

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

I, Joseph F. Casey

Name of the Holding Company Director and Official

CEO & President

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

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)

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.

Person to whom questions about this report should be directed:

Eileen Mosher

Fin Reporting Sr Analyst

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

Date of Signature

03/28/2023

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

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.

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)

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

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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

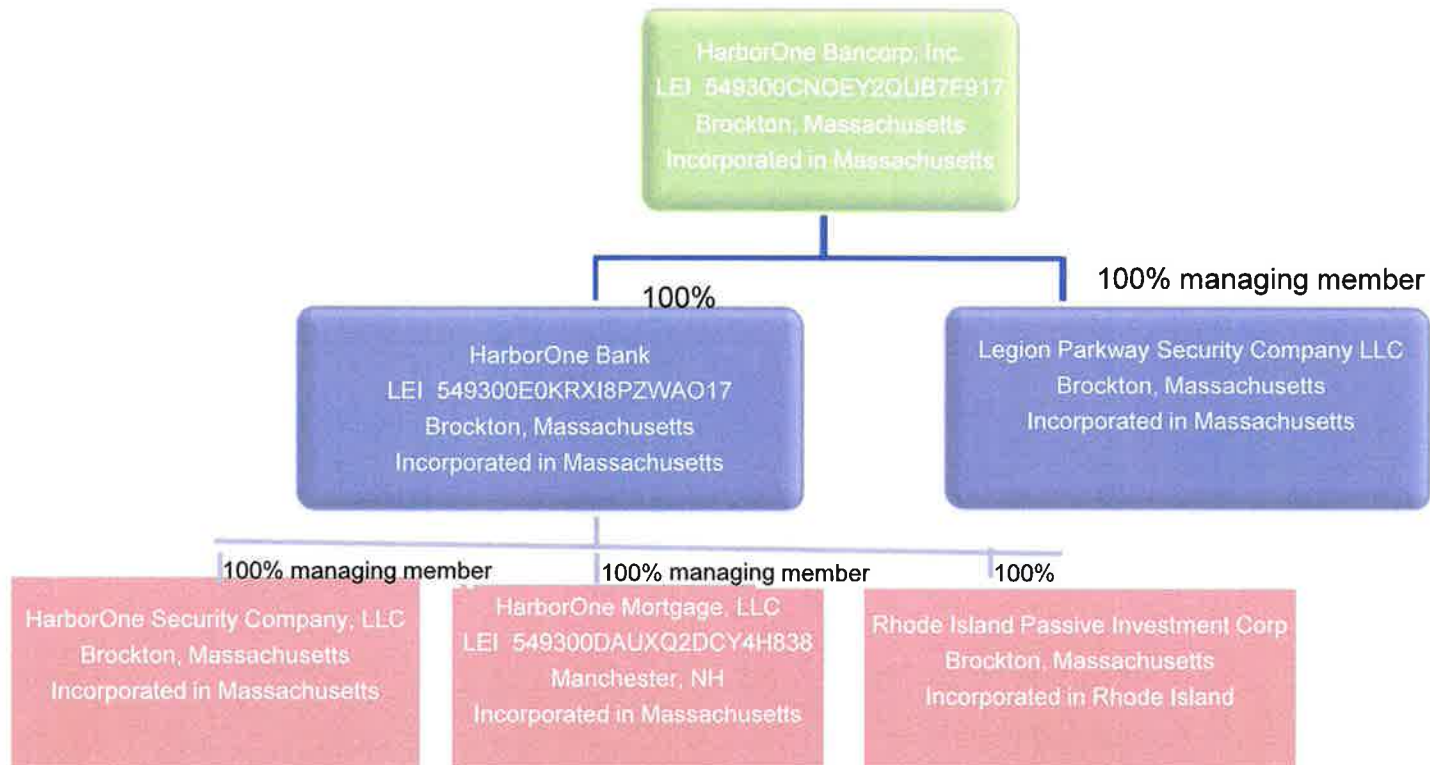
City State Zip Code

Physical Location (if different from mailing address)

FORM FR Y-6
HarborOne Bancorp, Inc.
Brockton, Massachusetts
Fiscal Year Ending December 31, 2022

2a Organization Chart

LEI is N/A unless noted



Results: A list of branches for your depository institution: HARBORONE BANK (ID: 8559; 40499).
 This depository institution is held by HARBORONE BANCORP, INC (4973353) of BROCKTON, MA.
 The data are as of 12/31/2022. Data reflects information that was received and processed through 01/10/2023.

