

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.

I, **Kenneth R. Fisher**

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.

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]

Signature of Holding Company Director and Official

09/30/2021

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. _____

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

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:

Kenneth R. Fisher

EVP, Treasurer & CFO

Name

Title

978-977-2251

Area Code / Phone Number / Extension

978-977-2877

Area Code / FAX Number

kfisher@ebsb.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	<input type="checkbox"/> <input checked="" type="checkbox"/>
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)

Table of Contents

Report Item 1: Annual Report to Shareholders

- Not applicable

Report Item 2a: Organizational Structure

- See attached

Report Item 2b: Domestic Branch Listing

- Submitted electronically on March 29, 2021.

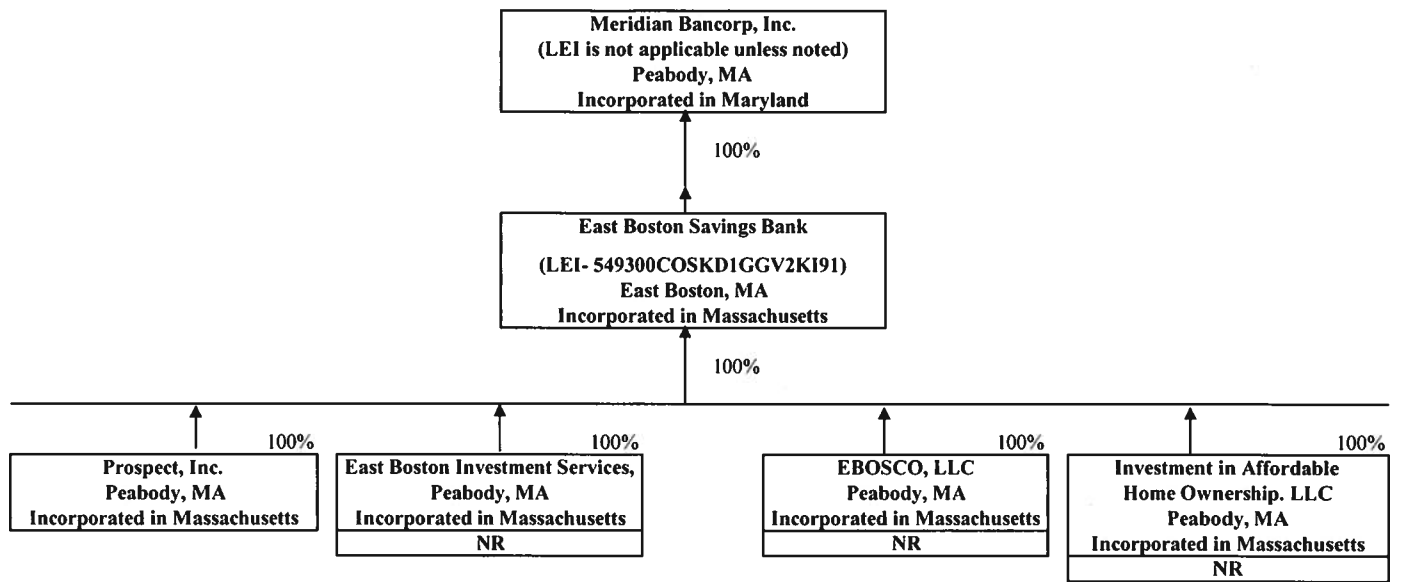
Report Item 3: Securities Holders

- See attached

Report Item 4: Insiders

- See attached

Item 2a



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 **12/31/2020**. 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)	1000100		EAST BOSTON SAVINGS BANK	10 MERIDIAN STREET	BOSTON	MA	02128	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		Full Service	4496263		ALLSTON BRANCH	181 BRIGHTON AVENUE	ALLSTON	MA	02134	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		Full Service	4496272		BELMONT BRANCH	70 CONCORD AVENUE	BELMONT	MA	03220	BARNSTABLE	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		Full Service	5307339		BRIGHAM CIRCLE	1614 TREMONT STREET	BOSTON	MA	02120	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		Full Service	18603		CENTRAL SQUARE BRANCH	1 BENNINGTON STREET	BOSTON	MA	02128	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		Full Service	4971854		KNEELAND STREET BRANCH	95 KNEELAND STREET	BOSTON	MA	02111	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		Full Service	944300		ORIENT HEIGHTS BRANCH	856 BENNINGTON STREET	BOSTON	MA	02128	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		Full Service	4303987		SOUTH END BRANCH	1134 WASHINGTON STREET	BOSTON	MA	02118	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		Full Service	5447431		1608 COMM AVE	1608 COMMONWEALTH AVE	BRIGHTON	MA	02135	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		Full Service	5211548		CLEVELAND CIRCLE	1952 BEACON STREET	BRIGHTON	MA	02135	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		Full Service	5533594		473 HARVARD ST	473 HARVARD STREET	BROOKLINE	MA	02446	NORFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		Full Service	5081778		BROOKLINE 2 BRANCH	1441 BEACON STREET	BROOKLINE	MA	02446	NORFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		Full Service	4908382		BROOKLINE BRANCH	1050 BEACON STREET	BROOKLINE	MA	02446	NORFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		Full Service	5312605		BURLINGTON BRANCH	50 SUMMIT DRIVE	BURLINGTON	MA	01803	MIDDLESEX	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		Full Service	5399848		1739 MASS AVE	1739 MASSACHUSETTS AVENUE	CAMBRIDGE	MA	02140	MIDDLESEX	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		Full Service	4413747		CAMBRIDGE BRANCH	2172 MASSACHUSETTS AVENUE	CAMBRIDGE	MA	02140	MIDDLESEX	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		Full Service	4357690		DANVERS BRANCH	10 ELM STREET	DANVERS	MA	01923	ESSEX	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		Full Service	3628124		CODMAN SQUARE BRANCH	305 TALBOT AVENUE	DORCHESTER	MA	02124	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		Full Service	3217872		GALLIVAN BOULEVARD BRANCH	489 GALLIVAN BOULEVARD	DORCHESTER	MA	02124	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		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	
OK		Full Service	4905242		MORRISSEY BOULEVARD BRANCH	960 MORRISSEY BLVD	DORCHESTER	MA	02124	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		Full Service	3778711		EVERETT BRANCH	1755 REVERE BEACH PARKWAY	EVERETT	MA	02149	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		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	
