

THE COMMONWEALTH OF MASSACHUSETTS
BOARD OF BANK INCORPORATION

1831 BANCORP, MHC (MHC) and 1831 BANCORP, INC. (BANCORP), Dedham, Massachusetts have petitioned the Board of Bank Incorporation (Board), pursuant to Massachusetts General Laws chapter 167A, sections 2 and 4, for approval to each become a bank holding company through the direct and indirect acquisition of SOUTH SHORE BANK, Weymouth, Massachusetts. MHC and BANCORP are the mutual holding company and mid-tier stock holding company, respectively, of DEDHAM INSTITUTION FOR SAVINGS, Dedham, Massachusetts. The transaction will be effected through a merger of MHC with SOUTH SHORE BANK'S mutual holding company, SOUTH SHORE BANCORP, MHC and the merger of BANCORP with SOUTH SHORE BANK'S mid-tier subsidiary stock holding company, SOUTH SHORE BANCORP, INC., Weymouth, Massachusetts. Upon consummation of the transaction, MHC and BANCORP would be the mutual holding company and mid-tier subsidiary stock holding company for both DEDHAM INSTITUTION FOR SAVINGS and SOUTH SHORE BANK.

In determining whether or not to approve this petition the Board must decide whether competition among banking institutions will be unreasonably affected and whether public convenience and advantage will be promoted by this proposal. A virtual public hearing will be given to all interested parties on the petition before the Board on Tuesday, August 1, 2023, at 10:30 a.m. The link providing information for the virtual hearing, including the online meeting software that will be used to conduct the virtual hearing, will be available on the Divisions of Banks' website at www.mass.gov/dob by noon on Monday, July 31, 2023.

All comments concerning this petition must be filed with the Board at 1000 Washington Street, 10th Floor, Boston, Massachusetts 02118-6400 or via electronic mail to dob.comments@mass.gov by the close of business on Monday, August 7, 2023. The application and all communications relative to this matter are available by request at dob.rao@mass.gov.

<u>MARY L. GALLAGHER</u>)	
Commissioner of Banks)	
)	Board of Bank
<u>DEBORAH B. GOLDBERG</u>)	Incorporation
Treasurer and Receiver-General)	
)	
<u>GEOFFREY E. SNYDER</u>)	
Commissioner of Revenue)	