

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6 2018

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Supervision, Regulation and
 Credit Department

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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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). 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, top-tier savings and loan holding companies, and U.S. intermediate 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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

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

December 31, 2017

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

I, William A. White

Name of the Holding Company Director and Official

President, CEO, Director

Title of the Holding Company Director and Official

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)

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

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

03/12/2018

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. _____

Is confidential treatment requested for any portion of this report submission? 0=No 1=Yes

In accordance with the General Instructions for this report (check only one),

- 1. a letter justifying this request is being provided along with the report
- 2. a letter justifying this request has been provided separately ...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

For Use By Tiered Holding Companies

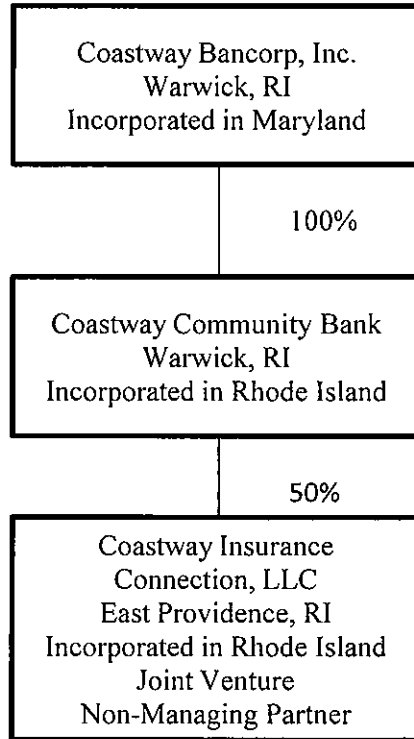
Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>	<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>
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Form FRY-6
Coastway Bancorp, Inc.
Warwick, Rhode Island
Fiscal Year Ending December 31, 2017

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 UNIFORM*	Office Number*	Head Office	Head Office ID - RSSD*
Full Service (Head Office)		187899	COASTWAY COMMUNITY BANK	ONE COASTWAY BLVD	WARWICK	RI	02885	KENT	UNITED STATES	510629			
Full Service	4496450		COMSTOCK PARKWAY BRANCH	200 COMSTOCK PARKWAY	CRANSTON	RI	02921	PROVIDENCE	UNITED STATES	Not Required	10	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	9	COASTWAY COMMUNITY BANK	187899
Full Service	4457330		LINCOLN BRANCH	618 GEORGE WASHINGTON HIGHWAY	LINCOLN	RJ	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		COWESETT 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, 2017

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 12-31-2017			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 12-31-2017		
(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 Holdings, LLC Malta Hedge Fund II, L.P. Maltese Capital Management, LLC Terry Maltese New York, NY, USA	USA	410,000 - 9.3% Common Stock			
Clover Partners, L.P. MHC Mutual Conversion Fund, L.P. Clover Partners Management, L.L.C. Johnny Guerry and Michael I. Shafir Dallas, TX, USA	USA	370,100 - 8.4% Common Stock			
Seidman and Associates, L.L.C. Seidman Investment Partnership, L.P. Seidman Investment Partnership II, L.P. Seidman Investment Partnership III, L.P. LSBK 06-08, L.L.C. Broad Park Investors, L.L.C. Chewy Goopy Cookies, L.P. CBPS, LLC Veteri Place Corporation Parsippany, NJ, USA	USA	224,185 - 5.1% Common Stock			
Coastway Community Bank ESOP and Coastway Community Bank 401(K) Retirement Plan, Wilmington, DE, USA	USA	483,802 - 11.0% Common Stock			

Form FR Y-6
Coastway Bancorp, Inc.
Fiscal Year Ending December 31, 2017

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*		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, 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
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. Chace, Jr., Providence, RI USA	Managing Director & Portfolio Manager	Director		Whale Rock Point Partners	Less than 1%	0	0
Angelo P. Lopresti, Providence, RI USA	SVP, General Counsel	Director		IPG Photonics Corp.	Less than 1%	0	0

*Subsidiary:
Coastway Community Bank



March 12, 2018

Ellen Lovett
Federal Reserve Bank of Boston
Supervision, Regulation and Credit
600 Atlantic Avenue
Boston, MA 02210

Dear Ellen:

I have enclosed here the schedules associated with the FRY-6 for 2017. If you have any questions, please feel free to call me at (401) 330-1626 or email me at biarossi@coastway.com.

Regards,

A handwritten signature in blue ink that reads "Barbara Iarossi".

Barbara Iarossi
1st Vice President
Coastway Community Bank