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. §§ 246(a)(1), 502, and 611a); and sections 113, 155, 312, 618, and 609 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5466(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. Bedingham
Name of the Holding Company Director and Official
Chairman
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
03/18/2022
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

RSIID: [ ]
C.I. [ ]

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2021
Month / Day / Year

N/A
Reporter’s Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporters Name, Street, and Mailing Address

Cincinnati Bancorp, Inc.
Legal Title of Holding Company

6581 Harrison Avenue
(Mailing Address of the Holding Company) Street / P.O. Box
Cincinnati
City
OH
State
45247
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
(513) 347-2290
Area Code / Phone Number / Extension
(513) 347-2292
Area Code / FAX Number
hbrinkman@cincinnatifederal.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 [ ] 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 5.50 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 (1703-0297), Washington, DC 20503.

12/2019
Item 1: Cincinnati Bancorp, Inc. is an SEC registrant and files a 10-K report.
FR Y - 6 Report

FYE 12/31/2021

Cincinnati Bancorp, Inc.
Cincinnati, OH

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

Cincinnati Federal
Cincinnati, OH
LEI: 5493003MAUCY3WMZY776
Federally Chartered
**Resignation and Termination Forms**

1. In the data block, enter one or more of the actions specified below.

2. Enter the date the action is to be effective in the Action column.

3. Enter any additional information in the Notes column.

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<table>
<thead>
<tr>
<th>State</th>
<th>Effective Date</th>
<th>Action</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>CA</td>
<td>01/01/2023</td>
<td>Resign</td>
<td>Should complete all required forms.</td>
</tr>
<tr>
<td>NY</td>
<td>02/02/2023</td>
<td>Terminate</td>
<td>Instructions to follow.</td>
</tr>
<tr>
<td>TX</td>
<td>03/03/2023</td>
<td>Resign</td>
<td>Additional forms required.</td>
</tr>
</tbody>
</table>

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**Required Actions**

- CA - California
- NY - New York
- TX - Texas

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**Form Instructions**

- Complete all required forms.
- Submit forms to the appropriate office.
- Ensure all documents are signed and dated.

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**Office Information**

- California: Office of Special Counsel, 1111 15th St NW, Washington, DC 20424
- New York: Office of Special Counsel, 26 Federal Plaza, New York, NY 10278
- Texas: Office of Special Counsel, 1210 Texas Avenue, Dallas, TX 75202

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**Notes**

- Additional forms may be required for specific cases.
- Contact your office for more information.

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**Submit to:**

- California: Office of Special Counsel, 1111 15th St NW, Washington, DC 20424
- New York: Office of Special Counsel, 26 Federal Plaza, New York, NY 10278
- Texas: Office of Special Counsel, 1210 Texas Avenue, Dallas, TX 75202
## Current stockholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2023

<table>
<thead>
<tr>
<th>(1)(a)</th>
<th>(2)(b)</th>
<th>(3)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
</tr>
</tbody>
</table>
| Stillwell Partners, L.P.*  
Stillwell Activist Fund, L.P.,  
Stillwell Activist Investments, L.P.,  
Stillwell Value LLC  
Joseph Stillwell  
New York, NY, USA | United States - Delaware | 375,274 9.53% Common Stock |
| Cincinnati Federal Employee Stock Ownership Plan **  
Cincinnati, OH, USA  
Community Bank of Flower Hill, Trustee | United States - Ohio | 287,418 8.12% Common Stock |

* All filing persons are deemed to share voting and dispostion power with regard to the shares of Common Stock.
** The provisions for voting the securities controlled by the plan are provided on a separate attachment.

Securities holders not listed in (1)(c) that had ownership, control or holdings of 5% or more with the power to vote during the fiscal year ending 12-31-2023

<table>
<thead>
<tr>
<th>(1)(d)</th>
<th>(2)(e)</th>
<th>(3)(f)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
</tr>
<tr>
<td>N/A</td>
<td>United States - Delaware</td>
<td>N/A</td>
</tr>
</tbody>
</table>
Cincinnati Bancorp, Inc.

Item 3. Provisions for voting the securities controlled by the ESOP Plan

The relevant provisions of the Plan document and ESOP Agreement are:

"if any Employer has a registration-type class of securities within the meaning of Section 409(e)(4) of the Code, or if a matter submitted to the holders of the Stock involves a merger, consolidation, recapitalization, reclassification, liquidation, dissolution, or sale of substantially all assets of an entity, then (i) the shares of Stock which have been allocated to Participants’ Accounts shall be voted by the Trustee in accordance with the Participants’ written instructions, and (ii) the Trustee shall vote any unallocated Stock, allocated Stock for which it has received no voting instructions, and Stock for which Participants vote to “abstain,” in the same proportions as it votes the allocated Stock for which it has received instructions from Participants."

"Notwithstanding any provision hereunder to the contrary, all unallocated shares of Stock must be voted by the Trustee in a manner determined by the Trustee to be for the exclusive benefit of the Participants and Beneficiaries."

