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 6(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 611(a)); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5381, 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, Michael A. St. John
Name of the Holding Company Director and Official
President and Board Member
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 conformity 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
03/19/2020
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
R USS 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):
December 31, 2019
Month / Day / Year
N/A
Reporter’s Legal Entity Identifier (LEI) (20-character LEI code)
N/A
Reporter’s Name, Street, and Mailing Address
Cincinnatus Community Bancorp, MHC
Legal Title of Holding Company
3300 Harrison Ave.
(Mailing Address of the Holding Company) Street / P.O. Box
Cheviot OH 45211
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Jeffrey F. Beerman
CFO
Name Title
513-661-6903 x 2122
Area Code / Phone Number / Extension
513-661-7175
Area Code / FAX Number
jbeerman@cincinnatusSL.com
E-mail Address
N/A
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."

12/2019
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.

Cincinnati Community Bancorp, Inc
Legal Title of Subsidiary Holding Company
3300 Harrison Ave
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
Cheviot OH 45211
City State Zip Code
Physical Location (if different from mailing address)

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)

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)

12/2012
FR Y-6
CINCINNATUS SAVINGS COMMUNITY BANCORP, MHC

December 31, 2019

Item 1. Annual Report to Shareholders
    Not Applicable
Item 2a. Organizational Chart
    See Attached
Item 2b. Domestic Branch Listing
    See Attached
Item 3. Securities Holders
    Not Applicable
Item 3.2
    Not Applicable
Item 4. Insiders
    See attached

CINCINNATUS SAVINGS COMMUNITY BANCORP, INC

December 31, 2019

Item 3. Securities Holders
    See Attached
Item 3.2
    Not Applicable
Report Item:

2a., Organizational Chart

Cincinnatus Community Bancorp, MHC  Cheviot, OH Incorporated in Ohio

100%

Cincinnatus Community Bancorp, Inc.  Cheviot, OH Incorporated in Ohio

100%

Cincinnatus Savings & Loan Co.  Cheviot, OH Incorporated in Ohio

FOOTNOTE:
LEI is n/a
Form FR Y-6
Cincinnatus Community Bancorp, Inc.
Fiscal Year Ending December 31, 2019
Report Item 3.1: Securities Holders

Item (1)(a)
Cincinnatus Community Bancorp, MHC
Cincinnati, OH USA

Item (1)(b)
United States of America

(1)(c)
100 Shares Common Stock
100% Ownership
<table>
<thead>
<tr>
<th>(1)</th>
<th>(2)</th>
<th>(3)(a)</th>
<th>(3)(b)</th>
<th>(3)(c)</th>
<th>(4)(a)</th>
<th>(4)(b)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name, City, State, Country</td>
<td>Principal Occupation if other than with Holding Company</td>
<td>Title &amp; Position with Subsidiaries Company</td>
<td>Title &amp; Position with Other Businesses (include names of subsidiaries)</td>
<td>Title &amp; Position with Other Businesses (include names of other businesses)</td>
<td>Percentage of Voting Shares in Holding Company</td>
<td>Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</td>
</tr>
<tr>
<td>William R. Geiler, III</td>
<td>Plumbing</td>
<td>Director</td>
<td>Director/Cincinnati Bancorp, Inc.</td>
<td>Vice President/Cincinnati S&amp;L</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Cincinnati, OH USA</td>
<td></td>
<td></td>
<td>The Geiler Co.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>David A. Luecke</td>
<td>None</td>
<td>Director</td>
<td>Director/Cincinnati Bancorp, Inc.</td>
<td>None</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Cincinnati, OH USA</td>
<td></td>
<td></td>
<td>Cincinnati S&amp;L</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Russell A. Ratteman</td>
<td>None</td>
<td>Director</td>
<td>Director/Cincinnati Bancorp, Inc.</td>
<td>None</td>
<td>None</td>
<td>Western Hills Supply Co. 40%</td>
</tr>
<tr>
<td>Cincinnati, OH USA</td>
<td></td>
<td></td>
<td>Cincinnati S&amp;L</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Steven E. Shultz</td>
<td>None</td>
<td>Director</td>
<td>Director/Cincinnati Bancorp, Inc.</td>
<td>None</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Cincinnati, OH USA</td>
<td></td>
<td></td>
<td>Cincinnati S&amp;L</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Terry E. Todd</td>
<td>None</td>
<td>Chairman</td>
<td>Chairman/Cincinnati Bancorp, Inc.</td>
<td>None</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Hamilton, OH USA</td>
<td></td>
<td></td>
<td>Cincinnati S&amp;L</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>William P. Uffman</td>
<td>None</td>
<td>Director</td>
<td>Director/Cincinnati Bancorp, Inc.</td>
<td>None</td>
<td>None</td>
<td>Uffman Investments &amp; Consulting 100%</td>
</tr>
<tr>
<td>Cleves, OH USA</td>
<td></td>
<td></td>
<td>Cincinnati S&amp;L</td>
<td></td>
<td></td>
<td>Truck Cab Mfg. 30%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Werk Realty 50%</td>
</tr>
<tr>
<td>(1) Name, City, State, Country</td>
<td>(2) Principal Occupation if other than with Holding Company</td>
<td>(3)(a) Title &amp; Position with Subsidiaries (include names of subsidiaries)</td>
<td>(3)(b) Title &amp; Position with Other Businesses (include names of other businesses)</td>
<td>(4)(a) Percentage of Voting Shares in Holding Company</td>
<td>(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</td>
<td>(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)</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>---------------------------------------------------------------</td>
<td>-------------------------------------------------------------</td>
<td>-----------------------------------------------------------------</td>
<td>-----------------------------------------------------</td>
<td>-----------------------------------------------------</td>
<td>--------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Jeffrey P Beerman, Maineville, OH, USA</td>
<td>N/A</td>
<td>V.P., CFO</td>
<td>V.P. CFO</td>
<td>None</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Kristina R. Glassford, Cleves, OH, USA</td>
<td>N/A</td>
<td>V.P.</td>
<td>V.P.</td>
<td>None</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Michael A. St. John, Cincinnati, OH, USA</td>
<td>N/A</td>
<td>President, Director</td>
<td>President, Director</td>
<td>None</td>
<td>None</td>
<td>Westside Ventures, LLC (50%)</td>
</tr>
</tbody>
</table>
Results: A list of branches for your depository institution: CINCINNATI SAVINGS AND LOAN COMPANY, THE.

