

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, 2021

Month / Day / Year

549300DO98QGL5P82192

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

Reporter's Name, Street, and Mailing Address

Randolph Bancorp, Inc.

Legal Title of Holding Company

2 Batterymarch Park, Suite 301

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

Quincy MA 02169

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Kristina Vasconcelos AVP Assistant Controller

Name Title

(617)925-1966

Area Code / Phone Number / Extension

Area Code / FAX Number

kvasconcelos@envisionbank.com

E-mail Address

www.envisionbank.com

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

I, William M Parent

Name of the Holding Company Director and Official

President & CEO

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 of Holding Company Director and Official

02/17/2022

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. _____

Is confidential treatment requested for any portion of this report submission?	0=No 1=Yes	<input type="checkbox"/> 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.

<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>	<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>
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Randolph Bancorp, Inc. (81-1844402)*

Est. July 1, 2016

LEI: 549300DO98QGL5P82192

Subsidiaries

Envision Bank – EST 1851

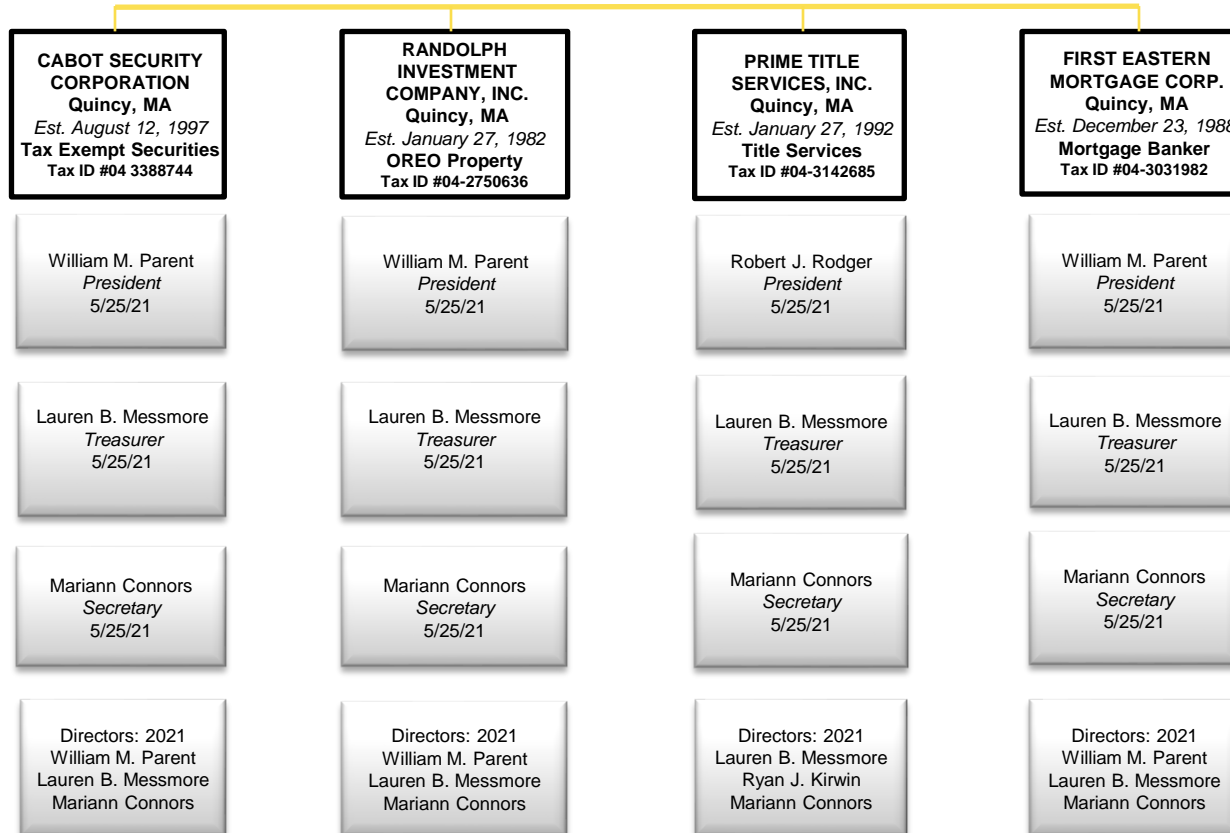
LEI: 549300UCNB01VMT4GV61

A subsidiary of Randolph Bancorp, Inc.

Tax ID #74-3073286

RI Tax ID #0002665433

NH Tax ID #000250722



First Eastern Mortgage was acquired in 2016 and is effectively dormant, but we have not dissolved the legal entity as there are legacy sold loans that periodically need mortgage discharges, assignments, etc.

*All locations are registered at the corporate headquarters in Quincy, MA and all entities are incorporated in the State of MA.

LEI not applicable unless otherwise noted.