"each Participant (or beneficiary thereof) shall have the authority and responsibility to direct the exercise of the voting rights or to direct how to respond to any tender offer appurtenant to any Shares that are allocated to such person’s account under the Plan, and with respect to any direction so given, shall be deemed to be a “named fiduciary” of the Plan. With respect to any Shares that are held in the Trust Fund unallocated to the accounts of individual persons, the Trustee shall act in accordance with Section 7.1 of the Plan for each matter as to which voting rights or a tender offer are to be exercised."
<table>
<thead>
<tr>
<th></th>
<th>Name</th>
<th>City, State, Country</th>
<th>Principal Occupation, if other than with Holding Company</th>
<th>Title &amp; Position with Holding Company</th>
<th>Title &amp; Position with Subsidiaries (Include names of subsidiaries)</th>
<th>Title &amp; Position with Other Businesses (Include names of other businesses)</th>
<th>Percentage of Voting Shares in Holding Company</th>
<th>(b) Percentage of Voting Shares in Subsidiaries (Include names of subsidiaries)</th>
<th>(c) List names of other companies (Include partnerships if 25% or more of voting securities are held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Robert A. Bodiglaus</td>
<td>Cincinnati, OH, USA</td>
<td>None</td>
<td>CEO, Chairman &amp; Director</td>
<td>CEO, Chairman &amp; Director (Cincinnati Federal)</td>
<td>None</td>
<td>4.00%</td>
<td>None (Cincinnati Federal)</td>
<td>None (Cincinnati Federal)</td>
</tr>
<tr>
<td>2</td>
<td>Harold L. Amess</td>
<td>Chagrin Falls, OH, USA</td>
<td>Attorney - Retired</td>
<td>Director</td>
<td>Director (Cincinnati Federal)</td>
<td>None</td>
<td>1.92%</td>
<td>None (Cincinnati Federal)</td>
<td>None (Cincinnati Federal)</td>
</tr>
<tr>
<td>3</td>
<td>Stuart A. Amess, M.B.</td>
<td>Cincinnati, OH, USA</td>
<td>Retired Ophthalmology</td>
<td>Director</td>
<td>Director (Cincinnati Federal)</td>
<td>None</td>
<td>2.39%</td>
<td>None (Cincinnati Federal)</td>
<td>None (Cincinnati Federal)</td>
</tr>
<tr>
<td>4</td>
<td>Andrew J. Mann</td>
<td>Cincinnati, OH, USA</td>
<td>Retired Accountant</td>
<td>Director</td>
<td>Director (Cincinnati Federal)</td>
<td>Certified Public Accountant Atlas CPA &amp; Advisors</td>
<td>0.66%</td>
<td>None (Cincinnati Federal)</td>
<td>None (Cincinnati Federal)</td>
</tr>
<tr>
<td>5</td>
<td>Charles G. Skidmore</td>
<td>Cincinnati, OH, USA</td>
<td>Retired Attorney</td>
<td>Director</td>
<td>Director (Cincinnati Federal)</td>
<td>Attorney (Law Offices of Charles G. Skidmore, Inc.)</td>
<td>1.63%</td>
<td>None (Cincinnati Federal)</td>
<td>Law Offices of Charles G. Skidmore, Inc. (100%)</td>
</tr>
<tr>
<td>6</td>
<td>Philip E. Wehman</td>
<td>Cincinnati, OH, USA</td>
<td>Chief Financial Officer, Treasurer</td>
<td>Director</td>
<td>Director (Cincinnati Federal)</td>
<td>Chief Financial Officer, Treasurer (Rumpke Consolidated Companies, Inc.)</td>
<td>3.03%</td>
<td>None (Cincinnati Federal)</td>
<td>None (Cincinnati Federal)</td>
</tr>
<tr>
<td>7</td>
<td>Joseph V. Bunka</td>
<td>Cincinnati, OH, USA</td>
<td>None</td>
<td>President</td>
<td>President (Cincinnati Federal)</td>
<td>None</td>
<td>3.83%</td>
<td>None (Cincinnati Federal)</td>
<td>None (Cincinnati Federal)</td>
</tr>
<tr>
<td>8</td>
<td>Herbert C. Brinkman</td>
<td>Cincinnati, OH, USA</td>
<td>None</td>
<td>Senior Vice-President and Chief Financial Officer</td>
<td>Chief Financial Officer (Cincinnati Federal)</td>
<td>None</td>
<td>1.05%</td>
<td>None (Cincinnati Federal)</td>
<td>None (Cincinnati Federal)</td>
</tr>
<tr>
<td>9</td>
<td>Gregory W. Meyers</td>
<td>Cincinnati, OH, USA</td>
<td>None</td>
<td>Senior Vice-President and Chief Leading Officer</td>
<td>Chief Leading Officer (Cincinnati Federal)</td>
<td>None</td>
<td>2.28%</td>
<td>None (Cincinnati Federal)</td>
<td>None (Cincinnati Federal)</td>
</tr>
</tbody>
</table>