

Board of Governors of the Federal Reserve System



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)); 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.

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.

I, **Elizabeth Oliver**

Name of the Holding Company Director and Official

President

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 _____
 C.I. _____

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.

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

March 31, 2020

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

Coastal Affiliates MHC

Legal Title of Holding Company

25 Benjamin Franklin Way

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

Hyannis

MA

02601

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jovita Delorey

Accounting Officer

Name

Title

508-568-3350

Area Code / Phone Number / Extension

508-568-3473

Area Code / FAX Number

jdelorey@mycapecodbank.com

E-mail Address

www.mycapecodbank.com

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

Is confidential treatment requested for any portion of this report submission?

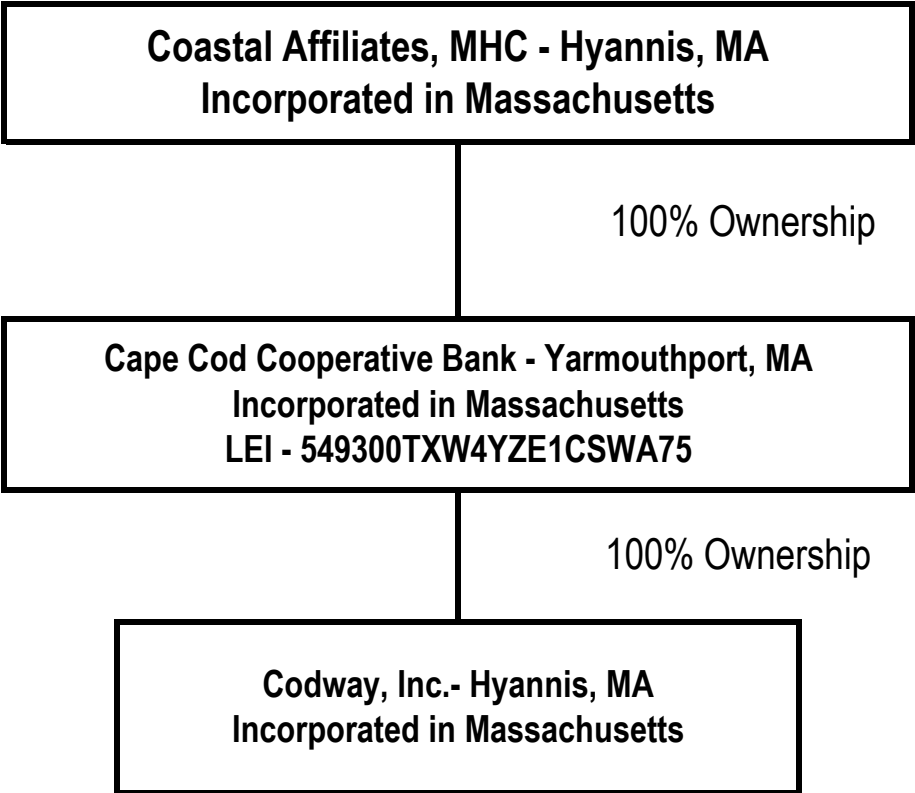
0=No	1=Yes
	0

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."

**Coastal Affiliates, MHC
Hyannis, Massachusetts
Fiscal Year Ending March 31, 2020**



LEI not applicable unless otherwise noted

Results: A list of branches for your holding company: COASTAL AFFILIATES, MHC (3444801) of HYANNIS, MA.
 The data are as of 03/31/2020. Data reflects information that was received and processed through 04/05/2020.

