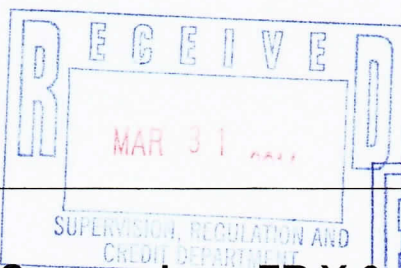


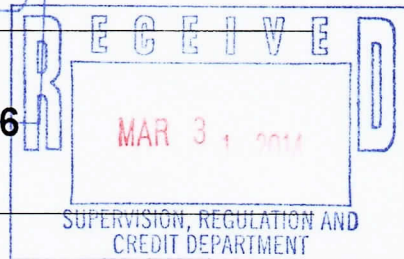
Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6



FR Y-6
OMB Number 7100-0297
Approval expires December 31, 2015
Page 1 of 2



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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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 and top-tier savings and loan 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.

I, William A. White

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

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 4395683-4395692-187899
C.I. _____

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2013

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Coastway Bancorp MHC

Legal Title of Holding Company

One Coastway Plaza

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

Cranston

RI

02910

City

State

Zip Code

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Barbara Iarossi

VP Finance

Name

Title

401-330-1626

Area Code / Phone Number / Extension

401-330-1699

Area Code / FAX Number

biarossi@coastway.com

E-mail Address

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

Does the reporter request confidential treatment for any portion of this submission?

☐ Yes Please identify the report items to which this request applies:

☐ In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

☐ The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

☒ No

Secondary review
2/24/14

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.

Coastway Bancorp, LLC

Legal Title of Subsidiary Holding Company

One Coastway Plaza

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

Cranston RI 02910

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

Physical location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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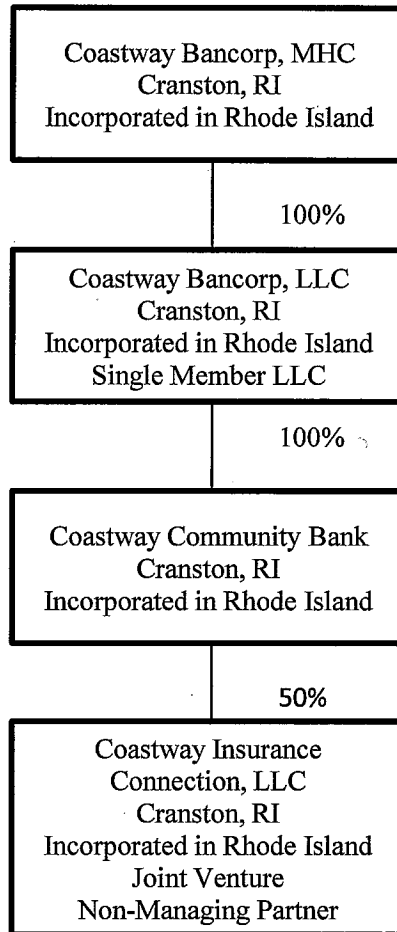
Physical location (if different from mailing address)

Form FRY-6
Coastway Bancorp, MHC
Cranston, Rhode Island
Fiscal Year Ending December 31, 2013

Report Item

1. The bank holding company prepares an annual report for its securities holders and is not registered with the SEC. As specified by the appropriate Reserve Bank, two copies are enclosed.

2a. Organizational Chart



2b. Domestic branch listing provided to the Federal Reserve Bank.

Form FR Y-6
Coastway Bancorp, MHC
Fiscal Year Ending December 31, 2013

Report Item 3: Securities holders

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

Current securities holders with ownership or holdings of 5% or more with power to vote as of the fiscal year ending 12-31-2013	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 12-31-2013
No Shareholders for Coastway Bancorp, MHC	

Form FR Y-6
Legal Title of Holding Company
Fiscal Year Ending December 31, 2013

Report Item 4: Insiders

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

(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 (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
✓ William White		President & CEO	President & CEO*		0	0	0
Richard Petrarca		EVP / COO	EVP / COO*		0	0	0
Jeanette Fritz		EVP / CFO	EVP / CFO*		0	0	0

*Subsidiaries:

Coastway Bancorp, LLC
Coastway Community Bank

*new org chart
for branches*

Item 2. Properties

Properties

As of December 31, 2013, the net book value of our properties including real estate held for sale was \$26.9 million. The net book value of our furniture, fixtures and equipment at December 31, 2013 was \$2.2 million. The following is a list of our offices:

Location	Leased or Owned	Year Acquired or Leased	Building Square Footage	Net Book Value of Real Property (In thousands)
Corporate Headquarters: (including land)				
One Coastway Plaza Cranston, RI 02910	Owned	2003	22,671	\$3,363
Full Service Branches: (including land)				
180 Washington Street Providence, RI 02903	Owned	2011	7,000	4,082
Warwick 2089 Warwick Avenue Warwick, RI 02889	Owned	1954	4,628	817
Women & Infants Hospital(1) 101 Dudley Street Providence, RI 02905	Leased	1986	1,000	—
Lincoln(2) 618 George Washington Highway Lincoln, RI 02865	Owned	2013	3,800	1,432
Cranston East 1155 Reservoir Avenue Cranston, RI 02920	Owned	2000	4,810	2,078
Cowesett 3830 Post Road Warwick, RI 02886	Owned	2002	2,771	1,421
East Providence 2830 Pawtucket Avenue East Providence, RI 02915	Owned	2005	3,476	1,971
East Greenwich 5750 Past Road East Greenwich, RI 02818	Owned	2012	3,500	4,354
Cranston West 200 Comstock Parkway Cranston, RI 02920	Owned	2013	3,800	2,430
Real estate held for sale:				
33 Sharpe Drive Cranston, RI 02920	Owned	2012	38,400	2,280
2285 New London Turnpike Coventry, RI 02816 (land)	Owned	2010	—	1,235
Future Corporate Headquarters:				
1 LoriAnn Drive(3) Warwick, RI 02886	Purchase & Sale	—	Under construction	1,399

- (1) The lease expires on June 30, 2016.
- (2) The Bank owns the branch building but leases the land. The land lease term expires in 2018 and has four renewal options for 5 year periods each
- (3) In June 2013, we entered into a purchase and sale ("P&S") agreement for \$8.8 million to purchase our new corporate headquarters which is currently under construction. We expect to close on the purchase in the second quarter of 2014, and subsequently relocate from our current headquarters. The net book value at December 31, 2013 represents additional construction costs in excess of what had been agreed to in the P&S agreement.

Results: A list of branches for your depository institution: COASTWAY COMMUNITY BANK (ID_RSSD: 187899).
This depository institution is held by COASTWAY BANKCORP. MHC (4395683) of CRANSTON, RI.
The data are as of 12/31/2013. Data reflects information that was received and processed through 04/07/2014.

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
✓		Full Service (Head Office)	187899	COASTWAY COMMUNITY BANK	ONE COASTWAY PLAZA	CRANSTON	RI	02910	PROVIDENCE	UNITED STATES	510629		1	COASTWAY COMMUNITY BANK	187899
✓		Full Service	4496450	COMSTOCK PARKWAY BRANCH	200 COMSTOCK PARKWAY	CRANSTON	✓ RI	02921	PROVIDENCE	UNITED STATES	Not Required	Not Required			
✓		Full Service	4457385	CRANSTON BRANCH	1155 RESERVOIR AVENUE	CRANSTON	✓ RI	02920	PROVIDENCE	UNITED STATES	510634		6	COASTWAY COMMUNITY BANK	187899
✓		Full Service	4457341	EAST GREENWICH BRANCH	5750 POST ROAD	EAST GREENWICH	RI	02818	KENT	UNITED STATES	540742		10	COASTWAY COMMUNITY BANK	187899
✓		Full Service	4457320	LINCOLN BRANCH	210 FRONT STREET	LINCOLN	RI	02865	PROVIDENCE	UNITED STATES	510632		4	COASTWAY COMMUNITY BANK	187899
✓		Full Service	4496469	PROVIDENCE BRANCH	180 WASHINGTON STREET	PROVIDENCE	✓ RI	02903	PROVIDENCE	UNITED STATES	Not Required	Not Required			
✓		Full Service	4457367	WOMEN AND INFANTS HOSPITAL BRANCH	101 DUDLEY STREET	PROVIDENCE	✓ RI	02905	PROVIDENCE	UNITED STATES	510630		2	COASTWAY COMMUNITY BANK	187899
✓		Full Service	4457376	EAST PROVIDENCE BRANCH	2830 PAWTUCKET AVENUE	RIVERSIDE	✓ RI	02915	PROVIDENCE	UNITED STATES	511736		8	COASTWAY COMMUNITY BANK	187899
✓		Full Service	4457349	COWESSETT BRANCH	3830 POST ROAD	WARWICK	✓ RI	02886	KENT	UNITED STATES	510633		5	COASTWAY COMMUNITY BANK	187899
✓		Full Service	4457358	WARWICK AVENUE BRANCH	2089 WARWICK AVENUE	WARWICK	✓ RI	02889	KENT	UNITED STATES	510631		3	COASTWAY COMMUNITY BANK	187899