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 6(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(e) and 19(e) of the International Banking Act (12 U.S.C. §§ 3108(e) 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, 616, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1860a(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 secondary official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a secondary 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, Gary K. Koester
Name of the Holding Company Director and Official
President & CEO
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 "Rule 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
04/15/2020
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

RSSD ID ________________________________
C.I. ________________________________

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2019
Month / Day / Year

None
Reporters Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporters Name, Street, and Mailing Address
Eagle Financial Bancorp, Inc.
Legal Name of Holding Company
6415 Bridgetown Road
Mailing Address of the Holding Company Street / PO Box
Cincinnati OH 45248
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Kevin R. Schramm
Name Vice President & CFO
Title

513-233-7174
Area Code / Phone Number / Extension
513-233-7175
Area Code / FAX Number
kschramm@eaglesavings.com
E-mail Address

None
Address (URL) for the Holding Company's web page

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

Public reporting burden for this information collection is estimated to vary from 1 to 101 hours per response, with an average of 6.60 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 (7100-0287), Washington, DC 20503.

12/2019
Form FR Y-6
Eagle Financial Bancorp, Inc.
Cincinnati, Ohio
Fiscal Year Ending December 31, 2019

Eagle Financial Bancorp, Inc.
(None)
Cincinnati, Ohio
Incorporated in Maryland

100%

Eagle Savings Bank
(549300012EJ1HE3YIK24)
Cincinnati, Ohio
Incorporated in Ohio
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 listed branch was never owned by this depository institution, enter ‘Close’ 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.
- Delete: If a branch a listed depository institution, enter ‘Delete’ in the Data Action column.

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.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<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 UNINUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>278872</td>
<td>Full Service (Head Office)</td>
<td>EAGLE SAVINGS BANK</td>
<td>6415 BRIDGETOWN ROAD</td>
<td>CINCINNATI</td>
<td>OH</td>
<td>45248</td>
<td>HAMILTON</td>
<td>UNITED STATES</td>
<td>Required</td>
<td>Not Required</td>
<td>EAGLE SAVINGS BANK</td>
<td>278872</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>5681</td>
<td>Full Service</td>
<td>DELHI BRANCH</td>
<td>5681 RAPID RUN ROAD</td>
<td>CINCINNATI</td>
<td>OH</td>
<td>45238</td>
<td>HAMILTON</td>
<td>UNITED STATES</td>
<td>Required</td>
<td>Not Required</td>
<td>EAGLE SAVINGS BANK</td>
<td>278872</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>3420</td>
<td>Full Service</td>
<td>HYDE PARK BRANCH</td>
<td>3420 EDWARDS ROAD</td>
<td>CINCINNATI</td>
<td>OH</td>
<td>45208</td>
<td>HAMILTON</td>
<td>UNITED STATES</td>
<td>Required</td>
<td>Not Required</td>
<td>EAGLE SAVINGS BANK</td>
<td>278872</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Report Item 3: Securities Holders

<table>
<thead>
<tr>
<th>(1)(a)</th>
<th>(1)(b)</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
<th>(2)(a)</th>
<th>(2)(b)</th>
<th>(2)(c) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name &amp; Address (City, State, Country)</td>
<td>Country of Citizenship or Incorporation</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Eagle Savings Bank Employee Stock Ownership Plan Cincinnati, Ohio, USA</td>
<td>USA</td>
<td>109,671, 6.88%</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>AllianceBernstein L.P. New York, NY, USA</td>
<td>USA</td>
<td>90,174, 5.65%</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Names &amp; Address (City, State, Country)</td>
<td>Principal Occupation if other than with holding company</td>
<td>Title &amp; Position with holding company</td>
<td>Title &amp; Position with Subsidiaries (include names of subsidiaries)</td>
<td>Title &amp; Position with Other Businesses (include names of other businesses)</td>
<td>Percentage of Voting Securities in holding company</td>
</tr>
<tr>
<td>---------------------------------------</td>
<td>--------------------------------------------------</td>
<td>-------------------------------------</td>
<td>---------------------------------------------------------------</td>
<td>------------------------------------------------------------------</td>
<td>-----------------------------------------------</td>
</tr>
<tr>
<td>Kevin R. Schramm</td>
<td>Cincinnati, Ohio, USA</td>
<td>N/A</td>
<td>Vice President/CFO, Eagle Savings Bank</td>
<td>N/A</td>
<td>1.67% N/A</td>
</tr>
<tr>
<td>Gary J. Koester</td>
<td>Cincinnati, Ohio, USA</td>
<td>N/A</td>
<td>President/CEO/Director, Eagle Savings Bank</td>
<td>N/A</td>
<td>3.90% N/A</td>
</tr>
<tr>
<td>Patricia L. Walter</td>
<td>Cincinnati, Ohio, USA</td>
<td>N/A</td>
<td>Executive Vice President</td>
<td>N/A</td>
<td>2.73% N/A</td>
</tr>
<tr>
<td>W. Raymond McCleese</td>
<td>Alexandria, Kentucky, USA</td>
<td>N/A</td>
<td>Vice President of Commercial Lending, Eagle Savings Bank</td>
<td>N/A</td>
<td>0.49% N/A</td>
</tr>
<tr>
<td>James W. Braun</td>
<td>Cincinnati, Ohio, USA</td>
<td>N/A</td>
<td>Chairman of the Board</td>
<td>N/A</td>
<td>0.87% N/A</td>
</tr>
<tr>
<td>Name</td>
<td>City, State, Country</td>
<td>Title</td>
<td>Company</td>
<td>Percentage</td>
<td>Contact</td>
</tr>
<tr>
<td>-----------------------</td>
<td>----------------------</td>
<td>--------------------------------</td>
<td>--------------------------------</td>
<td>------------</td>
<td>---------</td>
</tr>
<tr>
<td>Guy W. Cagney</td>
<td>Cincinnati, Ohio, USA</td>
<td>Director</td>
<td>Director</td>
<td>2.44%</td>
<td>N/A</td>
</tr>
<tr>
<td>Steven J. Dulle</td>
<td>Cincinnati, Ohio, USA</td>
<td>Director</td>
<td>Director</td>
<td>2.12%</td>
<td>N/A</td>
</tr>
<tr>
<td>Adam B. Goetzman</td>
<td>Cincinnati, Ohio, USA</td>
<td>Director</td>
<td>Director</td>
<td>1.37%</td>
<td>N/A</td>
</tr>
<tr>
<td>Steven C. Kehoe</td>
<td>Cincinnati, Ohio, USA</td>
<td>Director</td>
<td>Director</td>
<td>1.50%</td>
<td>N/A</td>
</tr>
</tbody>
</table>