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(n)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611(a); 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.

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.

I. Ralph J. Lober

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 26, 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.

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.

Date of Report (top-tier holding company's fiscal year-end):

June 30, 2022

Month / Day / Year

NA

Reporters' Legal Entity Identifier (LEI) (20-character LEI Code)

Reporters' Name, Street, and Mailing Address

Consumers Bancorp, Inc

Legal Title of Holding Company

PO Box 256

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

Minerva Ohio 44657

City State Zip Code

614 East Lincon Way Minerva, OH 44657

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Kristin Deist Staff Accountant

Name Title

330-868-9025

Area Code / Phone Number / Extension

330-868-6755

Area Code / FAX Number

kristin.deist@consumers.bank

E-mail Address

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

Is confidential treatment requested for any portion of this report submission? ☐ Yes ☐ No 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."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.58 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

12/2019
Consumers Bancorp, Inc
Minerva, OH
For Year Ending June 30, 2022

Consumers Bancorp, Inc
Minerva, OH
Incorporated in Ohio

Consumers National Bank
Minerva, OH

100%

CNB Insurance Services, LLC *
Minerva, OH
Incorporated in Ohio

* Consumers National Bank is the Managing Member for CNB Insurance Services, LLC

** LEI is N/A unless noted
### 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 was closed, enter 'Close' in the Data Action column and the date that the branch closed 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, or 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.

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### 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) | 477321 | CONSUMERS NATIONAL BANK | 614 EAST LINCOLN WAY | MINERVA | OH | 44657 | STARK | UNITED STATES | Not Required | Not Required | CONSUMERS NATIONAL BANK | 477321
OK | Full Service | 546062 | KDENA BRANCH | 56 MAIN & S. BRIDGE | KDENA | OH | 44601 | STARK | UNITED STATES | Not Required | Not Required | CONSUMERS NATIONAL BANK | 477321
OK | Full Service | 558743 | ALLIANCE OFFICE | 100 WEST STATE STREET | ALLIANCE | OH | 44601 | STARK | UNITED STATES | Not Required | Not Required | CONSUMERS NATIONAL BANK | 477321
OK | Full Service | 512271 | BERGHOHL BRANCH | 276 2ND STREET | BERGHOHL | OH | 44608 | EFFERSON | UNITED STATES | Not Required | Not Required | CONSUMERS NATIONAL BANK | 477321
OK | Full Service | 529480 | BUCKEY BRANCH | 525 WASHINGTON AVE S | BUCKEY | OH | 44613 | STARK | UNITED STATES | Not Required | Not Required | CONSUMERS NATIONAL BANK | 477321
OK | Full Service | 416610 | CALDWELL BRANCH | 1908 FOLSOM DR | CALDWELL | OH | 43908 | EFFERSON | UNITED STATES | Not Required | Not Required | CONSUMERS NATIONAL BANK | 477321
OK | Full Service | 569718 | EAST CANTON BRANCH | 440 NOBLE STREET WEST | CANTON | OH | 44607 | STARK | UNITED STATES | Not Required | Not Required | CONSUMERS NATIONAL BANK | 477321
OK | Full Service | 442285 | JACOB S BENDL OFFICE | 8086 DRESSLER ROAD | CANTON | OH | 44608 | STARK | UNITED STATES | Not Required | Not Required | CONSUMERS NATIONAL BANK | 477321
OK | Full Service | 224680 | CANTONSTON OFFICE | 1017 CANTON ROAD NW | CANTONSTON | OH | 44615 | CAROL | UNITED STATES | Not Required | Not Required | CONSUMERS NATIONAL BANK | 477321
OK | Full Service | 541579 | COLUMBUS BRANCH | 144 N BROADWAY STREET | COLUMBUS | OH | 43207 | STARK | UNITED STATES | Not Required | Not Required | CONSUMERS NATIONAL BANK | 477321
OK | Full Service | 516408 | FAIRLAWN BRANCH | 2900 EMBASSY PARKWAY, SUITE B | FAIRLAWN | OH | 44333 | SUMART | UNITED STATES | Not Required | Not Required | CONSUMERS NATIONAL BANK | 477321
OK | Full Service | 561239 | GREEN OFFICE | 4908 MASSILLON RD | GREEN | OH | 44685 | SUMART | UNITED STATES | Not Required | Not Required | CONSUMERS NATIONAL BANK | 477321
OK | Full Service | 558720 | GROVE CITY BRANCH | 10246 CANAL STREET | GROVE CITY | OH | 44613 | COLUMBUS | UNITED STATES | Not Required | Not Required | CONSUMERS NATIONAL BANK | 477321
OK | Full Service | 434722 | HARTVILLE OFFICE | 1215 S MARPLE ST | HARTVILLE | OH | 44632 | STARK | UNITED STATES | Not Required | Not Required | CONSUMERS NATIONAL BANK | 477321
OK | Full Service | 336738 | IRON BRANCH | 7800 CLEVELAND CIRCLE | IRON | OH | 44632 | COLUMBUS | UNITED STATES | Not Required | Not Required | CONSUMERS NATIONAL BANK | 477321
OK | Full Service | 390436 | LOUISVILLE OFFICE BRANCH | 111 N RIVER CHAPEL STREET | LOUISVILLE | KY | 40240 | STARK | UNITED STATES | Not Required | Not Required | CONSUMERS NATIONAL BANK | 477321
OK | Full Service | 209034 | MALVERN BRANCH | 9070 ALLIANCE RD | MALVERN | OH | 44644 | CAROL | UNITED STATES | Not Required | Not Required | CONSUMERS NATIONAL BANK | 477321
OK | Full Service | 448027 | MILLVILLE PLAZA BRANCH | 100 JOHN STREET | MILLVILLE | OH | 44644 | COLUMBUS | UNITED STATES | Not Required | Not Required | CONSUMERS NATIONAL BANK | 477321
OK | Full Service | 540633 | SAVILLE BRANCH | 245 S DIXIE WORTH AV | SAVILLE | OH | 44606 | COLUMBUS | UNITED STATES | Not Required | Not Required | CONSUMERS NATIONAL BANK | 477321
OK | Full Service | 418294 | WAYNEBURG OFFICE | 8087 WAYNEBURG S.E | WAYNEBURG | OH | 44686 | STARK | UNITED STATES | Not Required | Not Required | CONSUMERS NATIONAL BANK | 477321
OK | Full Service | 416488 | WELLSVILLE BRANCH | 501 MAIN STREET | WELLSVILLE | OH | 43968 | COLUMBUS | UNITED STATES | Not Required | Not Required | CONSUMERS NATIONAL BANK | 477321