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
OK		Full Service (Head Office)	119779	CAPE COD CO-OPERATIVE BANK	121 MAIN STREET, ROUTE 6A	YARMOUTH PORT	MA	02675	BARNSTABLE	UNITED STATES	Not Required	Not Required	CAPE COD CO-OPERATIVE BANK	119779	
OK		Full Service	241906	EAST DENNIS BRANCH	1591 MAIN STREET, ROUTE 6A	EAST DENNIS	MA	02641	BARNSTABLE	UNITED STATES	Not Required	Not Required	CAPE COD CO-OPERATIVE BANK	119779	
OK		Full Service	3624694	ORLEANS ROAD BRANCH	1470 ORLEANS ROAD, ROUTE 39	EAST HARWICH	MA	02645	BARNSTABLE	UNITED STATES	Not Required	Not Required	CAPE COD CO-OPERATIVE BANK	119779	
OK		Full Service	4377698	FALMOUTH BRANCH	238 WORCESTER COURT	FALMOUTH	MA	02540	BARNSTABLE	UNITED STATES	Not Required	Not Required	CAPE COD CO-OPERATIVE BANK	119779	
OK		Full Service	3110982	ATTUCKS LANE BRANCH	695 ATTUCKS LANE	HYANNIS	MA	02601	BARNSTABLE	UNITED STATES	Not Required	Not Required	CAPE COD CO-OPERATIVE BANK	119779	
OK		Full Service	4557650	MARSTONS MILLS BRANCH	3878 FALMOUTH ROAD	MARSTONS MILLS	MA	02648	BARNSTABLE	UNITED STATES	Not Required	Not Required	CAPE COD CO-OPERATIVE BANK	119779	
OK		Full Service	4504896	NORTH FALMOUTH CCCB BRANCH	660 NORTH FALMOUTH HIGHWAY	NORTH FALMOUTH	MA	02556	BARNSTABLE	UNITED STATES	Not Required	Not Required	CAPE COD CO-OPERATIVE BANK	119779	
OK		Full Service	2701020	SANDWICH BRANCH	275 COTUIT ROAD	SANDWICH	MA	02563	BARNSTABLE	UNITED STATES	Not Required	Not Required	CAPE COD CO-OPERATIVE BANK	119779	
OK		Limited Service	4402639	THIRWOOD PLACE	237 NORTH MAIN STREET	SOUTH YARMOUTH	MA	02664	BARNSTABLE	UNITED STATES	Not Required	Not Required	CAPE COD CO-OPERATIVE BANK	119779	
OK		Full Service	240301	WEST BARNSTABLE BRANCH	1121 ROUTE 6A	WEST BARNSTABLE	MA	02668	BARNSTABLE	UNITED STATES	Not Required	Not Required	CAPE COD CO-OPERATIVE BANK	119779	
OK		Limited Service	4402666	HEATHERWOOD AT KING'S WAY	100 HEATHERWOOD DRIVE AT KING'S WAY	YARMOUTH PORT	MA	02675	BARNSTABLE	UNITED STATES	Not Required	Not Required	CAPE COD CO-OPERATIVE BANK	119779	
OK		Full Service	3354964	KINGS WAY BRANCH	64 KING'S CIRCUIT	YARMOUTH PORT	MA	02675	BARNSTABLE	UNITED STATES	Not Required	Not Required	CAPE COD CO-OPERATIVE BANK	119779	

Report Item 3: Security Holders – Not Included

			Coastal Affiliates, MHC				
			March 31, 2020				
Name, City, State, Country	Principal Occupation	Title and Position With BHC	Title and Position With Sub	Title and Position With other Business	Percentage of Voting Shares in BHC	Percentage Of Voting Shares in Subs	Names of Other Companies if >25% or more voting securities
Abbott, Stephen West Dennis, MA, USA	Retired	Corporator	N/A	Retired Pres./CEO Cape Cod Healthcare Hyannis, MA, USA	0	0	0
Alger, Sarah Osterville and Nantucket, MA, USA	Attorney, Sarah F. Alger, PC	Corporator	N/A	Attorney Osterville and Nantucket, MA, USA	0	0	0
Cahir, Thomas Bourne, MA, USA	Administrator, Cape Cod Reg. Transit Authority	Corporator	N/A	Administrator, Cape Cod Reg. Transit Authority Bourne, MA, USA	0	0	0
Cole Matthew Eastham, MA, USA	President and CEO Cape Associates	Corporator	N/A	President and CEO Cape Associates Eastham, MA	0	0	0
Cotton, John Jr Osterville, MA, USA	VP, Brokerage Manager Sotheby's International Realty	Corporator/ Director	Director	VP, Brokerage Manager Sotheby's International Realty Osterville, MA, USA	0	0	0
Cox, Eliza Barnstable, MA, USA	Attorney Nutter McClennen & Fish LLP	Corporator	N/A	Attorney, Nutter McClennen & Fish LLP Hyannis, MA, USA	0	0	0
Crowell, Joel East Dennis, MA, USA	Retired	Corporator	N/A	Retired Pres./CEO The Cooperstive Bank of Cape Cod Hyannis, MA	0	0	0
DellaPosta, Gary Falmouth, MA, USA	Founder, CPA of the Gary M. DellaPosta firm	Corporator/ Director	Director	Founder, CPA - Gary M. DellaPosta firm Falmouth, MA	0	0	0
Fenuccio, Richard West Barnstable, MA, US	President and Architect Brown Lindquist Fenuccio & Rabe	Corporator	N/A	Pres./Architect, Brown Lindquist Fenuccio & Raber Yarmouthport, MA, USA	0	0	0
Ford, Michael Harwich, MA, USA	Attorney	Corporator/ Director	Director	Attorney, Michael Ford West Harwich, MA, USA	0	0	0
Garran, Nancy Brewster, MA, USA	Director, Cape Cod Sea Camps	Corporator/ Director	Director	Owner/Director, Cape Cod Sea Camps Brewster, MA	0	0	0
Lynch, Christopher Cotuit, MA, USA	Pres., Lawrence-Lynch, Corp. (Construction)	Corporator/ Director	Director	President, Lawrence-Lynch, Corp. North Falmouth, MA, USA	0	0	0
Manning, Justin Sandwich, MA, USA	CAI, AARE, President J.J. Manning Auctioneers	Corporator	N/A	CAI, AARE, President, J.J. Manning Auctioneers Yarmouthport, MA, USA	0	0	0
McPhee, Robert, Jr. East Dennis, MA, USA	President McPhee Associates Building and Realty	Corporator	N/A	President, McPhee Associates Building and Realty	0	0	0
McPhee, Robert, Sr. East Dnnis, MA USA	Founder & Treasurert McPhee Associates Building and Realty	Corporator	N/A	Founder & Treasurert McPhee Associates Building and Realty	0	0	0
Northcross, Wendy West Barnstable, MA, US	CEO, Cape Cod Chamber of Commerce	Corporator/ Director	Director	CEO, Cape Cod Chamber of Commerce Centerville, MA, USA	0	0	0

