

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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102(a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). 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, 2022

Month / Day / Year

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:

Lindsay Wiedemann

VP, Controller

Name

Title

781-320-1444

Area Code / Phone Number / Extension

Area Code / FAX Number

lindsay.wiedemann@dedhamsavings.com

E-mail Address

https://www.dedhamsavings.com

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

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

2/19/2023

Date of Signature

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
- 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."

Report Item 1: Annual Report to Shareholders

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

Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?

- Yes No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

- Yes No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

Report Item 2b: Domestic Branch Listing

- Yes No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

Report Item 3: Securities Holders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

Report Item 4: Insiders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

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)

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

City State Zip Code

Physical Location (if different from mailing address)

Results Alpha of branches for your depository institution: BEDIHAMINSTIUTIORP4KSAVINGS (ID: BSO: 193891)
 The depository institutions below 7131 BELTZOP RD BOSTON MA 02128 are CPUSA, P.A.
 The data as at 01/31/2022. Data reflects information that was received and processed through 01/30/2023

- 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, retrieve 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 is being closed, enter 'Close' in the Data Action column and the date when this information first became valid in the Effective Date column.
 Delete: If a branch listed was never covered by the depository institution, enter 'Delete' in the Data Action column and the opening or acquisition date in the Effective Date 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 word copy to your FRB contact. See the detailed instructions on this site for more information.
 If you are emailing data to your FRB contact, pack your institution name, city and state in the subject line of the email.

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.frb.org>.

* FDIC, OMBURM, Office Number, and ID: BSO: columns are for reference only. Verification of these values is not required.

Date Action	Effective Date	Branch Service Type	Branch Name	Street Address	City	State	Zip Code	Country	Country	EDIC UNIFORM*	Office Number*	Head Office	Head Office ID: BSO:	Comments
OK		Full Service (Lead Office)	BEDIHAM INSTITUTION FOR SAVINGS	55 ELIA STREET	BEDIHAM	MA	02026	NORFOLK	UNITED STATES	Not Required	Not Required	BEDIHAM INSTITUTION FOR SAVINGS	193891	
OK		Full Service	100 OLD BULLOCK ROAD BRANCH	100 OLD BULLOCK ROAD	BELFORD	MA	01730	NORFOLK	UNITED STATES	Not Required	Not Required	BEDIHAM INSTITUTION FOR SAVINGS	193891	
OK		Full Service	ORCHARD COVE BRANCH	ONE ELEC FORD DRIVE	CANTON	MA	02021	NORFOLK	UNITED STATES	Not Required	Not Required	BEDIHAM INSTITUTION FOR SAVINGS	193891	
OK		Full Service	EAST BEDIHAM BRANCH	260 BURSAY STREET	BEDIHAM	MA	02026	NORFOLK	UNITED STATES	Not Required	Not Required	BEDIHAM INSTITUTION FOR SAVINGS	193891	
OK	1/1/2007	Full Service	NEW BRIDGE BRANCH	593 HIGH STREET	BEDIHAM	MA	02026	NORFOLK	UNITED STATES	Not Required	Not Required	BEDIHAM INSTITUTION FOR SAVINGS	193891	
OK		Full Service	GREAT BRIDGE BRANCH	590 GREAT BRIDGE ROAD	BEDIHAM	MA	02026	NORFOLK	UNITED STATES	Not Required	Not Required	BEDIHAM INSTITUTION FOR SAVINGS	193891	
OK		Full Service	WINDY HILL BRANCH	100 WINDY HILL DRIVE	BEDIHAM	MA	02026	NORFOLK	UNITED STATES	Not Required	Not Required	BEDIHAM INSTITUTION FOR SAVINGS	193891	
OK		Full Service	WINDY HILL BRANCH	184131 WINDY HILL DRIVE	NORWOOD	MA	01952	NORFOLK	UNITED STATES	Not Required	Not Required	BEDIHAM INSTITUTION FOR SAVINGS	193891	
OK		Full Service	SOUTH MAIN STREET BRANCH	45 SOUTH MAIN STREET	SHARON	MA	01907	NORFOLK	UNITED STATES	Not Required	Not Required	BEDIHAM INSTITUTION FOR SAVINGS	193891	
OK		Full Service	EAST BROADWAY BRANCH	615 EAST BROADWAY	SOUTH BOSTON	MA	02127	SUFFOLK	UNITED STATES	Not Required	Not Required	BEDIHAM INSTITUTION FOR SAVINGS	193891	
OK		Full Service	BOSTON SQUARE SHOPPING CENTER BRANCH	3426 MAIN ST	WALPOLE	MA	02081	NORFOLK	UNITED STATES	Not Required	Not Required	BEDIHAM INSTITUTION FOR SAVINGS	193891	
OK		Full Service	NEW POND VILLAGE BRANCH	100 MAIN STREET	WALPOLE	MA	02081	NORFOLK	UNITED STATES	Not Required	Not Required	BEDIHAM INSTITUTION FOR SAVINGS	193891	
OK		Full Service	WESTWOOD BRANCH	473 HIGH STREET	WESTWOOD	MA	02090	NORFOLK	UNITED STATES	Not Required	Not Required	BEDIHAM INSTITUTION FOR SAVINGS	193891	
OK	1/1/2007	Full Service	BEDIHAM SQUARE BRANCH	420 WASHINGTON STREET	BEDFORD	MA	02016	NORFOLK	UNITED STATES	Not Required	Not Required	BEDIHAM INSTITUTION FOR SAVINGS	193891	