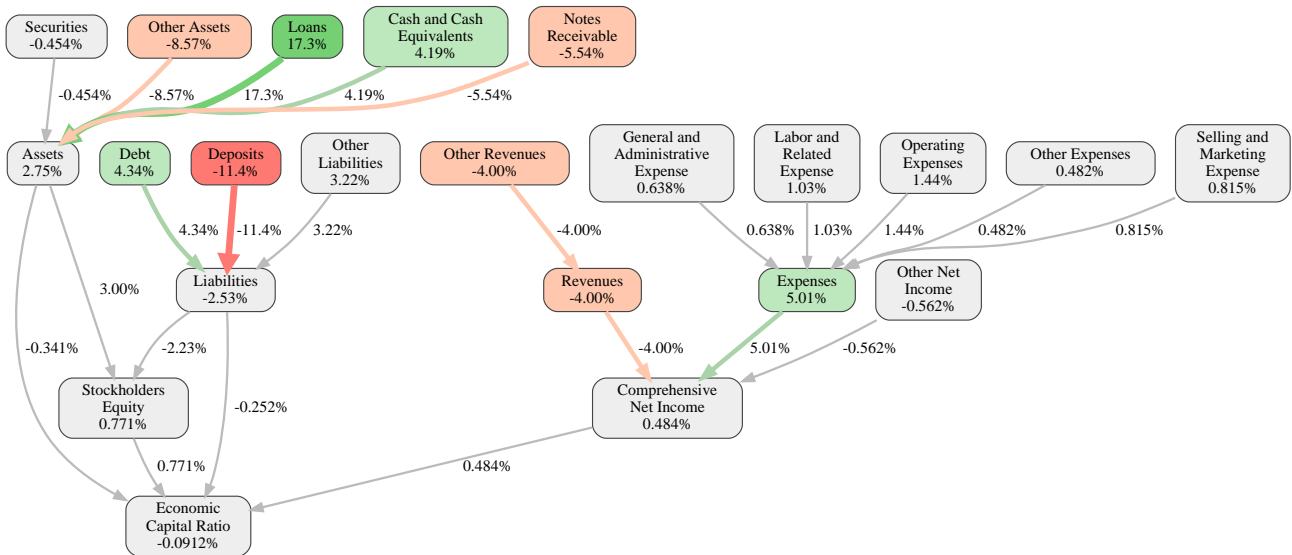




SAVINGS & CREDIT 2021

Cincinnati Bancorp Inc.
Rank 23 of 90





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Cincinnati Bancorp Inc.
Rank 23 of 90

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 17% points. The greatest weakness of Cincinnati Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 11% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 0.091% points below the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	32,348
Debt	0
Deposits	152,207
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	74
Labor and Related Expense	0
Loans	166,668
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	38,118
Other Compr. Net Income	-1.0
Other Expenses	820
Other Liabilities	43,349
Other Net Income	3,976
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	237,134
Liabilities	195,630
Expenses	820
Revenues	0
Stockholders Equity	41,504
Net Income	3,156
Comprehensive Net Income	3,155
Economic Capital Ratio	11%