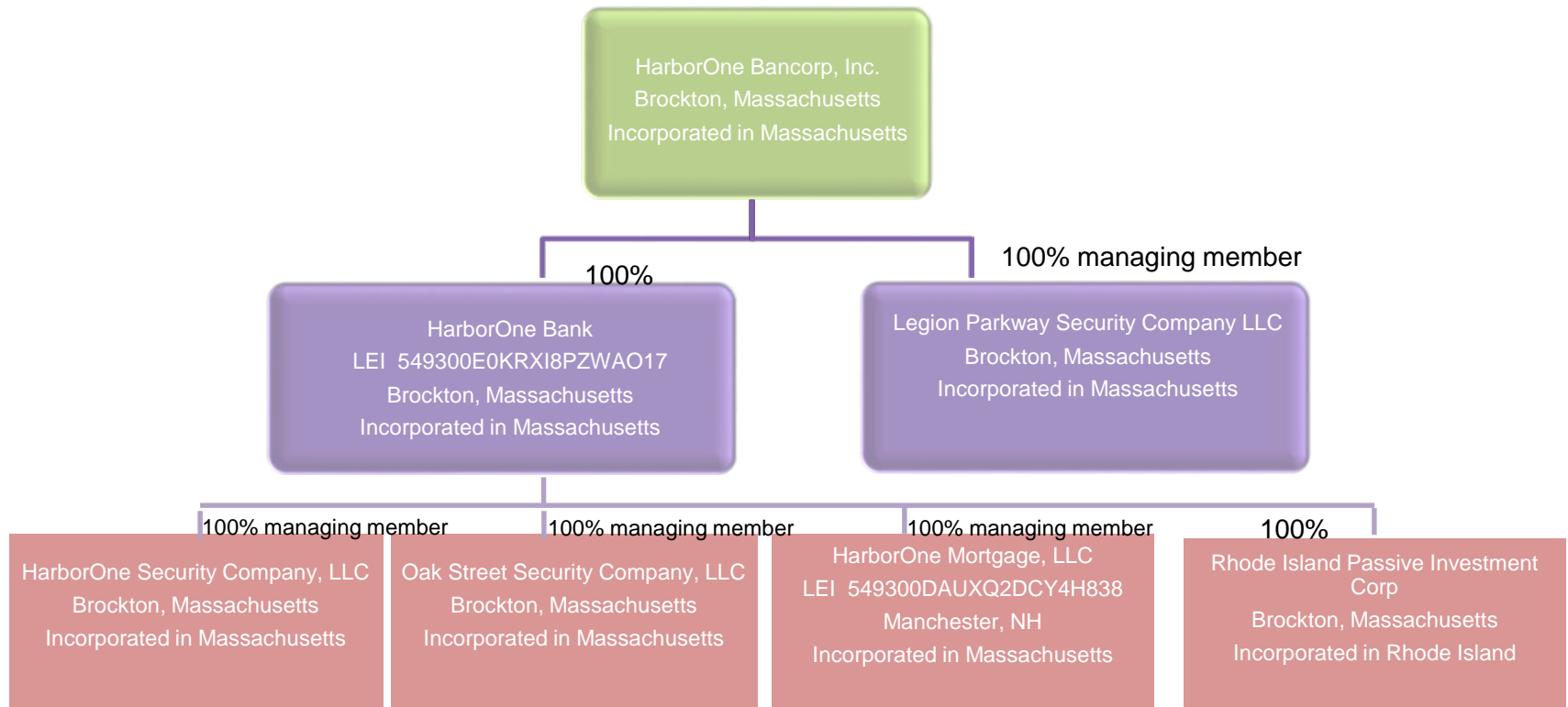
City State Zip Code

Physical Location (if different from mailing address)

FORM FR Y-6
HarborOne Bancorp, Inc.
Brockton, Massachusetts
Fiscal Year Ending December 31, 2020

2a Organization Chart

LEI is N/A unless noted



Results: A list of branches for your depository institution: **HARBORONE BANK (ID_RSSD: 40499)**.
 This depository institution is held by **HARBORONE BANCORP, INC. (4973353)** of **BROCKTON, MA**.
 The data are as of **12/31/2020**. Data reflects information that was received and processed through **01/05/2021**.