OK		Full Service	3778720		LYNN BRANCH	335 BROADWAY	LYNN	MA	01904	ESSEX	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		Full Service	5331651		LYNNFIELD BRANCH	24 BROADWAY	LYNNFIELD	MA	01940	ESSEX	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		Full Service	3967654		MEDFORD BRANCH	410 RIVERSIDE AVENUE	MEDFORD	MA	02155	MIDDLESEX	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		Full Service	3300569		MELROSE BRANCH	108 MAIN STREET	MELROSE	MA	02176	MIDDLESEX	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		Full Service	3105326		PEABODY BRANCH	67 PROSPECT STREET	PEABODY	MA	01960	ESSEX	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		Full Service	2373043		BROADWAY BRANCH	575 BROADWAY	REVERE	MA	02151	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		Limited Service	5227138		MOBILE BANKING UNIT	126 SQUIRE ROAD	REVERE	MA	02151	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		Full Service	4261733		SQUIRE ROAD BRANCH	126 SQUIRE ROAD	REVERE	MA	02151	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		Full Service	4521615		ROSLINDALE BRANCH	4238 WASHINGTON STREET	ROSLINDALE	MA	02131	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		Full Service	5514605		SALEM BRANCH	193 WASHINGTON STREET	SALEM	MA	01970	ESSEX	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		Full Service	1158300		SAUGUS CENTER BRANCH	320 CENTRAL STREET	SAUGUS	MA	01906	ESSEX	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		Full Service	938608		VILLAGE PARK BRANCH	317 MAIN STREET	SAUGUS	MA	01906	ESSEX	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		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	
OK		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	
OK		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	
OK		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	
OK		Full Service	3924040		WAKEFIELD BRANCH	381 MAIN STREET	WAKEFIELD	MA	01880	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		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	
OK		Full Service	2082297		WINTHROP BRANCH	15 BARTLETT ROAD	WINTHROP	MA	02152	SUFFOLK	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	
OK		Full Service	5515723		WOBURN	331 MONTVALE AVENUE	WOBURN	MA	01801	MIDDLESEX	UNITED STATES	Not Required	Not Required	EAST BOSTON SAVINGS BANK	1000100	

ITEM 3
Securities Holders

MERIDIAN BANCORP INC.

Total Outstanding Shares 52,415,061

- 1 T. Rowe Price Associates, Inc.
Baltimore, MD 21202
7,732,899 # Shares Aggregate Amount Beneficially Owned (14.75%)
- 2 Black Rock, Inc.
New York, NY 10055
3,900,604 # Shares Aggregate Amount Beneficially Owned (7.44%)
- 3 East Boston Savings Bank
Employee Stock Ownership Plan Trust
Quincy, IL 62305
3,399,320 # Shares Aggregate Amount Beneficially Owned (6.49%)
- 4 Dimensional Fund Advisors
Austin, TX 78746
2,907,437 # Shares Aggregate Amount Beneficially Owned (5.55%)

Meridian Bancorp, Inc.
Insiders
12/31/2020

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 businesses)	% of Voting Shares in Holding Company	% of Voting Shares in Subsidiaries	List Names of other Companies if 2.5% or more
<i>Directors</i>							
Cynthia L. Carney Lynnfield, MA	Broker	Director	Director of EBSB	Carney & Company, LLC - Principal	0.04%	n/a	n/a
Marilyn A. Censullo Peabody, MA	CPA	Director	Director of EBSB	Naffah & Co P.C. - Partner	0.23%	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. DiMania East Boston, MA	Attorney	Director	Director of EBSB	Law Office of Michael A. D'Avolio - Attorney at Law	0.24%	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	0.32%	n/a	n/a
Richard J. Gavegnano Wenham, MA	n/a	President, CEO, Chairman, & Director	President, CEO & Chairman	n/a	2.77%	n/a	n/a
Thomas J. Gunning Norwell, MA	Executive Director	Director	n/a	Building Trades Employers Assoc. - Executive Director	0.16%	n/a	n/a
Edward J. Merritt Milton, MA	n/a	Director, Corporate Secretary	Executive Vice President of EBSB	n/a	0.26%	n/a	n/a
Gregory F. Natalucci Saugus, MA	Retired	Director	Director of EBSB	n/a	0.19%	n/a	n/a
Peter Scolaro East Boston, MA	Director of Property Services	Director	Director of EBSB	Action for Boston Community Development (ABCD)	0.03%	n/a	n/a
<i>Additional Executive Officers</i>							
Kenneth R. Fisher Wilmington, MA	n/a	Executive Vice President, Treasurer & CFO of Meridian Bancorp, Inc.	Executive Vice President, Treasurer & CFO of EBSB	n/a	0.08%	n/a	n/a
John Migliozi Boston, MA	n/a	Executive Vice President of Meridian Bancorp, Inc.	Executive Vice President of EBSB	n/a	0.19%	n/a	n/a
Frank Romano Beverly, MA	n/a	Executive Vice President of Meridian Bancorp, Inc.	Executive Vice President of EBSB	n/a	0.50%	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	0.19%	n/a	n/a