This depository institution is held by CINCINNATI COMMUNITY BANK, NY. 4517215060 OF COXOT, OH.
The data are as of 02/12/2015. Data reflects information that were received and processed through 02/01/2020.

Branches and Substitutions Clear:
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**
- OH: If the branch information is incorrect, enter "CHG" in the Data Action column.
- CHG: If the branch information is incorrect or incomplete, enter "CHNG" in the Data Action column and the date when the information first became valid in the Effective Date column.
- Close: If a branch listed is sold or closed, enter "CL" in the Data Action column and the sale or closure date in the Effective Date column.
- Delete: If a branch listed was never operated by the depository institution, enter "DELT" in the Data Action column.
- Add: If a reportable branch is missing, insert a row, add the branch data, and enter "AD" 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/Proceed
When you are finished, send a saved copy to your FBI contact. See the detailed instructions on the site for more information.
If you are e-mailing this to your FBI contact, put your institution name, city and state in the subject line of the e-mail.

Note:
- To satisfy the FR Y-90 reporting requirements, you must also submit FR Y-90 (Domestic) Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add. The FR Y-90 report may be submitted in a hardcopy format or via the FR Y-90 Online application - https://www.federalreserve.gov.

* FHLIC UNIQUE, Office Number, and ID 350 columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID 350*</th>
<th>Popular Names</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FHLIC UNIQUE*</th>
<th>Office Number*</th>
<th>Used Office</th>
<th>Used Office ID 350*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OH</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>157271</td>
<td>CINCINNATI SAVINGS AND LOAN COMPANY, THE</td>
<td>5900 HARRISON AVE</td>
<td>CINCINNATI</td>
<td>OH</td>
<td>45224</td>
<td>HAMILTON</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>4517215060</td>
<td>02/01/2020</td>
<td>02/01/2020</td>
</tr>
<tr>
<td>OH</td>
<td></td>
<td>Full Service</td>
<td>4160988</td>
<td>NORTHGATE BRANCH</td>
<td>8800 SPRINGDALE RD</td>
<td>CINCINNATI</td>
<td>OH</td>
<td>45229</td>
<td>HAMILTON</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>851728</td>
<td>02/01/2020</td>
<td>02/01/2020</td>
</tr>
<tr>
<td>OH</td>
<td></td>
<td>Full Service</td>
<td>4160988</td>
<td>HARRISON BRANCH</td>
<td>1100 HARRISON AVE</td>
<td>HARRISON</td>
<td>OH</td>
<td>45030</td>
<td>HAMILTON</td>
<td>UNITED STATES</td>
<td>Not Required</td>
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<td>851728</td>
<td>02/01/2020</td>
<td>02/01/2020</td>
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<tr>
<td>OH</td>
<td></td>
<td>Full Service</td>
<td>4160988</td>
<td>HARRISON BRANCH</td>
<td>1100 HARRISON AVE</td>
<td>HARRISON</td>
<td>OH</td>
<td>45030</td>
<td>HAMILTON</td>
<td>UNITED STATES</td>
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<td>Not Required</td>
<td>851728</td>
<td>02/01/2020</td>
<td>02/01/2020</td>
</tr>
</tbody>
</table>