

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

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FEDERAL RESERVE BANK
OF CLEVELAND

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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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 and top-tier savings and loan 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.

I, Robert A. Bedinghaus
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
March 24, 2016
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 4841504
C.I. _____

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2015

Month / Day / Year

None

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

Reporter's Name, Street, and Mailing Address

CF Mutual Holding Company

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

513347-2292

Area Code / FAX Number

hbrinkman@cincinnati-federal.com

E-mail Address

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

Does the reporter request confidential treatment for any portion of this submission?
 Yes Please identify the report items to which this request applies:
 In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
 The information for which confidential treatment is sought is being submitted separately labeled "Confidential."
 No

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 Bancorp

Legal Title of Subsidiary Holding Company

6581 Harrison Avenue

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

Cincinnati OH 45247
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

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City State Zip Code

Physical Location (if different from mailing address)

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CF Mutual Holding Company

Fiscal Year Ending December 31, 2015

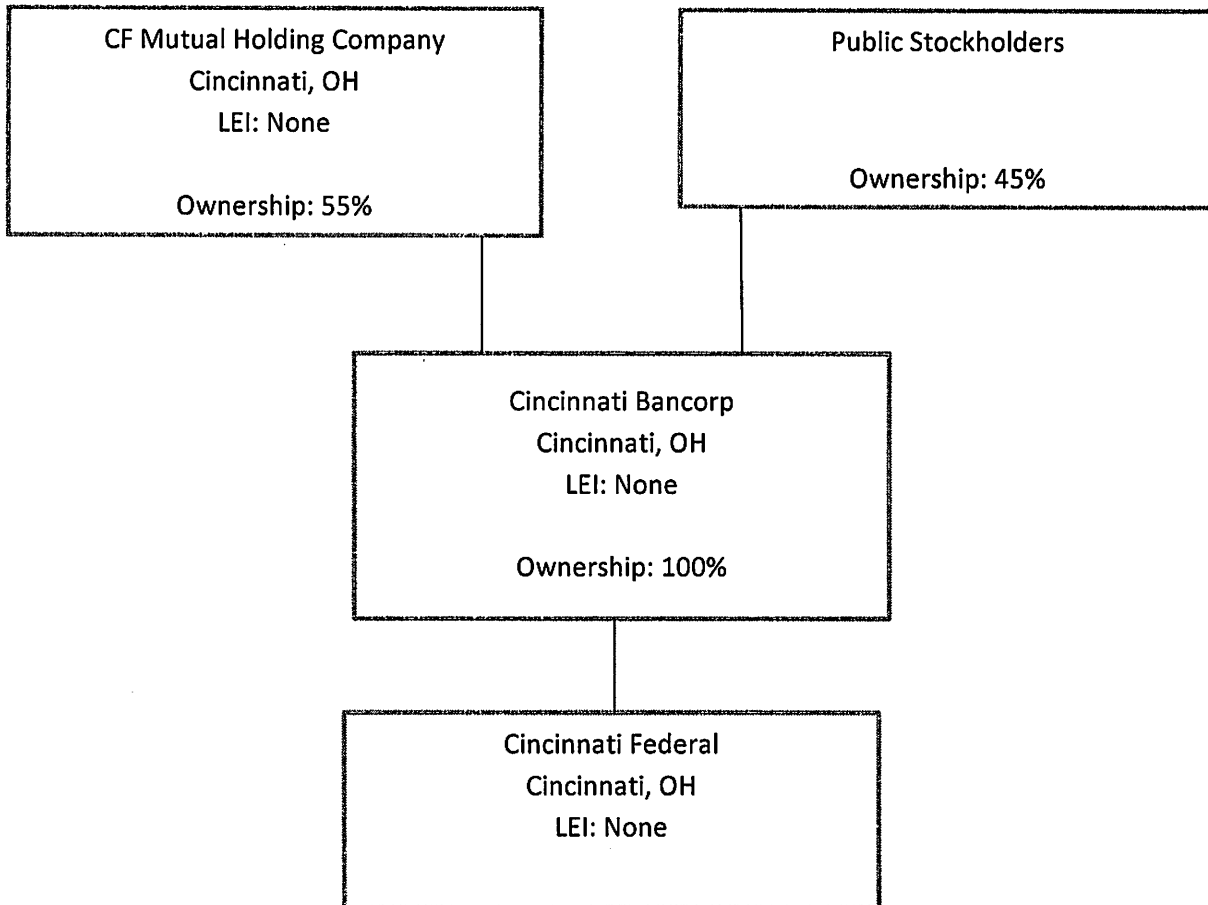
Item 1: CF Mutual does not prepare an annual report since it has no shareholders.
Cincinnati Bancorp is an SEC registrant and files a 10-K report.

