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)(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. §§ 245(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.

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, Director
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.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2016
Month / Day / Year
N/A
Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reportor'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

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
www.coastway.com 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

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

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RSSD ID: 42954683
C.I.

Public reporting burden for this information collection is estimated to vary from 1 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

12/2015
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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City          State          Zip Code

Physical Location (if different from mailing address)
Report Item 2a

2a. Organizational Chart

Coastway Bancorp, Inc.
Warwick, RI
Incorporated in Maryland

100%

Coastway Community Bank
Warwick, RI
Incorporated in Rhode Island

50%

Coastway Insurance Connection, LLC
East Providence, RI
Incorporated in Rhode Island
Joint Venture
Non-Managing Partner

LEIs do not exist in the Coastway organizations. /\

2b. Domestic branch listing provided to the Federal Reserve Bank.
<table>
<thead>
<tr>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNIFORM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Service (Head Office)</td>
<td>1878699</td>
<td>COASTWAY COMMUNITY BANK</td>
<td>ONE COASTWAY BLVD</td>
<td>WARWICK</td>
<td>RI</td>
<td>02886</td>
<td>KENT</td>
<td>UNITED STATES</td>
<td>5136629</td>
<td>1 COASTWAY COMMUNITY BANK</td>
<td>1878699</td>
<td></td>
</tr>
<tr>
<td>Full Service</td>
<td>4457905</td>
<td>COMSTOCK PARKWAY BRANCH</td>
<td>300 COMSTOCK PARKWAY</td>
<td>CRANSTON</td>
<td>RI</td>
<td>02921</td>
<td>PROVIDENCE</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>2 COASTWAY COMMUNITY BANK</td>
<td>1878699</td>
<td></td>
</tr>
<tr>
<td>Full Service</td>
<td>4457918</td>
<td>CRANSTON BRANCH</td>
<td>1355 RESERVOIR AVENUE</td>
<td>CRANSTON</td>
<td>RI</td>
<td>02920</td>
<td>PROVIDENCE</td>
<td>UNITED STATES</td>
<td>513634</td>
<td>3 COASTWAY COMMUNITY BANK</td>
<td>1878699</td>
<td></td>
</tr>
<tr>
<td>Full Service</td>
<td>4457906</td>
<td>EAST GREENWICH BRANCH</td>
<td>5750 POST ROAD</td>
<td>EAST GREENWICH</td>
<td>RI</td>
<td>02818</td>
<td>KENT</td>
<td>UNITED STATES</td>
<td>5136742</td>
<td>4 COASTWAY COMMUNITY BANK</td>
<td>1878699</td>
<td></td>
</tr>
<tr>
<td>Full Service</td>
<td>4457919</td>
<td>LINDA LUCIE BRANCH</td>
<td>638 GEORGE WASHINGTON HIGHWAY</td>
<td>LINCOLN</td>
<td>RI</td>
<td>02865</td>
<td>PROVIDENCE</td>
<td>UNITED STATES</td>
<td>513633</td>
<td>5 COASTWAY COMMUNITY BANK</td>
<td>1878699</td>
<td></td>
</tr>
<tr>
<td>Full Service</td>
<td>4457907</td>
<td>PROVIDENCE BRANCH</td>
<td>180 WASHINGTON STREET</td>
<td>PROVIDENCE</td>
<td>RI</td>
<td>02803</td>
<td>PROVIDENCE</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>6 COASTWAY COMMUNITY BANK</td>
<td>1878699</td>
<td></td>
</tr>
<tr>
<td>Full Service</td>
<td>4457917</td>
<td>WOMEN AND INFANTS HOSPITAL BRANCH</td>
<td>101 DUDLEY STREET</td>
<td>PROVIDENCE</td>
<td>RI</td>
<td>02905</td>
<td>PROVIDENCE</td>
<td>UNITED STATES</td>
<td>513630</td>
<td>7 COASTWAY COMMUNITY BANK</td>
<td>1878699</td>
<td></td>
</tr>
<tr>
<td>Full Service</td>
<td>4457920</td>
<td>EAST PROVIDENCE BRANCH</td>
<td>8500 PARTRIDGE AVENUE</td>
<td>RIVERSIDE</td>
<td>RI</td>
<td>02915</td>
<td>PROVIDENCE</td>
<td>UNITED STATES</td>
<td>513736</td>
<td>8 COASTWAY COMMUNITY BANK</td>
<td>1878699</td>
<td></td>
</tr>
<tr>
<td>Full Service</td>
<td>4457910</td>
<td>COWPIT ST BRANCH</td>
<td>1830 POST ROAD</td>
<td>WARWICK</td>
<td>RI</td>
<td>02886</td>
<td>KENT</td>
<td>UNITED STATES</td>
<td>513633</td>
<td>9 COASTWAY COMMUNITY BANK</td>
<td>1878699</td>
<td></td>
</tr>
<tr>
<td>Full Service</td>
<td>4457915</td>
<td>WARWICK AVENUE BRANCH</td>
<td>2089 WARWICK AVENUE</td>
<td>WARWICK</td>
<td>RI</td>
<td>02889</td>
<td>KENT</td>
<td>UNITED STATES</td>
<td>513631</td>
<td>10 COASTWAY COMMUNITY BANK</td>
<td>1878699</td>
<td></td>
</tr>
</tbody>
</table>
**Report Item 3: Securities holders**

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

<table>
<thead>
<tr>
<th>(1)(a) Name, City, State, Country</th>
<th>(1)(b) Country of Citizenship or Incorporation</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
<th>(2)(a) Name, City, State, Country</th>
<th>(2)(b) Country of Citizenship or Incorporation</th>
<th>(2)(c) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maltese Capital Management, LLC</td>
<td>USA</td>
<td>430,000 - 9.8% Common Stock</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maltese Capital Holdings, LLC</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Malta Hedge Fund II, L.P., New York, NY, USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coastway Community Bank ESOP and Coastway Community Bank 401(K) Retirement Plan, Wilmington, DE, USA</td>
<td>USA</td>
<td>483,302 - 11.0% Common Stock</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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 12-31-2016.
| 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) | (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 Petraca, 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 H. Crevier, 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 | CFO | 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 | Executive in Residence | Vice Chairman of the Board | Executive in Residence, University of RI | Less than 1% | 0 | 0 |
David P. DiSanto, Greenville, RI, USA | CPA | Director | Partner, DiSanto Priest & Co. | Less than 1% | 0 | 0 |
Malcolm G. Chase, Jr., Providence, RI, USA | Managing Director & Portfolio Manager | Director | Horse Rock Point Partners | Less than 1% | 0 | 0 |
Angelo P. Lopresti, Providence, RI, USA | SVP, General Counsel | Director | UPG Photonics Corp. | Less than 1% | 0 | 0 |

*Subsidiary: Coastway Community Bank