EQUAL OPPORTUNITY STATEMENT

The Federal Home Loan Bank of Cincinnati ("FHLB") is strongly committed to a diverse and inclusive work environment by providing equal opportunity in employment, contracting and financial transactions for all persons and businesses. Furthermore, FHLB prohibits discrimination in all business activities because of race, color, religion, sex, national origin, disability status, age, genetic information, veteran status, marital status, sexual orientation, transgender status, gender identity, family status, status as a parent or any other characteristic protected by applicable law. All employment, advancement, contracting and financial transaction opportunities with FHLB will be offered to the most qualified applicant, employee, or business without regard to race, color, religion, sex, national origin, disability status, age, genetic information, veteran status, marital status, sexual orientation, transgender status, age, genetic information, veteran status, status as a parent or any other characteristic protected by applicable law.

In support of this equal opportunity statement, FHLB has established an Office of Minority and Women Inclusion ("OMWI") to ensure adherence to the principles of equal opportunity and non-discrimination in employment, contracting and financial transactions. Furthermore, FHLB confirms its commitment against acts of retaliation and reprisal related to the enforcement of this statement of equal opportunity.

Any questions or concerns regarding equal opportunity in employment, contracting or financial transactions with FHLB can and should be discussed with your manager or any other member of management. If, for any reason, an individual is uncomfortable discussing the matter with their manager or any other member of management, it can and should be discussed with the OMWI Officer, a member of the Committee for Diversity, Equity, and Inclusion or a Human Resources representative.

Andrew S. Howell President and Chief Executive Officer Federal Home Loan Bank of Cincinnati

March 2025 Date