FR Y – 6 Report

FYE 12/31/2015

CF Mutual Holding Company
Cincinnati, OH

Item 2a Organization Chart



FR Y – 6 Report

FYE 12/31/2015

Cincinnati Bancorp

Cincinnati, OH

Report Item 2b: Submitted via e-mail on 3/14/2016.

CF Mutual Holding Company
 Fiscal Year Ending December 31, 2015

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 12-31-2015

Securities holders not listed in 3(1)(c) that had ownership, control or holdings of 5% or more with the power to vote during the fiscal year ending 12-31-2015

(1)(a)	(1)(b)	(1)(c)	(2)(a)	(2)(b)	(2)(c)
Name City, State, Country	Country of Citizenship or Incorporation	Number and Percentage of Each Class of Voting Securities	Name City, State, Country	Country of Citizenship or Incorporation	Number and Percentage of Each Class of Voting Securities
Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

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Cincinnati Bancorp
Fiscal Year Ending December 31, 2015

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 12-31-2015

Securities holders not listed in 3(1)(c) that had ownership, control or holdings
of 5% or more with the power to vote during the fiscal year ending 12-31-2015

(1)(a)	(1)(b)	(1)(c)	(2)(a)	(2)(b)	(2)(c)
Name City, State, Country	Country of Citizenship or Incorporation	Number and Percentage of Each Class of Voting Securities	Name City, State, Country	Country of Citizenship or Incorporation	Number and Percentage of Each Class of Voting Securities
CF Mutual Holding Company Cincinnati, OH, USA	United States	945,587 - 55% Common Stock	NONE	Not Applicable	None

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CF Mutual Holding Company
Fiscal Year Ending December 31, 2015

Report Item: 4 Insiders
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name City, State, Country	(2) Principal Occupation, if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include name of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (include partnerships if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Robert A. Bedinghaus Cincinnati, OH, USA	Business Development	Director & Chairman	Director & Chairman (Cincinnati Bancorp) (Cincinnati Federal)	Director, Business Development (Cincinnati Bengals)	Not Applicable	1.22% (Cincinnati Bancorp)	None
Henry C. Dolive, PH.D. Cincinnati, OH, USA	Consulting	Director	Director (Cincinnati Bancorp) (Cincinnati Federal)	President (Dolive, Inc.)	Not Applicable	0.41% (Cincinnati Bancorp)	Dolive, Inc. (100%)
Harold L. Anness Cincinnati, OH, USA	Attorney	Director	Director (Cincinnati Bancorp) (Cincinnati Federal)	Attorney (Griffin, Fletcher & Herndon, LLP)	Not Applicable	0.87% (Cincinnati Bancorp)	None
Stuart H. Anness, M.D. Cincinnati, OH, USA	Ophthalmology	Director	Director (Cincinnati Bancorp) (Cincinnati Federal)	Doctor of Ophthalmology (Cincinnati Eye Institute)	Not Applicable	1.16% (Cincinnati Bancorp)	None
Andrew J. Nurre Cincinnati, OH, USA	Accountant	Director	Director (Cincinnati Bancorp) (Cincinnati Federal)	Certified Public Accountant (Donald L. Reisenberg, LTD.)	Not Applicable	0.12% (Cincinnati Bancorp)	None
Charles G. Skidmore Cincinnati, OH, USA	Attorney	Director	Director (Cincinnati Bancorp) (Cincinnati Federal)	Attorney (Law Offices of Charles G. Skidmore, Inc.)	Not Applicable	0.58% (Cincinnati Bancorp)	Law Offices of Charles G. Skidmore, Inc. (100%)
Joseph V. Bunke Cincinnati, OH, USA	None	President	President (Cincinnati Bancorp) (Cincinnati Federal)	None	Not Applicable	1.16% (Cincinnati Bancorp)	None
Herbert C. Brinkman Cincinnati, OH, USA	None	Senior Vice-President	Senior Vice-President and Chief Financial Officer (Cincinnati Bancorp) (Cincinnati Federal)	None	Not Applicable	0.29% (Cincinnati Bancorp)	None
Gregory W. Meyers Cincinnati, OH, USA	None	Senior Vice-President	Senior Vice-President and Chief Lending Officer (Cincinnati Bancorp) (Cincinnati Federal)	None	Not Applicable	1.16% (Cincinnati Bancorp)	None

