

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, Peter G. Brown

Name of the Holding Company Director and Official

President and Chief Executive Officer

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.

Peter G. Brown

Signature of Holding Company Director and Official

1/3/2022

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, 2021

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

1831 Bancorp, MHC

Legal Title of Holding Company

55 Elm Street

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

Dedham

MA

02026

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Amanda Justice

SVP Treasurer

Name

Title

781-320-1426

Area Code / Phone Number / Extension

Area Code / FAX Number

amanda.justice@dedhamsavings.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 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.

1831 Bancorp, Inc.

Legal Title of Subsidiary Holding Company

55 Elm Street

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

Dedham

MA

02026

City

State

Zip Code

Physical Location (if different from mailing address)

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Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

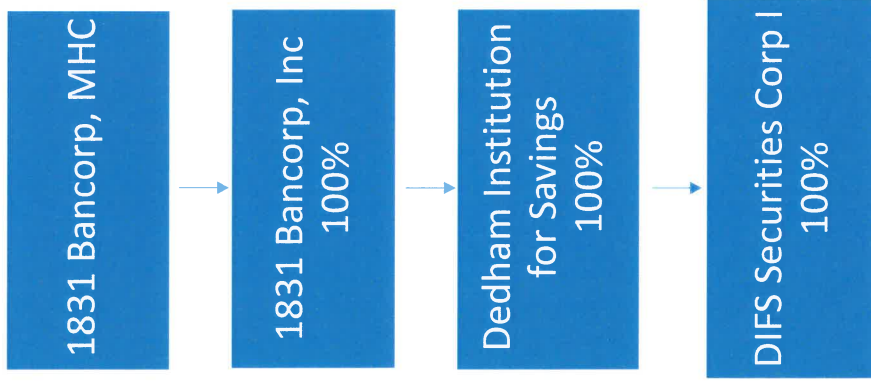
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City

State

Zip Code

Physical Location (if different from mailing address)



Notes:

All companies are located at 55 Elm Street, Dedham, MA 02026
All companies are Massachusetts corporations.
As indicated above, all companies are 100% owned.
LEI not applicable.

Report Items:

1. Annual Report to Shareholders: Not prepared.
- 2a. Organizational Chart: See above.
- 2.b. Domestic Branch Listing: See attached.
3. Securities Holders: See attached. Same for 1831 Bancorp, Inc and 1831 Bancorp, MHC
4. Insiders: See attached. There are no voting percentages for any of the Trustees/Officers. Same for 1831 Bancorp, Inc and 1831 Bancorp, MHC

Results: A list of branches for your depository institution: **DEDHAM INSTITUTION FOR SAVINGS (ID_RSDD: 198809)**.
 This depository institution is held by **1931 BANKCORP NAIC (E164689)** of **DEDHAM, MA**.
 The data are as of **12/31/2021**. Data reflects information that was received and processed through **01/12/2022**.

Reconciliation and Verification Steps
 1. In the **Date 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 **Date Action** column.
- Change:** If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Date Action** column and the date when this information first became valid in the **Effective Date** column.
- Close:** If a branch listed is closed or closed on a date, enter 'Close' in the **Date Action** column and the date of closure in the **Effective Date** column.
- Delete:** If a branch listed was never owned by this depository institution, enter 'Delete' in the **Date Action** column.
- Add:** If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Date 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 Procedures

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 emailing 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 **Date 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_RSDD columns are for reference only. Verification of these values is not required.

Date Action	Effective Date	Branch Services Type	Branch ID_RSDD*	Branch Name	Street Address	City	State	Zip Code	Country	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSDD*	Comments
OK	OK	Full Service (Head Office)	193809	FRANKLIN INSTITUTION FOR SAVINGS	55 ELM STREET	DEDHAM	MA	02026	NORFOLK	UNITED STATES	Not Required	Not Required	DEDHAM INSTITUTION FOR SAVINGS	198809	
OK	OK	Full Service	506616	OLD BILLERICA ROAD BRANCH	100 OLD BILLERICA ROAD	BEDFORD	MA	01730	MIDDLESEX	UNITED STATES	Not Required	Not Required	DEDHAM INSTITUTION FOR SAVINGS	198809	
OK	OK	Full Service	221723	OLD GARD COVE BRANCH	ONE DE POND DRIVE	CANTON	MA	02021	NORFOLK	UNITED STATES	Not Required	Not Required	DEDHAM INSTITUTION FOR SAVINGS	198809	
OK	OK	Full Service	766067	EAST DEER BRANCH	600 BUSET STREET	DEDHAM	MA	02026	NORFOLK	UNITED STATES	Not Required	Not Required	DEDHAM INSTITUTION FOR SAVINGS	198809	
OK	OK	Full Service	194903	HIGH STREET BRANCH	5000 GREAT MEADOW ROAD	DEDHAM	MA	02026	NORFOLK	UNITED STATES	Not Required	Not Required	DEDHAM INSTITUTION FOR SAVINGS	198809	
OK	OK	Full Service	444839	NEW BRIDGE BRANCH	1077 GREAT PLAIN AVENUE	NEEDHAM	MA	02462	NORFOLK	UNITED STATES	Not Required	Not Required	DEDHAM INSTITUTION FOR SAVINGS	198809	
OK	OK	Full Service	320752	CLEAR PLAIN AVENUE BRANCH	185 CENTRAL STREET	NORWOOD	MA	02062	NORFOLK	UNITED STATES	Not Required	Not Required	DEDHAM INSTITUTION FOR SAVINGS	198809	
OK	OK	Full Service	389438	MILFORD MAIN BRANCH	45 SOUTH MAIN STREET	SHARON	MA	02062	NORFOLK	UNITED STATES	Not Required	Not Required	DEDHAM INSTITUTION FOR SAVINGS	198809	
OK	OK	Full Service	289785	SOUTH MAIN STREET BRANCH	838 EAST BROADWAY	SOUTH BOSTON	MA	02127	SUFFOLK	UNITED STATES	Not Required	Not Required	DEDHAM INSTITUTION FOR SAVINGS	198809	
OK	OK	Full Service	506615	EAST BROADWAY BRANCH	1426 MAIN STR	WALPOLE	MA	02081	NORFOLK	UNITED STATES	Not Required	Not Required	DEDHAM INSTITUTION FOR SAVINGS	198809	
OK	OK	Full Service	219787	POST SQUARE SHOPPING CENTER BRANCH	180 MAIN STREET	WALPOLE	MA	02081	NORFOLK	UNITED STATES	Not Required	Not Required	DEDHAM INSTITUTION FOR SAVINGS	198809	
OK	OK	Full Service	219777	NEUT FORD VILLAGE BRANCH	873 HIGH STREET	WESTWOOD	MA	02080	NORFOLK	UNITED STATES	Not Required	Not Required	DEDHAM INSTITUTION FOR SAVINGS	198809	
OK	OK	Full Service	858922	WESTWOOD BRANCH		WESTWOOD	MA	02080	NORFOLK	UNITED STATES	Not Required	Not Required	DEDHAM INSTITUTION FOR SAVINGS	198809	