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 |
|-------------|----------------|----------------------------|-----------------|-----------------------------------|-------------------------------|----------------|-------|----------|------------|---------------|--------------|----------------|----------------|----------------------|----------|
| OK | | Full Service (Head Office) | 40499 | HARBORONE BANK | 770 OAK STREET | BROCKTON | MA | 02301 | PLYMOUTH | UNITED STATES | Not Required | Not Required | HARBORONE BANK | 40499 | |
| OK | | Full Service | 4648240 | ABINGTON BRANCH | 660 BEDFORD STREET | ABINGTON | MA | 02351 | PLYMOUTH | UNITED STATES | Not Required | Not Required | HARBORONE BANK | 40499 | |
| OK | | Full Service | 4648259 | ATTLEBORO BRANCH | 607 PLEASANT STREET | ATTLEBORO | MA | 02703 | BRISTOL | UNITED STATES | Not Required | Not Required | HARBORONE BANK | 40499 | |
| OK | | Full Service | 5435090 | BOSTON BRANCH | 64 BROAD STREET | BOSTON | MA | 02109 | SUFFOLK | UNITED STATES | Not Required | Not Required | HARBORONE BANK | 40499 | |
| OK | | Full Service | 4648277 | BRIDGEWATER BRANCH | 295 BEDFORD STREET | BRIDGEWATER | MA | 02324 | PLYMOUTH | UNITED STATES | Not Required | Not Required | HARBORONE BANK | 40499 | |
| OK | | Full Service | 4648286 | BROCKTON BELMONT STREET BRANCH | 443 BELMONT STREET | BROCKTON | MA | 02301 | PLYMOUTH | UNITED STATES | Not Required | Not Required | HARBORONE BANK | 40499 | |
| OK | | Full Service | 4648295 | BROCKTON LEGION PARKWAY BRANCH | 68 LEGION PARKWAY | BROCKTON | MA | 02301 | PLYMOUTH | UNITED STATES | Not Required | Not Required | HARBORONE BANK | 40499 | |
| OK | | Full Service | 4648307 | BROCKTON MAIN STREET BRANCH | 1601 MAIN STREET | BROCKTON | MA | 02301 | PLYMOUTH | UNITED STATES | Not Required | Not Required | HARBORONE BANK | 40499 | |
| OK | | Full Service | 4648316 | BROCKTON NORTH MAIN STREET BRANCH | 820 NORTH MAIN STREET | BROCKTON | MA | 02301 | PLYMOUTH | UNITED STATES | Not Required | Not Required | HARBORONE BANK | 40499 | |
| OK | | Full Service | 4648343 | CANTON BRANCH | 95 WASHINGTON STREET | CANTON | MA | 02021 | NORFOLK | UNITED STATES | Not Required | Not Required | HARBORONE BANK | 40499 | |
| OK | | Full Service | 4648325 | EASTON BRANCH | 472 FOUNDRY STREET | EASTON | MA | 02356 | BRISTOL | UNITED STATES | Not Required | Not Required | HARBORONE BANK | 40499 | |
| OK | | Full Service | 4648352 | MANSFIELD BRANCH | 131 COPELAND DRIVE | MANSFIELD | MA | 02048 | BRISTOL | UNITED STATES | Not Required | Not Required | HARBORONE BANK | 40499 | |
| OK | | Full Service | 4648389 | MIDDLEBOROUGH BRANCH | 68 EAST GROVE STREET | MIDDLEBOROUGH | MA | 02346 | PLYMOUTH | UNITED STATES | Not Required | Not Required | HARBORONE BANK | 40499 | |