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Cincinnati Bancorp
Fiscal Year Ending December 31, 2015Report Item: 4 Insiders
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name City, State Country	(2) Principal Occupation, if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include name of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (include partnerships if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Robert A. Bedinghaus Cincinnati, OH, USA	Business Development	Director & Chairman	Director & Chairman (Cincinnati Federal)	Director, Business Development (Cincinnati Bengals)	1.22%	None (Cincinnati Federal)	None
Henry C. Dolive, PH.D. Cincinnati, OH, USA	Consulting	Director	Director (Cincinnati Federal)	President (Dolive, Inc.)	0.41%	None (Cincinnati Federal)	Dolive, Inc. (100%)
Harold L. Anness Cincinnati, OH, USA	Attorney	Director	Director (Cincinnati Federal)	Attorney (Griffin, Fletcher & Herndon, LLP)	0.87%	None (Cincinnati Federal)	None
Stuart H. Anness, M.D. Cincinnati, OH, USA	Ophthalmology	Director	Director (Cincinnati Federal)	Doctor of Ophthalmology (Cincinnati Eye Institute)	1.16%	None (Cincinnati Federal)	None
Andrew J. Nurre Cincinnati, OH, USA	Accountant	Director	Director (Cincinnati Federal)	Certified Public Accountant (Donald L. Reisenberg, LTD.)	0.12%	None (Cincinnati Federal)	None
Charles G. Skidmore Cincinnati, OH, USA	Attorney	Director	Director (Cincinnati Federal)	Attorney (Law Offices of Charles G. Skidmore, Inc.)	0.58%	None (Cincinnati Federal)	Law Offices of Charles G. Skidmore, Inc. (100%)
Joseph V. Bunke Cincinnati, OH, USA	None	President	President (Cincinnati Federal)	None	1.16%	None (Cincinnati Federal)	None
Herbert C. Brinkman Cincinnati, OH, USA	None	Senior Vice-President and Chief Financial Officer	Chief Financial Officer (Cincinnati Federal)	None	0.29%	None (Cincinnati Federal)	None
Gregory W. Meyers Cincinnati, OH, USA	None	Senior Vice-President and Chief Lending Officer	Chief Lending Officer (Cincinnati Federal)	None	1.16%	None (Cincinnati Federal)	None
CF Mutual Holding Co. Cincinnati, OH, USA	None	None	None	None	55.00%	None (Cincinnati Federal)	None

Results: A list of branches for your depository institution: CINCINNATI FEDERAL (ID_RSSD: 66677).
 This depository institution is held by CINCINNATI BANCORP (4841573) of CINCINNATI, OH.
 The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

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)	66677	CINCINNATI FEDERAL	6581 HARRISON AVE 3RD FL	CINCINNATI	OH	45247	HAMILTON	UNITED STATES	41180	0	CINCINNATI FEDERAL	66677	
OK		Full Service	4141648	ANDERSON BRANCH	1270 NAGEL ROAD	CINCINNATI	OH	45255	HAMILTON	UNITED STATES	266903	1	CINCINNATI FEDERAL	66677	
Close	8/26/20011	Full Service	4141657	CLIFTON HEIGHTS BRANCH	201 WEST MCMILLAN STREET	CINCINNATI	OH	45219	HAMILTON	UNITED STATES	Not Required	Not Required	CINCINNATI FEDERAL	66677	Branch closed
OK		Full Service	4141666	MIAMI HEIGHTS BRANCH	7553 BRIDGETOWN ROAD	CINCINNATI	OH	45248	HAMILTON	UNITED STATES	266904	100	CINCINNATI FEDERAL	66677	
ADD		Full Service		GLENWAY BRANCH	4310 GLENWAY AVENUE	CINCINNATI	OH	45248	HAMILTON	UNITED STATES			CINCINNATI FEDERAL	66677	Existing branch