

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.

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

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

RSSD ID _____
 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)

Reporter's 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 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

hbrinkman@cincinnati-federal.com

E-mail Address

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

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."

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.

Results A list of branches for you depends on what you select on CINCINNATI FEDERAL (ID_RSSD 66677).
 This depends on what you select on what is held by CINCINNATI BANCORP, INC (6841564) of CINCINNATI, OH.
 The data as of 12/31/2020. Data reflects information that was received and processed through 01/05/2021.

Reconciliation and Verification Steps

1. In the Data Action column of each branch row, enter one of the actions specified below
2. If required, enter the date in the Effective Date column

OK If the branch information is correct, enter 'OK' in the Data Action column.

Change If the branch information is not correct or incomplete, revise the data, enter 'Change' in the Data Action column and the date when this information 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 close date in the Effective Date column.

Delete If a branch listed was never opened by this depositor, select 'Delete' in the Data Action column.

Add For a branch that is missing, select '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 data lead instructions on this table for more information.
 If you are emailing this to your FRB contact, put your institution name, city and state in the subject line of the email.

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 hard copy format or via the FR Y-10 Online application - <https://y10online.frb.org>.

* FDIC UNIFORM Office Number, and ID_RSSD columns are for reference only. View a list of these values not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNIFORM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	66677	CINCINNATI FEDERAL	6561 HARRISON AVE 3RD FL	CINCINNATI	OH	45247	HAMILTON	UNITED STATES	Not Required	Not Required	CINCINNATI FEDERAL	66677	
OK		Full Service	678575	COVINGTON BRANCH	1050 SCOTT ST	COVINGTON	KY	41012	KENTON	UNITED STATES	Not Required	Not Required	CINCINNATI FEDERAL	66677	
OK		Full Service	4145589	FLORENCE BRANCH	6480 DORE HWY	FLORENCE	KY	41042	BOWNE	UNITED STATES	Not Required	Not Required	CINCINNATI FEDERAL	66677	
OK		Full Service	4141648	ANDERSON BRANCH	1270 NAGEL ROAD	CINCINNATI	OH	45255	HAMILTON	UNITED STATES	Not Required	Not Required	CINCINNATI FEDERAL	66677	
OK		Full Service	4996455	GLENWAY BRANCH	4310 GLENWAY AVE	CINCINNATI	OH	45205	HAMILTON	UNITED STATES	Not Required	Not Required	CINCINNATI FEDERAL	66677	
OK		Full Service	4141666	MIAMI HEIGHTS BRANCH	7553 BRIDGE TOWN ROAD	CINCINNATI	OH	45248	HAMILTON	UNITED STATES	Not Required	Not Required	CINCINNATI FEDERAL	66677	

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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

Form FR Y-6

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

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 12-31-2020

(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
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	279,274 9.4%	N/A		
Cincinnati Federal Employee Stock Ownership Plan Cincinnati, OH, USA	United States - Ohio	240,202 8.07%			

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Cincinnati Bancorp, Inc.
Fiscal Year Ending December 31, 2020

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	None	CEO, Chairman & Director	CEO, Chairman & Director (Cincinnati Federal)	None	2.94%	None (Cincinnati Federal)	None
Harold L. Anness Cincinnati, OH, USA	Attorney - Retired	Director	Director (Cincinnati Federal)	Attorney - Retired	1.73%	None (Cincinnati Federal)	None
Stuart H. Anness, M.D. Cincinnati, OH, USA	Ophthalmology - Retired	Director	Director (Cincinnati Federal)	Doctor of Ophthalmology - Retired	1.77%	None (Cincinnati Federal)	None
Andrew J. Nurre Cincinnati, OH, USA	Accountant	Director	Director (Cincinnati Federal)	Certified Public Accountant Sheldon Reder Certified Public Accountants, Inc.	0.45%	None (Cincinnati Federal)	None
Charles G. Skidmore Cincinnati, OH, USA	Attorney	Director	Director (Cincinnati Federal)	Attorney (Law Offices of Charles G. Skidmore, Inc.)	1.45%	None (Cincinnati Federal)	Law Offices of Charles G. Skidmore, Inc. (100%)
Philip E. Wehrman Cincinnati, OH, USA	Chief Financial Officer, Treasurer	Director	Director (Cincinnati Federal)	Chief Financial Officer, Treasurer (Rumpke Consolidated Companies, Inc.)	0.00%	None (Cincinnati Federal)	None
Joseph V. Bunke Cincinnati, OH, USA	None	President	President (Cincinnati Federal)	None	2.28%	None (Cincinnati Federal)	None
Herbert C. Brinkman Cincinnati, OH, USA	None	Senior Vice-President and Chief Financial Officer	Chief Financial Officer (Cincinnati Federal)	None	1.13%	None (Cincinnati Federal)	None
Gregory W. Meyers Cincinnati, OH, USA	None	Senior Vice-President and Chief Lending Officer	Chief Lending Officer (Cincinnati Federal)	None	1.72%	None (Cincinnati Federal)	None