| OK | | Full Service | 4648361 | PLYMOUTH BRANCH | 43 COMMERCE WAY | PLYMOUTH | MA | 02360 | PLYMOUTH | UNITED STATES | Not Required | Not Required | HARBORONE BANK | 40499 | |
| OK | | Full Service | 5538469 | QUINCY BRANCH | ONE CHESTNUT PLACE, SUITE 1 | QUINCY | MA | 02169 | NORFOLK | UNITED STATES | Not Required | Not Required | HARBORONE BANK | 40499 | |
| OK | | Full Service | 4648398 | RANDOLPH BRANCH | ONE CREDIT UNION WAY | RANDOLPH | MA | 02368 | NORFOLK | UNITED STATES | Not Required | Not Required | HARBORONE BANK | 40499 | |
| OK | | Full Service | 4648370 | RAYNHAM BRANCH | 500 SOUTH STREET WEST | RAYNHAM | MA | 02767 | BRISTOL | UNITED STATES | Not Required | Not Required | HARBORONE BANK | 40499 | |
| OK | | Full Service | 5373754 | STOUGHTON BRANCH | 470 WASHINGTON STREET | STOUGHTON | MA | 02072 | NORFOLK | UNITED STATES | Not Required | Not Required | HARBORONE BANK | 40499 | |
| OK | | Full Service | 4496450 | COMSTOCK PARKWAY BRANCH | 200 COMSTOCK PARKWAY | CRANSTON | RI | 02921 | PROVIDENCE | UNITED STATES | Not Required | Not Required | HARBORONE BANK | 40499 | |
| OK | | Full Service | 4457385 | CRANSTON BRANCH | 1155 RESERVOIR AVENUE | CRANSTON | RI | 02920 | PROVIDENCE | UNITED STATES | Not Required | Not Required | HARBORONE BANK | 40499 | |
| OK | | Full Service | 4457394 | EAST GREENWICH BRANCH | 5750 POST ROAD | EAST GREENWICH | RI | 02818 | KENT | UNITED STATES | Not Required | Not Required | HARBORONE BANK | 40499 | |
| OK | | Full Service | 4457330 | LINCOLN BRANCH | 618 GEORGE WASHINGTON HIGHWAY | LINCOLN | RI | 02865 | PROVIDENCE | UNITED STATES | Not Required | Not Required | HARBORONE BANK | 40499 | |
| OK | | Full Service | 4496469 | PROVIDENCE BRANCH | 180 WASHINGTON STREET | PROVIDENCE | RI | 02903 | PROVIDENCE | UNITED STATES | Not Required | Not Required | HARBORONE BANK | 40499 | |
| OK | | Full Service | 4457367 | WOMEN AND INFANTS HOSPITAL BRANCH | 101 DUDLEY STREET | PROVIDENCE | RI | 02905 | PROVIDENCE | UNITED STATES | Not Required | Not Required | HARBORONE BANK | 40499 | |
| OK | | Full Service | 4457376 | EAST PROVIDENCE BRANCH | 2830 PAWTUCKET AVENUE | RIVERSIDE | RI | 02915 | PROVIDENCE | UNITED STATES | Not Required | Not Required | HARBORONE BANK | 40499 | |
| OK | | Full Service | 4457349 | COWESETT BRANCH | 3830 POST ROAD | WARWICK | RI | 02886 | KENT | UNITED STATES | Not Required | Not Required | HARBORONE BANK | 40499 | |
| OK | | Full Service | 4457358 | WARWICK AVENUE BRANCH | 2089 WARWICK AVENUE | WARWICK | RI | 02889 | KENT | UNITED STATES | Not Required | Not Required | HARBORONE BANK | 40499 | |