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, 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	5613786	SOUTH BOSTON BRANCH	14 WEST BROADWAY, UNIT 120 A,	BOSTON	MA	02127	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	5211548	BRIGHTON-CLEVELAND BRANCH	1952 BEACON STREET	BRIGHTON	MA	02135	SUFFOLK	UNITED STATES	Not Required	Not Required	HARBORONE BANK	40499	
OK		Full Service	5760701	BRIGHTON-COMMONWEALTH AVE	1608 COMMONWEALTH AVE	BRIGHTON	MA	02135	SUFFOLK	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	5533594	BROOKLINE-473 HARVARD ST BRANCH	473 HARVARD STREET	BROOKLINE	MA	02446	NORFOLK	UNITED STATES	Not Required	Not Required	HARBORONE BANK	40499	
OK		Full Service	5399848	CAMBRIDGE BRANCH	1739 MASSACHUSETTS AVENUE	CAMBRIDGE	MA	02140	MIDDLESEX	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	2 WEST 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	COWSETT 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, 2022

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 12-31-2022			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 12-31-2022		
(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 Investment Management, Inc. Baltimore, MD USA	USA	4,904,664-10% of Common Stock			
AllianceBernstein L.P. New York, NY USA	USA	3,061,812 - 6% of Common Stock			
BlackRock, Inc. New York, NY USA	USA	3,691,409-8% of Common Stock			
HarborOne Bank Employee Stock Ownership Plan Trust Brockton, MA USA	USA	4,512,378-9% of Common Stock			

Form FR Y-6
HarborOne Bancorp, Inc.
Fiscal Year Ending December 31, 2022

Report Item 4: Insiders

(1) 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 (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (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	Lee Grandchildren Irrevocable Trust; Mandy Lee Irrevocable Trust; Mandy Wen Lee Irrevocable Trust
James W. Blake Easton, MA, USA	Retired	Director	Director (HarborOne Bank)	N/A	1%	0	N/A
Joseph F. Casey Higham, MA, USA	N/A	President, Chief Executive Officer, and Director	President, Chief Executive Officer, and Director (HarborOne Bank); CEO & President (Legion Parkway Security Company LLC & HarborOne Security Company, LLC); Chief Executive Officer(Rhode Island Passive Investment Corp.); Director (HarborOne Mortgage LLC)	Director of Old Colony YMCA; Immediate Past Chair of Board of Metro South Chamber of Commerce	2%	0	N/A
Brenda C. Diebold Dedham, MA, USA	N/A	Executive VP, Retail Banking	Executive VP, Retail Banking(HarborOne Bank)	N/A	0	0	N/A
David P. Frenette North Easton, MA, USA	Attorney	Director	Director (HarborOne Bank)	Owner, Frenette and Associates, P.C.; Director of Old Colony YMCA	0	0	Frenette and Associates, P.C. (100%)
Inez H. Friedman-Boyce Newton Upper Falls, MA, USA	N/A	Executive VP, General Counsel & Corporate Secretary	Executive VP, General Counsel & Corporate Secretary(HarborOne Bank)	Co-chair of Board of Directors of Lawyers for Civil Rights	0	0	N/A
Gordon Jezard Brockton, MA, USA	Retired	Director	Director (HarborOne Bank)	N/A	0	0	Kenna Realty Trust (50%)
Barry R. 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 (100%); 18 Perkins St LLC (99%); 142 Crescent St LLC (100%)
Timothy Robert Lynch Kingston, MA, USA	Healthcare Executive Consultant	Director	Director (HarborOne Bank)	N/A	0	0	N/A
Anne H. Margulies Boston, MA, USA	Retired	Director	Director (HarborOne Bank)	Director of Henry Schein, Inc.; Director of Somalogic, Inc.	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%)
David Reilly Somerville, MA, USA	N/A	Executive VP, Operations	Executive VP, Operations (HarborOne Bank)		0	0	N/A
H. Scott Sanborn Marshfield, MA, USA	N/A	Executive VP, Lending	Executive VP, Lending (HarborOne Bank) Director (HarborOne Mortgage LLC)	VP, Treasurer, & Director of Transport Leasing Corp; President & Director of ABCD Rental & Storage 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%)
Andrea Santangelo Middletown, MA, USA	EVP & CFO	Director	Director (HarborOne Bank)	EVP & CFO, Blue Cross Blue Shield of MA; Director of Junior Achievement of Greater Boston	0	0	N/A
Linda H. Simmons South Dartmouth, MA, USA	N/A	Executive Vice President, Chief Financial Officer & Treasurer	Executive Vice President, Chief Financial Officer & Treasurer (HarborOne Bank); CFO & Treasurer (Legion Parkway Security Company LLC & HarborOne 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; Trustee of Fidelity Charitable; Trustee of Trinity College; Chair of Board of New Commonwealth Fund for Social Justice and Racial Equity	0	0	N/A
T. Rowe Price Investment Management, Inc. Baltimore, MD, USA	Investment Company/ Investment Adviser	Principal Securities Holder	None	N/A	10%	None	