			Coastal Affiliates, MHC				
			March 31, 2020				
Name, City, State, Country	Principal Occupation	Title and Position With BHC	Title and Position With Sub	Title and Position With other Business	Percentage of Voting Shares in BHC	Percentage Of Voting Shares in Subs	Names of Other Companies if >25% or more voting securities
Ramsey, Martha Hyannis, MA, USA	Elder Law Attorney	Corporator/ Director Clerk of the Corporation	Director/ Clerk of the Corporation	Martha T. Ramsey, Esq. Hyannis, MA, USA	0	0	0
Sheehan, Gary Sandwich, MA, USA	President and CEO Cape Medial Supply, Inc.	Corporator/ Director	Director	President and CEO, Cape Medical Supply, Inc. Hyannis, MA, USA	0	0	0
Linehan, Mark Hyannis, MA USA	Treasurer The Cooperative Bank of Cape Cod	Treasurer & CFO	Treasurer of CCCCB and Codway, Inc.	CFO, Treasurer, The Cooperative Bank of Cape Cod Hyannis, MA, USA	0	0	0
Vanderhoef, Sheila Yarmouthport, MA, USA	Retired	Corporator/ Director	Director	Retired - Town Administrator, Town of Eastham Eastham, MA, USA	0	0	0
Whiteley, Sara W. Chatham, MA, USA	Co - owner of Whiteley Plumbing & Heating	Corporator/ Director	N/A	Co - owner W. Vernon Whiteley Plumbing & Heating West Chatham, MA, USA	0	0	0
Haidas, Van Dennis, MA, USA	Part owner of Cookes Seafood and The Knack Restaurent	Corporator	N/A	Co-owner of Cookes Seafood, Hyannis, MA The Knack, Oleans, MA, USA	0	0	0
Guill, Gene Philadelphia, PA, USA	Co - director RMA/Wharton Executive Risk Management Program	Corporator	N/A	Co - director RMA/Wharton Executive Philadelphia, PA, USA	0	0	0
Marcus, Beth Hyannis, MA, USA	Co - owner of Cape Cod Beer	Corporator	N/A	Co - owner Cape Cod Beer Hyannis, MA, USA	0	0	0
Nickerson, Geoff Falmouth, MA, USA	Attorney of Oppenheimer & Nickerson, LLP	Corporator	N/A	Attorney, Oppenheimer & Nickerson, LLP Falmouth, MA, USA	0	0	0
Polhemus, Aaron Harwich, MA, USA	President & CEO of Pohelmus Savery DaSilva, Inc	Corporator	N/A	President & CEO, Pohelmus Savery DaSilva, Inc Harwich, MA, USA	0	0	0
Van Vleck, Anne Hyannis, MA, USA	Chief Development Officer of Housing Assistance Corporation (HAC)	Corporator	N/A	Chief Dev. Officer, Housing Assistance Corp. Hyannis, MA, USA	0	0	0
Hooper, Stephen Provincetown, MA USA	Owner, Carpe Diem Guesthouse & Spa	Corporator	N/A	Owner, Carpe Diem Guesthouse & Spa Provincetown, MA	0	0	0
Robinson, Michael Dennis, MA USA	Chairman of the Board, Rogers Grey Insurance	Corporator	N/A	Chairman of the Board, Rogers Grey Insurance Dennis, MA USA	0	0	0
Rodolakis, Alex Falmouth, MA USA	Attorney Fletcher Tilton, PC			Attorney Fletcher Tilton, PC Falmouth, MA			
Rose, Abby Our Harwich, MA	Construction Manager, Robert B. Our Inc.	Corporator	N/A	Construction Manager, Robert B. Our Inc. Harwich, MA	0	0	0
Smith, Peter Q. Yarmouthport, MA USA	Retired - The Cooperative Bank of Cape Cod	Corporator	N/A	Retired - The Cooperative Bank of Cape Cod Hyannis, MA	0	0	0

			Coastal Affiliates, MHC				
			March 31, 2020				
Name, City, State, Country	Principal Occupation	Title and Position With BHC	Title and Position With Sub	Title and Position With other Business	Percentage of Voting Shares in BHC	Percentage Of Voting Shares in Subs	Names of Other Companies if >25% or more voting securities
Valle, Christian Falmouth, MA USA	President, The Valle Group, Construction	Corporator	N/A	President, The Valle Group Falmouth, MA	0	0	0
Varga, William Cotit, MA USA	Retired, Technology Consultant	Corporator	N/A	Retired, Technology Consultant	0	0	0
Oliver, Elizabeth Hyannis, MA, USA	President & CEO The Cooperative Bank of Cape Cod	President, CEO, Corporator, Director	President, CEO, Director		0	0	0