

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

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MAR 30 2015

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 Bankers 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.

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

12/31/2014

Month / Day / Year

N/A

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

I, William A. White  
 Name of the Holding Company Director and Official  
President, CEO, Director  
 Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

Coastway Bancorp, Inc.

Legal Title of Holding Company

One Coastway Blvd.

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

Warwick RI 02886

City

State

Zip Code

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.

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Barbara Iarossi VP/Finance

Name

Title

401-300-1626

Area Code / Phone Number / Extension

401-330-1699

Area Code / FAX Number

biarossi@coastway.com

E-mail Address

www.coastway.com

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

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  
 C.I. \_\_\_\_\_

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

And rev. Int 3/31/15

## 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.

None  
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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City State Zip Code

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City State Zip Code

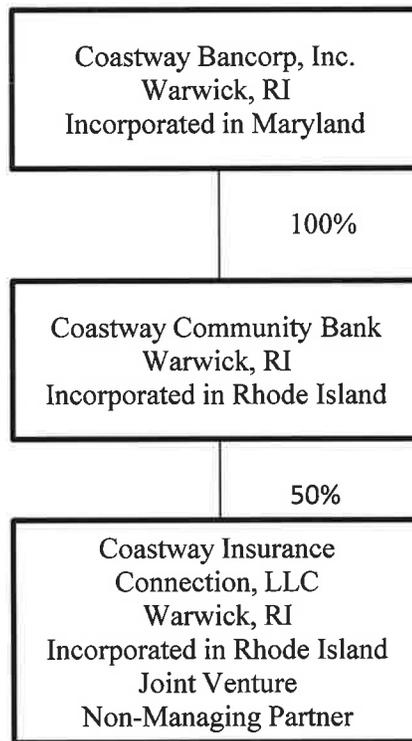
Physical Location (if different from mailing address)

**Form FRY-6**  
**Coastway Bancorp, Inc.**  
**Warwick, Rhode Island**  
**Fiscal Year Ending December 31, 2014**

Report Item 2a

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.

Coastway Community Bank  
Branch Listing  
Item 2b

Branch Service Type	Branch ID	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM <sup>1</sup> *	Office Number <sup>2</sup> *	Head Office	Head Office ID	RSSD <sup>3</sup> *
Full Service (Head Office)	187899	COASTWAY COMMUNITY BANK	ONE COASTWAY PLAZA	CRANSTON	RI	02910	PROVIDENCE	UNITED STATES	510639	1	COASTWAY COMMUNITY BANK	187899	187899
Full Service	4496450	COMSTOCK PARKWAY BRANCH	200 COMSTOCK PARKWAY	CRANSTON	RI	02921	PROVIDENCE	UNITED STATES	Not Required	Not Required	COASTWAY COMMUNITY BANK	187899	187899
Full Service	4457385	CRANSTON BRANCH	1155 RESERVOIR AVENUE	CRANSTON	RI	02920	PROVIDENCE	UNITED STATES	510634	6	COASTWAY COMMUNITY BANK	187899	187899
Full Service	4457394	EAST GREENWICH BRANCH	5750 POST ROAD	EAST GREENWICH	RI	02818	KENT	UNITED STATES	540742	10	COASTWAY COMMUNITY BANK	187899	187899
Full Service	4457390	LINCOLN BRANCH	618 GEORGE WASHINGTON HIGHWAY	LINCOLN	RI	02865	PROVIDENCE	UNITED STATES	510632	4	COASTWAY COMMUNITY BANK	187899	187899
Full Service	4496469	PROVIDENCE BRANCH	180 WASHINGTON STREET	PROVIDENCE	RI	02909	PROVIDENCE	UNITED STATES	Not Required	Not Required	COASTWAY COMMUNITY BANK	187899	187899
Full Service	4457367	WOMEN AND INFANTS HOSPITAL BRANCH	101 DUDLEY STREET	PROVIDENCE	RI	02905	PROVIDENCE	UNITED STATES	510630	2	COASTWAY COMMUNITY BANK	187899	187899
Full Service	4457376	EAST PROVIDENCE BRANCH	2830 PAWTUCKET AVENUE	RIVERSIDE	RI	02915	PROVIDENCE	UNITED STATES	511736	8	COASTWAY COMMUNITY BANK	187899	187899
Full Service	4457349	COVSETT BRANCH	3830 POST ROAD	WARWICK	RI	02886	KENT	UNITED STATES	510633	5	COASTWAY COMMUNITY BANK	187899	187899
Full Service	4457358	WARWICK AVENUE BRANCH	2089 WARWICK AVENUE	WARWICK	RI	02889	KENT	UNITED STATES	510631	3	COASTWAY COMMUNITY BANK	187899	187899

**Form FR Y-6**  
**Coastway Bancorp, Inc.**  
**Fiscal Year Ending December 31, 2014**

**Report Item 3: Securities holders**

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

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of the fiscal year ending 12-31-2014	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 12-31-2014				
(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
Maltese Capital Management, LLC Maltese Capital Holdings, LLC Malta Hedge Fund II, L.P., New York, NY, USA	USA	486,000 - 9.8% Common Stock			
Coastway Community Bank ESOP and Coastway Community Bank 401(K) Retirement Plan, Wilmington, DE, USA	USA	478,750 - 9.7% Common Stock			

**Form FR Y-6**  
**Coastway Bancorp, Inc.**  
**Fiscal Year Ending December 31, 2014**

**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, North Kingstown, RI, USA		President, CEO and Director	President & CEO*		Less than 1%	0	0
Richard Petrarca, Warwick, RI, USA		EVP / COO	EVP / COO*		Less than 1%	0	0
Jeanette Fritz, Sharon, MA, USA		EVP / CFO	EVP / CFO*		Less than 1%	0	0
Mark E. Grevier, Saunderstown, RI, USA	CPA	Chairman of the Board	Retired		Less than 1%	0	0
Francis X. Flaherty, Warwick, RI, USA	Associate Justice	Director	Associate Justice, RI Supreme Court		Less than 1%	0	0
Debra M. Paul, Cumberland, RI, USA	CEO	Director	CEO, Fellowship Health Resources, Inc.		Less than 1%	0	0
Dennis M. Murphy, Rehoboth, MA, USA	Former Executive	Director	Retired		Less than 1%	0	0
James P. Fiore, East Greenwich, RI, USA	Founder and President	Director	CEO, Thames Records		Less than 1%	0	0
Lynnda Dickinson, East Greenwich, RI, USA	Founder and CEO	Director	CEO, Child, Inc.		Less than 1%	0	0
Phillip Kydd, Warwick, RI, USA	Deputy Director	Vice Chairman of the Board	Deputy Director, RI Dept of Transportation		Less than 1%	0	0
David P. DiSanto, Greenville, RI, USA	CPA	Director	Partner, DiSanto Priest & Co.		Less than 1%	0	0

\*Subsidiary:  
 Coastway Community Bank