

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, 2020**

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

Cincinnati Community Bancorp, MHC

Legal Title of Holding Company

3300 Harrison Ave

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

Chevrot Ohio 45211  
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jeffrey F. Beerman CFO  
Name Title

513-371-5740

Area Code / Phone Number / Extension

513-661-7175

Area Code / FAX Number

jbeerman@cincinnatiSL.com

E-mail Address

N/A

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

I, Michael A. St John

Name of the Holding Company Director and Official

President and Board Member

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

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."

## 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 Community Bancorp, Inc.

Legal Title of Subsidiary Holding Company

3300 Harrison Ave.

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

Cheviot Ohio 45211  
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

Physical Location (if different from mailing address)

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Legal Title of Subsidiary Holding Company

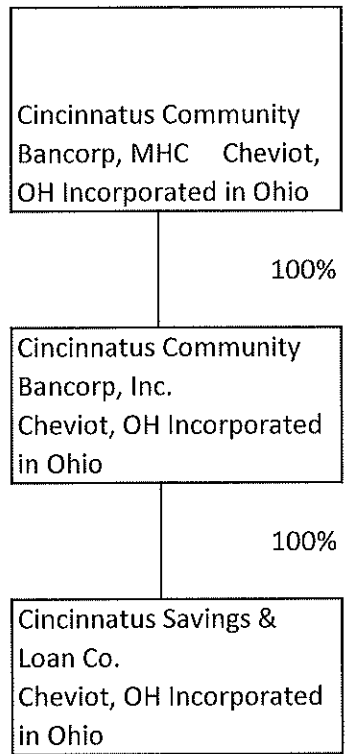
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)

Report Item:

2a., Organizational Chart



FOOTNOTE:  
LEI is n/a

FR Y-6

**CINCINNATUS COMMUNITY BANCORP, MHC**

December 31, 2020

**Item 1. Annual Report to Shareholders**

Not Applicable

**Item 2a. Organizational Chart**

See Attached

**Item 2b. Domestic Branch Listing**

See Attached

**Item 3. Securities Holders**

Not Applicable

**Item 3.2**

Not Applicable

**Item 4. Insiders**

See attached

**CINCINNATUS COMMUNITY BANCORP, INC**

December 31, 2020

**Item 3. Securities Holders**

See Attached

**Item 3.2**

Not Applicable

**Form FR Y-6**  
**Cincinnati Community Bancorp, Inc.**  
**Fiscal Year Ending December 31, 2020**  
**Report Item 3.1: Securities Holders**

Item (1)(a)  
Cincinnati Community Bancorp, MHC  
Cincinnati, OH USA

Item(1)(b)  
United States of America

(1)(c)  
100 Shares Common Stock  
100% Ownership

**Form FR Y-6**  
**Cincinnati Community Bancorp, MHC**  
**Fiscal Year Ending December 31, 2020**  
**Report Item 4: Insiders (Directors)**

(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 names 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 (includes partnerships) if 25% or more of voting securi- ties are held (List names of companies and percentage of voting securities held)
William R. Geiler, III Cincinnati, OH USA	Plumbing	Director	Director Cincinnati Bancorp, Inc Cincinnati S&L	Vice President, The Geiler Co.	None	None	N/A
David A. Luecke Cincinnati, OH USA	None	Director	Director Cincinnati Bancorp, Inc. Cincinnati S&L	None	None	None	N/A
Russell A. Ratterman Cincinnati, OH USA	None	Director	Director Cincinnati Bancorp, Inc. Cincinnati S&L	None	None	None	Western Hills Supply Co. 40%
Steven E. Shultz Cincinnati, OH USA	None	Director	Director Cincinnati Bancorp, Inc Cincinnati S&L	None	None	None	N/A
Terry E. Todd Hamilton, OH USA	None	Chairman	Chairman Cincinnati Bancorp, Inc. Cincinnati S&L	None	None	None	N/A
William P. Uffman Cleves, OH USA	None	Director	Director Cincinnati Bancorp, Inc. Cincinnati S&L	None	None	None	Uffman Investments & Consulting 100% Truck Cab Mfg. 30% Werk Realty 50%