Popular Name	DATE OPEN/ACQUIRED	Street Address	City	County	State	Country	Zip Code	Branch Service Type
ENVISION BANK	1/1/1851	129 N MAIN STR	RANDOLPH	NORFOLK	MA	UNITED STATES	02368	Full Service (Head Office)
HOLBROOK BRANCH	1/1/1851	50 S FRANKLIN ST	HOLBROOK	NORFOLK	MA	UNITED STATES	02343	Full Service
COBBS CORNER BRANCH	9/5/1995	87 SHARON STREET	STOUGHTON	NORFOLK	MA	UNITED STATES	02072	Full Service
STOUGHTON BRANCH	9/5/2017	497 WASHINGTON STREET	STOUGHTON	NORFOLK	MA	UNITED STATES	02072	Full Service
BRAINTREE BRANCH	4/9/2018	1 ROCKDALE ST	BRAINTREE	NORFOLK	MA	UNITED STATES	02184	Full Service

FORM FR-Y6

Randolph Bancorp, Inc. | Shareholder Ownership Information

NASDAQ:RNDB

<i>Holder</i>	<i>Metro Region</i>	<i>Country</i>	<i>Position</i>	<i>Shares Out (%)</i>	<i>Market Value (\$)</i>	<i>Report Date</i>	<i>Holder Type</i>	
Envision Bank Employee Stock Ownership Plan	Quincy, MA	US		451,745	8.83	10,841,880	12/31/2021	Trust
FJ Capital Management LLC	McLean, VA	US		542,326	10.61	13,015,824	12/31/2021	Institutional Investor
AllianceBernstein L.P.	New York, NY	US		488,672	9.56	11,728,128	12/31/2021	Institutional Investor

Randolph Bancorp, Inc.

Report item 4: Directors and Officers

(1) (2) (3)(a)(b)(c) and (4)(a)(b) (c)

<u>(1) Name</u>	<u>Home Address</u>	<u>(2) & (3)(c) Principal Occupation if other than with Bank Holding Co.</u>	<u>(3)(a) Title & Position with Bank Holding Co.</u>	<u>(3)(b) Title & Position with Subsidiaries</u>	<u>(4)(a) Percentage of Voting Shares in Bank Holding Company</u>	<u>(4)(b) Percentage of Voting Shares in Subsidiaries</u>	<u>(4) (C) List Names of Other Companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)</u>
Joyce, Daniel M.	Boston, MA 02210	Moors & Cabot, Inc. 111 Devonshire Street Boston, MA 02109 CEO/President	Director		(23,885) 0.467%	N/A	N/A
Kaupp, Evelyn C.	Newton, MA 02458	YMCA of Greater Boston 316 Huntington Avenue Boston, MA 02115 Board Chair	Director		(1,000) 0.019%	N/A	N/A
Parent, William B.	Boston, MA 02108		Director President/CEO	President/CEO - Envision Bank President of Cabot Security Corporation; Randolph Investment Company, Inc. and First Eastern Mortgage Corp.	(54,999) 1.075%	N/A	N/A
Perry, Ronald K.	Quincy, MA 02171	Savills Exchange Place 53 State Street, 13th floor Boston, MA 02109 Executive Managing Director	Director		(1,000) 0.019%	N/A	N/A
Pierce, Richard C.	Quincy, MA 02171	Housing Management Resources, Inc. 500 Victory Road North Quincy, MA 02171 President	Director		(19,482) 0.381%	N/A	N/A
Quigley, Kenneth K. Jr.	Milton, MA 02186	Curry College 1071 Blue Hill Avenue Milton, MA 02180 President	Director/Chairman		(36,753) 0.719%	N/A	N/A
Scott, Pamela C.	Salem, MA 01970	LVCC, Inc. 1 Courageous Court Salem, MA 01970 President & CEO	Director		(1,000) 0.019%	N/A	N/A
Trubiano, Louis J.	Canton, MA 02021	Louis & Company Canton, MA 02021 President	Director		(62,802) 1.228%	N/A	N/A
Welch, James G.	Hingham, MA 02043	Hingham, MA 02043 Consultant	Director		(21,187) 0.414%	N/A	N/A
Wentzell, Janis E.	So. Easton, MA 02375	Auto Craft Inc. and A Storage Solution, Inc. 685 & 687 North Street Randolph, MA 02368 Owner	Director		(20,149) 0.394%	N/A	N/A
Messmore, Lauren B.	Wellesley, MA 02482	Envision Bank Batterymarch Park, Suite 301 Quincy, MA 02169 Executive Vice President & CFO	2 Treasurer/Clerk/EVP/CFO	Treasurer/Clerk/EVP/CFO - Envision Bank Treasurer of Cabot Security Corporation; Randolph Investment Company, Inc.; Prime Title Services, Inc.; & First Eastern Mortgage Corp.	(72,647) 1.421%	N/A	N/A