

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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102 (a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). 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, 2023

Month / Day / Year

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

Cheviot	OH	45211
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Maria A Schunk	VP, CFO
Name	Title

513-371-5742

Area Code / Phone Number / Extension

513-661-7175

Area Code / FAX Number

mschunk@cincinnatiussl.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, 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.

Signature of Holding Company Director and Official

02/26/2024

Date of Signature

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."

Report Item 1: Annual Report to Shareholders

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

Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?

Yes No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

Yes No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

Report Item 2b: Domestic Branch Listing

Yes No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

Report Item 3: Securities Holders

Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

Report Item 4: Insiders

Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

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 Bankcorp, INC
Legal Title of Subsidiary Holding Company

3300 Harrison Ave
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

Cheviot OH 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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City State Zip Code

Physical Location (if different from mailing address)

Form FR Y-6
Cincinnati Community Bancorp, MHC
Fiscal Year Ending December 31, 2023
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. LLC RESTBADA Inc Geiler Realty Stratton Fleet LLC	None	None	N/A
David A. Luecke Cincinnati, OH USA	None	Director	Director Cincinnati Bancorp, Inc Cincinnati S&L	None	None	None	N/A
Joseph Sciamanna Edgewood, KY USA	None	Director	Director Cincinnati Bancorp, Inc Cincinnati S&L	None	None	None	N/A
Terry E. Todd Hamilton, OH USA	None	Director	Chairman Cincinnati Bancorp, Inc Cincinnati S&L	None	None	None	N/A
Trisha Reperowitz Hamilton, OH USA	Financial Svcs	Director	Director Cincinnati Bancorp, Inc. Cincinnati S&L	Operations Mgr Sage Financial Group, LLC	None	None	Hapzing Inc 51%
Terrence J. Lyons Cincinnati, Oh USA	Consultant	Chairman	Director Cincinnati Bancorp, Inc Cincinnati S&L	Founder Lyons Financial Institutions Group, LLC	None	None	Lyons Financial Inst. Group LLC 100% BLB Leisure 33.33%

Form FR Y-6
Cincinnati Community Bancorp, Inc
Fiscal Year Ending December 31, 2023
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, None The Geiler Co. LLC RESTBADA Inc S&L Geiler Realty Stratton Fleet LLC	None	None	N/A
David A. Luecke Cincinnati, OH USA	None	Director	Director Cincinnati Bancorp, MHC Cincinnati S&L	None	None	None	N/A
Joseph Sciamanna Edgewood, KY USA	None	Director	Director Cincinnati Bancorp, MHC Cincinnati S&L	None	None	None	N/A
Terry E. Todd Hamilton, OH USA	None	Director	Chairman Cincinnati Bancorp, MHC Cincinnati S&L	None	None	None	N/A
Trisha Reperowitz Hamilton, OH USA	Financial Svcs	Director	Director Cincinnati Bancorp, MHC. Cincinnati S&L	Operations Mgr None Sage Financial Group, LLC	None	None	Hapzing Inc 51%
Terrence J. Lyons Cincinnati, Oh USA	Consultant	Chairman	Director Cincinnati Bancorp, MHC Cincinnati S&L	Founder Lyons Financial Institutions Group, LLC	None	None	Lyons Financial Inst. Group LLC 100% BLB Leisure 33.33%

Form FR Y-6
Cincinnatus Community Bancorp, MHC
Fiscal Year Ending December 31, 2023
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)
Maria A Schunk Harrison, OH USA	N/A	V.P, CFO	V.P. CFO Cincinnatus Bancorp, Inc. Cincinnatus S&L	N/A	None	None	Torla Investments, LLC 55% Torla Investments North, LLC 45% Walter Schunk Excavating & Trucking Inc 40%
Douglas J. Koepfle Maineville, OH USA	N/A	V.P.	V.P. Cincinnatus Bancorp, Inc. Cincinnatus S&L	N/A	None	None	N/A
Michael A. St. John Cincinnati, OH USA	N/A	President Director	President, Director Cincinnatus Bancorp, Inc. Cincinnatus S&L	N/A	None	None	Westside Ventures, LLC (50%)

Form FR Y-6
Cincinnatus Community Bancorp, Inc.
Fiscal Year Ending December 31, 2023
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)
Maria A Schunk Harrison, OH USA	N/A	V. P, CFO	V. P. CFO Cincinnatus Bancorp, MHC Cincinnatus S&L	N/A	None	None	Torla Investments, LLC 55% Torla Investments North, LLC 45% Walter Schunk Excavating & Trucking Inc 40%
Douglas J. Koepfle Maineville, OH USA	N/A	V. P.	V. P. Cincinnatus Bancorp, MHC Cincinnatus S&L	N/A	None	None	N/A
Michael A. St. John Cincinnati, OH USA	N/A	President Director	President, Director Cincinnatus Bancorp, MHC Cincinnatus S&L	N/A	None	None	Westside Ventures, LLC (50%)