Form FR Y-6
HarborOne Bancorp, Inc.
Fiscal Year Ending December 31, 2020

Report Item 3: Securities Holders

| Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2020 | | | Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2020 | | |
|---|--|--|--|--|--|
| (1)(a) Name City, State Country | (1)(b) Country of Citizenship or Incorporation | (1)(c) Number and Percentage of Each Class of Voting Securities | (2)(a) Name City, State Country | (2)(b) Country of Citizenship or Incorporation | (2)(c) Number and Percentage of Each Class of Voting Securities |
| T. Rowe Price Associates, Inc. Baltimore, MD USA | USA | 1,880,349-3% of Common Stock | | | |
| T. Rowe Price Small-Cap Value Fund, Inc. Baltimore, MD USA | USA | 3,619,773 - 6% of Common Stock | | | |
| AllianceBernstein L.P. New York, NY USA | USA | 3,266,041 - 6% of Common Stock | | | |
| BlackRock, Inc. New York, NY USA | USA | 4,163,058-7% of Common Stock | | | |
| HarborOne Bank Employee Stock Ownership Plan Trust Brockton, MA USA | USA | 4,563,160-8% of Common Stock | | | |

Form FR Y-6
HarborOne Bancorp, Inc.
Fiscal Year Ending December 31, 2020

Report Item 4: Insiders

| (1) Name City, State Country | (2) Principal Occupation if other than with Holding Company | (3)(a) Title or Position with Holding Company | (3)(b) Title or Position with subsidiaries of holding company (include names of subsidiaries) | (3)(c) Title or Position with Other Companies if a Director, Trustee, Partner, or Executive Officer (include names of other businesses) | (4)(a) Percentage of Voting Shares in Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries of holding company (include names of subsidiaries) | (4)(c) List names of other companies if 25% or more of voting securities are held(List names of companies and percentage of voting securities held) |
|---|--|--|--|--|--|---|---|
| Joseph F. Barry Naples, FL, USA | Retired | Director | Director (HarborOne Bank) | N/A | 0 | 0 | N/A |
| Mandy Lee Berman Cambridge, MA, USA | Chief Operating Officer | Director | Director (HarborOne Bank) | Chief Operating Officer, Marathon Health; Director of One Goal Massachusetts | 0 | 0 | N/A |
| James W. Blake Easton, MA, USA | N/A | Chief Executive Officer and Director | Chief Executive Officer and Director (HarborOne Bank); Chief Executive Officer (Legion Parkway Security Company LLC & HarborOne Security Company, LLC & Oak Street Security Company, LLC); Director(HarborOne Mortgage LLC) | Director of Connecticut Online Computer Center | 1% | 0 | N/A |
| Joseph F. Casey Hingham, MA, USA | N/A | President, Chief Operating Officer, and Director | President, Chief Operating Officer, and Director (HarborOne Bank); President (Legion Parkway Security Company LLC & HarborOne Security Company, LLC & Oak Street Security Company, LLC); Chief Operating Officer(Rhode Island Passive Investment Corp.) Director (HarborOne Mortgage LLC) | Director of Old Colony YMCA; Chair of the Board of Metro South Chamber of Commerce | 1% | 0 | N/A |
| David P. Frenette North Easton, MA, USA | Attorney | Director | Director (HarborOne Bank) | Owner, Frenette and Associates, P.C.; Trustee of Signature Healthcare Brockton Hospital; Director of Old Colony YMCA | 0 | 0 | Frenette and Associates, P.C. (100%) |
| Inez H. Friedman-Boyce Newton Upper Falls, MA, USA | N/A | Corporate Secretary & Clerk | Corporate Secretary & Clerk (HarborOne Bank) | N/A | 0 | 0 | N/A |
| Gordon Jezard Brockton, MA, USA | Retired | Director | Director (HarborOne Bank) | N/A | 0 | 0 | Kenna Realty Trust (50%) |
| Barry Koretz Boston, MA, USA | Retired | Director | Director (HarborOne Bank) | Director of Boys and Girls Clubs of Metro South | 0 | 0 | 142 Crescent St Realty Trust (99%); 18 Perkins St LLC (99%); 142 Crescent St LLC (99%) |
| Timothy Robert Lynch Kingston, MA, USA | SVP & Chief Medical Officer; Physician; Asst Professor of Medicine, Academic Dean | Director | Director (HarborOne Bank) | SVP & Chief Medical Officer, South Shore Health System; Director of Connected Care of Southeastern Massachusetts; Director of South Shore Physician Ambulatory Enterprise | 0 | 0 | N/A |
| William A. Payne Chatham, MA, USA | Principal, Wealth Management Company | Director | Director (HarborOne Bank) | Principal of PRW Wealth Management LLC; Director of Lion Street Inc; Director of Old Colony YMCA | 0 | 0 | PRW Wealth Management LLC (50%); PRW Associates Insurance Agency LLC (50%) |
| Wallace H. Peckham, III Bridgewater, MA, USA | Retired | Director | Director (HarborOne Bank) | | 0 | 0 | N/A |
| H. Scott Sanborn Marshfield, MA, USA | N/A | EVP | EVP(HarborOne Bank) Director (HarborOne Mortgage LLC) | VP, Treasurer, & Director of Transport Leasing Corp; President & Director of ABCO Leasing and Rental Inc; Treasurer & Director of Dumpsters R Us, Inc. | 0 | 0 | ABCO Leasing and Rental Inc (49.398%); Dumpsters R Us, Inc. (35%); Transport Leasing Corp (25.912%) |
| Andreana Santangelo Middleton, MA, USA | EVP & CFO | Director | Director (HarborOne Bank) | EVP & CFO, Blue Cross Blue Shield of MA; Director of Junior Achievement of Northern New England | 0 | 0 | N/A |
| Linda Simmons South Dartmouth, MA, USA | N/A | Chief Financial Officer and Treasurer | Chief Financial Officer and Treasurer (HarborOne Bank, Legion Parkway Security Company LLC & HarborOne Security Company, LLC & Oak Street Security Company, LLC) Chief Financial Officer(Rhode Island Passive Investment Corp.) Director (HarborOne Mortgage LLC) | N/A | 0 | 0 | N/A |
| Michael J. Sullivan Abington, MA, USA | Partner, Law Firm | Chairman of the Board | Chairman of the Board (HarborOne Bank) | Partner of Ashcroft Law Firm, LLC; Trustee of Signature Healthcare; Director of Old Colony YMCA; Chair of Board of Trustees of New Heights Charter School | 0 | 0 | City of World Champions,LLC (99%); Long Point Realty Trust (33.33%); RoseBrook Realty Trust (37.5%) |
| Damian W. Wilmot Milton, MA, USA | SVP, Chief Risk and Compliance Officer | Director | Director (HarborOne Bank) | SVP, Chief Risk and Compliance Officer, Vertex Pharmaceuticals Incorporated; Director of The John F. Kennedy Library Foundation; Director of Boys & Girls Club of Boston | 0 | 0 | N/A |
| | Principal Securities Holder | N/A | N/A | N/A | N/A | N/A | N/A |