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.
## Item 3(1) Security Holders

**Consumers Bancorp, Inc.**  
**Fiscal Year Ending June 30, 2022**

<table>
<thead>
<tr>
<th>(1)(a) Names</th>
<th>(1)(b) Country of Citizenship or Incorporation</th>
<th>(1)(c) Number and Percentage of Voting Shares ≥5% in Bank Holding Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beese Fulmer Investment Management, Inc</td>
<td>Canton, OH USA</td>
<td>188,291 - 6.17% Common Stock USA</td>
</tr>
</tbody>
</table>

## Item 3(2) Security Holders

NA
<table>
<thead>
<tr>
<th>Names</th>
<th>City, State</th>
<th>Principal Occupation if other than with Bank Holding Company</th>
<th>Title &amp; Position with Bank Holding Company</th>
<th>Title &amp; Position with Subsidiaries(include name of subsidiaries)</th>
<th>Title &amp; Position with Other Businesses (include names of other businesses)</th>
<th>Percentage of Voting Shares in Bank Holding Company</th>
<th>Percentage of Voting Shares in Subsidiaries (include names of Subsidaries)</th>
<th>List Name of Companies(includes Partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>John P. Furey</td>
<td>Malvern, OH USA</td>
<td>Automotive Retail Sales</td>
<td>Director</td>
<td>Director (Consumers National Bank)</td>
<td></td>
<td>1.55%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Bradley Goris</td>
<td>Alliance, OH USA</td>
<td>Insurance Agent &amp; Real Estate Development</td>
<td>Director</td>
<td>Director (Consumers National Bank)</td>
<td>Managing member of Goris Properties, LLC Alliance, OH</td>
<td>*</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Ralph J Lober, II</td>
<td>Canton, OH USA</td>
<td>N/A</td>
<td>Director</td>
<td>Director &amp; President/Chief Executive Officer (Consumers National Bank)</td>
<td>NA</td>
<td>1.53%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Laurie L McClellan</td>
<td>Minerva, OH USA</td>
<td>N/A</td>
<td>Director</td>
<td>Director Chairman (Consumers National Bank)</td>
<td>President &amp; Chairman (Consumers National Bank)</td>
<td>4.69%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>John W Parkinson</td>
<td>St Clairsville, OH USA</td>
<td>Money Management</td>
<td>Director</td>
<td>Director (Consumers National Bank)</td>
<td>Compliance Officer of Appalachian Capital Management Ltd.</td>
<td>*</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Frank L. Paden</td>
<td>Youngstown, OH USA</td>
<td>N/A</td>
<td>Director</td>
<td>Director (Consumers National Bank)</td>
<td>Operation Manager (Schmuck Partnership)</td>
<td>*</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Harry W. Schmuck, Jr</td>
<td>Louisville, OH USA</td>
<td>Agricultural Business</td>
<td>Director</td>
<td>Director (Consumers National Bank)</td>
<td>Operation Manager (Schmuck Partnership)</td>
<td>*</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Richard T. Kiko, Jr</td>
<td>Wadsworth, OH USA</td>
<td>Real Estate Brokerage &amp; Auction Services</td>
<td>Director</td>
<td>Director (Consumers National Bank)</td>
<td>President &amp; Chairman of Board Coletta Holdings Inc. President of Futuregen</td>
<td>*</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Shawna L'Italien</td>
<td>Salem, OH USA</td>
<td>Business Lawyer</td>
<td>Director</td>
<td>Director (Consumers National Bank)</td>
<td>Partner in the Salem office of Harrington, Hoppe, and Mitchell, Ltd and serves on the firm’s Management Committee.</td>
<td>*</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Michael A. Wheeler</td>
<td>Canton, OH USA</td>
<td>Payroll and Accounting Software</td>
<td>Director</td>
<td>Director (Consumers National Bank)</td>
<td>President and Chief Legal Officer of Patriot Software</td>
<td>*</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Scott E. Dodds</td>
<td>Canton, OH USA</td>
<td>N/A</td>
<td>NA</td>
<td>Senior Loan Officer (Consumers National Bank)</td>
<td></td>
<td>*</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Renee K. Wood</td>
<td>Canton, OH USA</td>
<td>N/A</td>
<td>Treasurer</td>
<td>Chief Financial Officer (Consumers National Bank)</td>
<td></td>
<td>*</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Derek G. Williams</td>
<td>Louisville, OH USA</td>
<td>N/A</td>
<td>NA</td>
<td>Retail Banking and Operations (Consumers National Bank)</td>
<td></td>
<td>*</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Suzanne N. Mikes</td>
<td>Uniontown, OH USA</td>
<td>N/A</td>
<td>NA</td>
<td>Chief Credit Officer (Consumers National Bank)</td>
<td></td>
<td>*</td>
<td>NA</td>
<td>NA</td>
</tr>
</tbody>
</table>

* Number of Shares is less than 1%