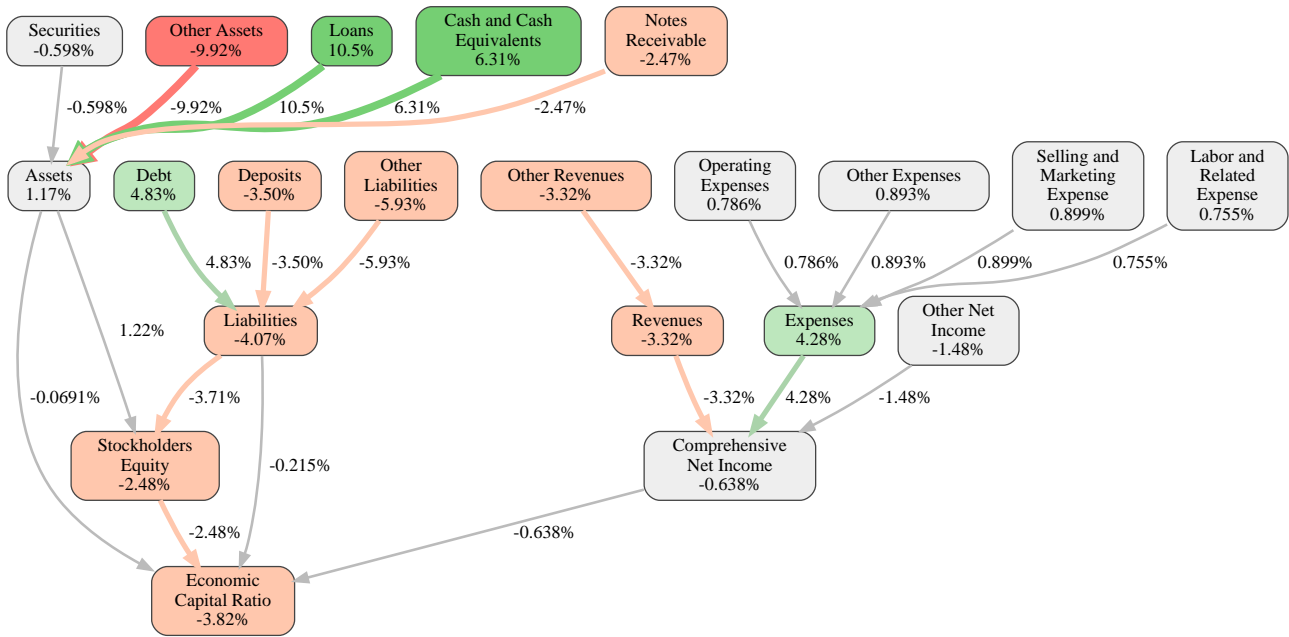




SAVINGS & CREDIT 2020

Cincinnati Bancorp Inc.
Rank 79 of 96





SAVINGS & CREDIT 2020

Cincinnati Bancorp Inc.
Rank 79 of 96

The relative strengths and weaknesses of Cincinnati Bancorp Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Cincinnati Bancorp Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 11% points. The greatest weakness of Cincinnati Bancorp Inc. is the variable Other Assets, reducing the Economic Capital Ratio by 9.9% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.6%, being 3.8% points below the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	37,735
Debt	0
Deposits	143,411
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	92
Labor and Related Expense	0
Loans	179,332
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	24,734
Other Compr. Net Income	-39
Other Expenses	88
Other Liabilities	74,218
Other Net Income	886
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	241,802
Liabilities	217,720
Expenses	88
Revenues	0
Stockholders Equity	24,081
Net Income	798
Comprehensive Net Income	760
Economic Capital Ratio	5.6%