**Form FR Y-6**  
**Cincinnati Community Bancorp, MHC**  
**Fiscal Year Ending December 31, 2020**  
**Report Item 4: Insiders (Officers)**

(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 names 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 (includes partnerships) if 25% or more of voting securi- ties are held (List names of companies and percentage of voting securities held)
Jeffrey F Beerman Maineville, OH USA	N/A	V.P, CFO	V.P. CFO Cincinnati Bancorp, Inc. Cincinnati S&L	N/A	None	None	N/A
Douglas J. Koepfle Maineville, OH USA	N/A	V.P.	V.P. Cincinnati Bancorp, Inc. Cincinnati S&L	N/A	None	None	N/A
Michael A. St. John Cincinnati, OH USA	N/A	President Director	President, Director Cincinnati Bancorp, Inc. Cincinnati S&L	N/A	None	None	Westside Ventures, LLC (50%)

**Form FR Y-6**  
**Cincinnati Community Bancorp, Inc.**  
**Fiscal Year Ending December 31, 2020**  
**Report Item 4: Insiders (Directors)**

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William R. Geiler, III Cincinnati, OH USA	Plumbing	Director	Director Cincinnati Bancorp, MHC Cincinnati S&L	Vice President, The Geiler Co.	None	None	N/A
David A. Luecke Cincinnati, OH USA	None	Director	Director Cincinnati Bancorp, MHC Cincinnati S&L	None	None	None	N/A
Russell A. Ratterman Cincinnati, OH USA	None	Director	Director Cincinnati Bancorp, MHC Cincinnati S&L	None	None	None	Western Hills Supply Co. 40%
Steven E. Shultz Cincinnati, OH USA	None	Director	Director Cincinnati Bancorp, MHC Cincinnati S&L	None	None	None	N/A
Terry E. Todd Hamilton, OH USA	None	Chairman	Chairman Cincinnati Bancorp, MHC Cincinnati S&L	None	None	None	N/A
William P. Uffman Cleveland, OH USA	None	Director	Director Cincinnati Bancorp, MHC Cincinnati S&L	None	None	None	Uffman Investments & Consulting 100% Truck Cab Mfg. 30% Werk Realty 50%



**Form FR Y-6**  
**Cincinnati Community Bancorp, Inc.**  
**Fiscal Year Ending December 31, 2020**  
**Report Item 4: Insiders (Officers)**

(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 names 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 (includes partnerships) if 25% or more of voting securi- ties are held (List names of companies and percentage of voting securities held)
Jeffrey F Beerman Maineville, OH USA	N/A	V.P, CFO	V.P. CFO Cincinnati Bancorp, MHC Cincinnati S&L	N/A	None	None	N/A
Douglas J. Koepfle Maineville, OH USA	N/A	V.P.	V.P. Cincinnati Bancorp, MHC Cincinnati S&L	N/A	None	None	N/A
Michael A. St. John Cincinnati, OH USA	N/A	President Director	President, Director Cincinnati Bancorp, MHC Cincinnati S&L	N/A	None	None	Westside Ventures, LLC (50%)

Results: A list of branches for your depository institution: CINCINNATUS SAVINGS AND LOAN COMPANY, THE (ID\_RSSD: 815772).  
 This depository institution is held by CINCINNATUS COMMUNITY BANCORP, MHC (4301394) of CHEVIOT, OH.  
 The data are 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 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)	815772	CINCINNATUS SAVINGS AND LOAN COMPANY, THE	3300 HARRISON AVE	CHEVIOT	OH	45211	HAMILTON	UNITED STATES	Not Required	Not Required	CINCINNATUS SAVINGS AND LOAN COMPANY, THE	815772	
OK		Full Service	4146700	NORTHGATE BRANCH	3664 SPRINGDALE RD	CINCINNATI	OH	45251	HAMILTON	UNITED STATES	Not Required	Not Required	CINCINNATUS SAVINGS AND LOAN COMPANY, THE	815772	
OK		Full Service	4146698	HARRISON BRANCH	1100 HARRISON AVE	HARRISON	OH	45030	HAMILTON	UNITED STATES	Not Required	Not Required	CINCINNATUS SAVINGS AND LOAN COMPANY, THE	815772	