Report Item 3: Securities Holders
(1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control, or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2021	(1)(a) Name City, State, Country	(1)(b) Country of Citizenship or Incorporations	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name City, State, Country	(2)(b) Country of Citizenship or Incorporations	(2)(c) Number and Percentage of Each Class of Voting Securities
Securities holders not listed in 3 (1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2021	Peter Brown Wellesley, MA, USA	USA	n/a	N/A	N/A	N/A
	Mark Ingalls Easton, MA, USA	USA	n/a			

*Note: This information is also applicable for 1831 Bancorp Inc.

Form FR Y-6
1831 Bancorp MHC
Fiscal Year Ending December 31, 2021

Report Item 4: Insiders
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(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	(3)(c) Title & Position w/other Businesses	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) Other Companies if 25% or more of voting securities held
Kevin Hampe Dedham, MA, USA	Attorney	n/a	n/a	Attorney Winbourne, Hampe & Sheehan	n/a	n/a	n/a
Charles T. Spiegel Westwood, MA, USA	Company President	n/a	n/a	President Advanced Graphics	n/a	n/a	n/a
John H. Emmons, Jr. Cape Porpoise, ME, USA	n/a	n/a	n/a	Retired	n/a	n/a	n/a
David S. Beckwith Dedham, MA, USA	CIO	n/a	n/a	Retired	n/a	n/a	n/a
Alexander K. Leith Dedham, MA, USA	SVP	n/a	n/a	SVP RBC Wealth Management	n/a	n/a	n/a
Peter S. Gregory Dedham, MA, USA	n/a	n/a	n/a	Retired	n/a	n/a	n/a
Juanita Allen Kingsley Dedham, MA, USA	Company President	n/a	n/a	President Allen Kingsley Inc. Lifelong Learning Essentials	n/a	n/a	n/a
Phillip R. Weber Dedham, MA, USA	n/a	n/a	n/a	Retired	n/a	n/a	n/a
Dean H. Steeger Medfield, MA, USA	Company President	n/a	n/a	President B R Albavander & Co.	n/a	n/a	n/a
Christine L. Todd Wellesley, MA, USA	Head of Fixed Income	n/a	n/a	Head of Fixed Income US Amundi Pioneer	n/a	n/a	n/a
Milton J. Benjamin, Jr. Dedham, MA, USA	Company President	n/a	n/a	President KAGE Growth Strategies	n/a	n/a	n/a
Louis A. Rizoli Westwood, MA, USA	Attorney	n/a	n/a	Attorney	n/a	n/a	n/a
Peter G. Brown Wellesley, MA, USA	Bank President	n/a	n/a	Bank President Dedham Savings	n/a	n/a	n/a
James L. Elcock Westwood, MA, USA	Company President	n/a	n/a	President Colliers International	n/a	n/a	n/a
Mark R. Epker Dedham, MA, USA	Principal	n/a	n/a	Principal Vantage Real Estate, LLC	n/a	n/a	n/a
Gary Evee Stoughton, MA, USA	CEO	n/a	n/a	CEO Evee Security	n/a	n/a	n/a
John Czynewski Norfolk, MA, USA	CPA	n/a	n/a	Partner Samet Co.	n/a	n/a	n/a
Lora Pellegrini Charlestown, MA USA	CEO	n/a	n/a	CEO Mass Association of Health Plans	n/a	n/a	n/a
Jean M. Joy North Easton, MA USA	n/a	n/a	n/a	Retired	n/a	n/a	n/a

*Note: This information is also applicable for 1831 Bancorp Inc.