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(p)(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 611(a); and sections 113. 165, 312, 618, and 806 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850c(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. Robert A. Bedinghaus

Name of the Holding Company Director and Officer

Chaiman

title of the Holding Company Director and Officer

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 Officer

03/15/2021

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 S S D I D

C I

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

December 31, 2020

Month / Day / Year

N/A

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

Cincinnati Bancorp, Inc.

Legal Title of Holding Company

6581 Harrison Avenue

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

Cincinnati

OH

45247

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Herbert C. Brinkman

Chief Financial Officer

Name

Title

(513) 347-2290

Area Code / Phone Number / Extension

(513) 347-2292

Area Code / FAX Number

hbinkman@cincinnatifederal.com

E-mail Address

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

Is confidential treatment requested for any portion of this report submission? [ ] No [ ] 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 1.3 to 101 hours per response, with an average of 6.50 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 (7100-0397), Washington, DC 20503.
Form Y – 6

Cincinnati Bancorp, Inc.

Fiscal Year Ending December 31, 2020

Item 1: Cincinnati Bancorp, Inc. is an SEC registrant and files a 10-K report.
FR Y – 6 Report

FYE 12/31/2020

Cincinnati Bancorp, Inc.
Cincinnati, OH

Cincinnati Bancorp, Inc.
Cincinnati, OH
LEI: None
Maryland Corporation
Ownership: 100%

Cincinnati Federal
Cincinnati, OH
LEI: 5493003MAUCY3WMZY776
Federally Chartered
Cincinnati Bancorp, Inc.
Fiscal Year Ending December 31, 2020

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 fiscal year ending 12-31-2020

<table>
<thead>
<tr>
<th>Name</th>
<th>City, State, Country</th>
<th>Country of Citizenship or Incorporation</th>
<th>Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stillwell Partners, LP</td>
<td>United States - Delaware</td>
<td>279,274</td>
<td>9.4%</td>
</tr>
<tr>
<td>Stillwell Activist Fund, L.P.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stillwell Activist Investments, L.P.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Joseph Stillwell</td>
<td>New York, NY, USA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cincinnati Federal</td>
<td>United States - Ohio</td>
<td>240,392</td>
<td>8.07%</td>
</tr>
<tr>
<td>Employee Stock Ownership Plan</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cincinnati, OH, USA</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Securities holders not listed in 3(a)(i) that held ownership, control or holdings of 5% or more with the power to vote during the fiscal year ending 12-31-2020

<table>
<thead>
<tr>
<th>Name</th>
<th>City, State, Country</th>
<th>Country of Citizenship or Incorporation</th>
<th>Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/A</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No.</td>
<td>Name</td>
<td>City, State, Country</td>
<td>Principal Occupation, if other than with Holding Company</td>
</tr>
<tr>
<td>-----</td>
<td>------------------------------------------</td>
<td>----------------------</td>
<td>--------------------------------------------------------</td>
</tr>
<tr>
<td>1</td>
<td>Robert A. Bedingfield</td>
<td>Cincinnati, OH, USA</td>
<td>None</td>
</tr>
<tr>
<td>2</td>
<td>Harold L. Amess</td>
<td>Cincinnati, OH, USA</td>
<td>Attorney - Retired</td>
</tr>
<tr>
<td>3</td>
<td>Stuart H. Amess, M.D.</td>
<td>Cincinnati, OH, USA</td>
<td>Ophthalmology - Retired</td>
</tr>
<tr>
<td>4</td>
<td>Andrew L. Nune</td>
<td>Cincinnati, OH, USA</td>
<td>Accountant</td>
</tr>
<tr>
<td>5</td>
<td>Charles G. Skidmore</td>
<td>Cincinnati, OH, USA</td>
<td>Attorney</td>
</tr>
<tr>
<td>6</td>
<td>Philip E. Wochner</td>
<td>Cincinnati, OH, USA</td>
<td>Chief Financial Officer, Treasurer</td>
</tr>
<tr>
<td>7</td>
<td>Joseph V. Banker</td>
<td>Cincinnati, OH, USA</td>
<td>None</td>
</tr>
<tr>
<td>8</td>
<td>Herbert L. Brainman</td>
<td>Cincinnati, OH, USA</td>
<td>None</td>
</tr>
<tr>
<td>9</td>
<td>Gregory W. Meyer</td>
<td>Cincinnati, OH, USA</td>
<td>None</td>
</tr>
</tbody>
</table>