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Board of Governors of the Federal Reserve System

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Annual Report of Holding Companies—FR Y-6 MAR 22 2016

Supervision, Regulation and
Credit Department

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.

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

December 31, 2015

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

401-330-1626

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]

Signature of Holding Company Director and Official

03-21-2016

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
C.I.

4395683

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

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)

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City State Zip Code

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

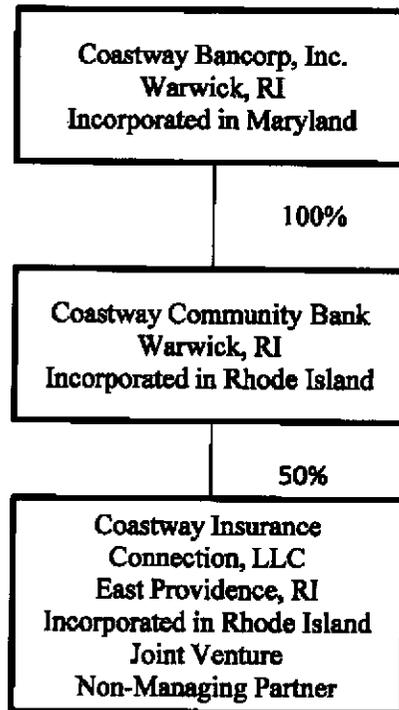
City State Zip Code

Physical Location (if different from mailing address)

**Form FRY-6
Coastway Bancorp, Inc.
Warwick, Rhode Island
Fiscal Year Ending December 31, 2015**

Report Item 2a

2a. Organizational Chart



LEIs do not exist in the Coastway organizations.

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

Coastway Community Bank
 Branch Listing
 Item 2b

| 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* |
|----------------------------|-----------------|-----------------------------------|-------------------------------|----------------|-------|----------|------------|---------------|--------------|----------------|-------------------------|----------------------|
| 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 | COASTWAY COMMUNITY BANK | 187899 |
| Full Service | 4457385 | CRANSTON BRANCH | 1155 RESERVOIR AVENUE | CRANSTON | RI | 02920 | PROVIDENCE | UNITED STATES | 510634 | 6 | COASTWAY COMMUNITY BANK | 187899 |
| Full Service | 4457394 | EAST GREENWICH BRANCH | 5750 POST ROAD | EAST GREENWICH | RI | 02818 | KENT | UNITED STATES | 540742 | 10 | COASTWAY COMMUNITY BANK | 187899 |
| Full Service | 4457330 | LINCOLN BRANCH | 618 GEORGE WASHINGTON HIGHWAY | 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 | COASTWAY COMMUNITY BANK | 187899 |
| 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 | COWSETT 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 |

Form FR Y-6
Coastway Bancorp, Inc.
Fiscal Year Ending December 31, 2015

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 12-31-2015 | | | 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 | 480,900 - 9.9% Common Stock | | | |
| Coastway Community Bank ESOP and Coastway Community Bank 401(K) Retirement Plan, Wilmington, DE, USA | USA | 483,361 - 10.1% Common Stock | | | |
| Castine Capital Management, LLC Boston, MA, USA | USA | 309,592 - 6.5% Common Stock | | | |

Form FR Y-6
Coastway Bancorp, Inc.
Fiscal Year Ending December 31, 2015

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. Crevier, Saunterstown, 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 |
| Lynda 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