

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.

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.

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.

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

**December 31, 2021**

Month / Day / Year

None

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

Reporter's Name, Street, and Mailing Address

Eagle Financial Bancorp, Inc.

Legal Title of Holding Company

6415 Bridgetown Road

(Mailing Address of the Holding Company) Street / P.O. 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 Vice President & CFO

Name Title

513-233-7174

Area Code / Phone Number / Extension

513-233-7175

Area Code / FAX Number

kevin.schramm@eagle.bank

E-mail Address

None

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

I, Gary J. Koester

Name of the Holding Company Director and Official

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 "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.

*Gary J. Koester*

Signature of Holding Company Director and Official

03/11/2022

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**

RSSD ID \_\_\_\_\_  
 C.I. \_\_\_\_\_

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 .....

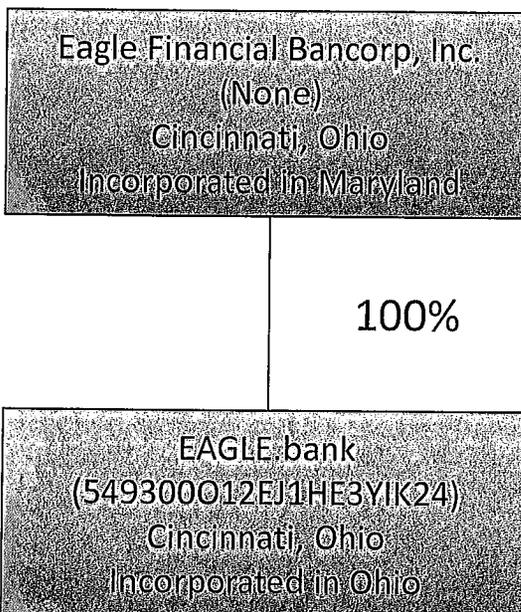
2. a letter justifying this request has been provided separately ...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."



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Form FR Y-6  
Eagle Financial Bancorp, Inc.  
Cincinnati, Ohio  
Fiscal Year Ending December 31, 2021



**Results:** A list of branches for your depository institution: **EAGLE.BANK (ID\_RSSD: 278872)**.  
 This depository institution is held by **EAGLE FINANCIAL BANCORP INC (5112542)** of **CINCINNATI, OH**.  
 The data are as of **12/31/2021**. Data reflects information that was received and processed through **01/12/2022**.

**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)	278872	EAGLE.BANK	6415 BRIDGETOWN ROAD	CINCINNATI	OH	45248	HAMILTON	UNITED STATES	Not Required	Not Required	EAGLE.BANK	278872	
OK		Full Service	4143969	DELHI BRANCH	5681 RAPID RUN ROAD	CINCINNATI	OH	45238	HAMILTON	UNITED STATES	Not Required	Not Required	EAGLE.BANK	278872	
OK		Full Service	5286863	HYDE PARK BRANCH	3420 EDWARDS ROAD	CINCINNATI	OH	45208	HAMILTON	UNITED STATES	Not Required	Not Required	EAGLE.BANK	278872	

Form FR Y-6  
Eagle Financial Bancorp, Inc.  
Cincinnati, Ohio  
Fiscal Year Ending December 31, 2021

**Report Item 3: Securities Holders**

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2021			Securities Holders not listed in 3(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2021		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Eagle Savings Bank Employee Stock Ownership Plan Cincinnati, Ohio, USA	USA	129,024, 8.47%	None	None	None
AllianceBernstein L.P. 1345 Ave of the Americas New York, NY, USA	USA	148,558, 9.75%			
Gary J. Koester Cincinnati, Ohio, USA	USA	78,053, 5.12%			

**Form FR Y-6**  
**Eagle Financial Bancorp, Inc.**  
**Cincinnati, Ohio**  
**Fiscal Year Ending December 31, 2021**

**Report Item 4: Insiders**

(1)(a)(b)(c) and (2)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with holding company	Title & Position with holding company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in holding company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	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)
Kevin R. Schramm Cincinnati, Ohio, USA	N/A	Vice President/CFO	Vice President/CFO ,EAGLE.bank	N/A	2.07%	N/A	N/A
Gary J. Koester Cincinnati, Ohio, USA	N/A	President/CEO/Di rector	CEO/Chairman of the Board, EAGLE.bank	N/A	5.12%	N/A	N/A
Patricia L. Walter Cincinnati, Ohio, USA	N/A	Executive Vice President	President/Director, EAGLE.bank	N/A	3.48%	N/A	N/A
W. Raymond McCleese Alexandria, Kentucky, USA	N/A	N/A	Vice President of Commercial Lending, EAGLE.bank	N/A	0.60%	N/A	N/A
Kevin G. Strehle Fort Thomas, Kentucky, USA	N/A	N/A	Vice President of Residential Lending, EAGLE.bank	N/A	1.33%	N/A	N/A

Mendee L. Wyenandt Cincinnati, Ohio, USA	N/A	N/A	Vice President of Operations/CIO, EAGLE.bank	N/A	0.44% N/A	N/A
Guy W. Cagney Cincinnati, Ohio, USA	Real Estate Agent	Director	Director	Coldwell Banker West Shell/Real Estate Agent	2.72% N/A	N/A
Steven J. Dulle Cincinnati, Ohio, USA	Marketing & Advertising	Director	Director	President/Dulle & Company	2.39% N/A	N/A
Adam B. Goetzman Cincinnati, Ohio, USA	County Administrator	Director	Director	Green Township, Ohio Development Director and Zoning Administrator	1.60% N/A	N/A
Steven C. Kehoe Cincinnati, Ohio, USA	Certified Financial Planner	Director	Director	President/Kehoe Financial Services	1.74% N/A	N/A