

Board of Governors of the Federal Reserve System



FEDERAL RESERVE BANK
OF CLEVELAND

Annual Report of Holding Companies—FR Y-6 2016 SEP 15 P 2: 22

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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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 and top-tier savings and loan 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.

Date of Report (top-tier holding company's fiscal year-end):
June 30, 2016

Month / Day / Year

NA

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's 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 OH 44657
City State Zip Code

614 East Lincoln Way Minerva OH 44657

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Kristin Deist Accountant

Name Title

330-868-9025

Area Code / Phone Number / Extension

330-868-6755

Area Code / FAX Number

kdeist@consumersbank.com

E-mail Address

www.consumersbank.com

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

I, Ralph Lober II

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

09/14/2016

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.

2286228

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

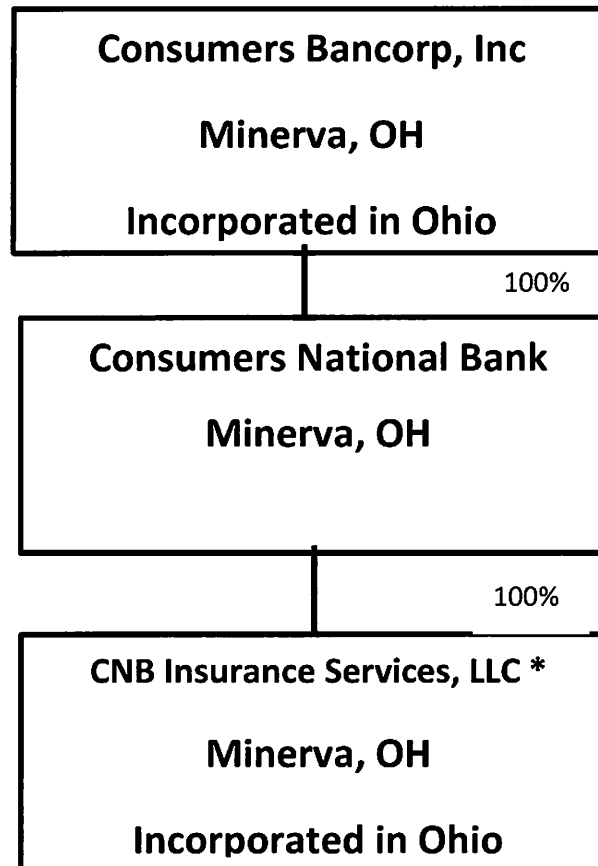
- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

Consumers Bancorp, Inc

Minerva, OH

For Year Ending June 30, 2016



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

** LEI is N/A unless noted

Results: A list of branches for your depository institution: CONSUMERS NATIONAL BANK (ID_RSSD: 477321).
This depository institution is held by CONSUMERS BANCORP, INC. (2286228) of MINERVA, OH.
The data are as of 06/30/2016. Data reflects information that was received and processed through 07/11/2016.

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 listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date 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, 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>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

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	13282	0	CONSUMERS NATIONAL BANK	477321	
OK		Full Service	2801041	ALLIANCE OFFICE	610 WEST STATE STREET	ALLIANCE	OH	44601	STARK	UNITED STATES	248481	6	CONSUMERS NATIONAL BANK	477321	
OK		Full Service	3667918	EAST CANTON BRANCH	440 NOBLE STREET WEST	CANTON	OH	44730	STARK	UNITED STATES	340669	8	CONSUMERS NATIONAL BANK	477321	
OK		Full Service	4422936	JACKSON BELDEN OFFICE	4026 DRESSLER ROAD	CANTON	OH	44718	STARK	UNITED STATES	541136	14	CONSUMERS NATIONAL BANK	477321	
OK		Full Service	2246820	CARROLLTON OFFICE	1017 CANTON ROAD NW	CARROLLTON	OH	44615	CARROLL	UNITED STATES	248479	4	CONSUMERS NATIONAL BANK	477321	
OK		Full Service	569329	HANOVERTON BRANCH	30034 CANAL STREET	HANOVERTON	OH	44423	COLUMBIANA	UNITED STATES	211884	3	CONSUMERS NATIONAL BANK	477321	
OK		Full Service	4347927	HARTVILLE OFFICE	1215 W MAPLE ST	HARTVILLE	OH	44632	STARK	UNITED STATES	Not Required	Not Required	CONSUMERS NATIONAL BANK	477321	
OK		Full Service	3667909	LISBON BRANCH	7895 DICKEY DRIVE	LISBON	OH	44432	COLUMBIANA	UNITED STATES	211885	10	CONSUMERS NATIONAL BANK	477321	
OK		Full Service	2904399	LOUISVILLE OFFICE BRANCH	1111 NORTH CHAPEL STREET	LOUISVILLE	OH	44641	STARK	UNITED STATES	248482	7	CONSUMERS NATIONAL BANK	477321	
OK		Full Service	3409426	MALVERN BRANCH	4070 ALLIANCE RD	MALVERN	OH	44644	CARROLL	UNITED STATES	447847	12	CONSUMERS NATIONAL BANK	477321	
OK		Full Service	540823	SALEM BRANCH	141 SO ELLSWORTH AV	SALEM	OH	44460	COLUMBIANA	UNITED STATES	248477	1	CONSUMERS NATIONAL BANK	477321	
OK		Full Service	418829	WAYNESBURG OFFICE	8607 WAYNESBURG S.E.	WAYNESBURG	OH	44688	STARK	UNITED STATES	248478	2	CONSUMERS NATIONAL BANK	477321	

Item 3(1) Security Holders

Consumers Bancorp, Inc.
Fiscal Year Ending June 30, 2016

(1)(a) Names City, State/Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Voting Shares \geq 5% in Bank Holding Company
Laurie L McClellan Minerva, OH USA	USA	437,410 - 16.04% Common Stock
Wellington Mgmt Co, LLP Boston, MA USA	USA	214,124 - 7.85% Common Stock
James V Hanna Minerva, OH USA	USA	192,375 - 7.05% Common Stock
Banc Fund VI LP, Banc fund VII LP, Banc Fund VIII LP Chicago, IL USA	USA	136,792 - 5.02% Common Stock

Item 3(2) Security Holders

NA

Item 4

Consumers Bancorp, Inc
Fiscal Year Ending June 30, 2016

Names City, State	Principal Occupation if other than with Bank Holding Company	Title & Postion with Bank Holding Company	Title & Position with Subsidiaries(include name of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries (include names of Subsidiaries)	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)
John P. Furey Malvern, OH	Automotive Retail Sales	Director	Director (Consumers National Bank)	Corporate President Furey's Wheel World	1.56%	NA	NA
Bradley Goris Alliance, OH	Insurance Agent & Real Estate Development	Director	Director (Consumers National Bank)	Principal Agent Goris Meadows Insurance Agency Alliance, OH	*	NA	NA
James V Hanna Minerva, OH	Security & Law Enforcement	Director	Director (Consumers National Bank)	Deputy Sheriff Carroll County Sheriff's Department	7.05%	NA	NA
David W Johnson Salem, OH	Tile Manufacturing	Director	Director (Consumers National Bank)	Chief Executive Officer Summitville Tile, Inc	*	NA	NA
Thomas M Kishman Minerva, OH	Retail Sales	Director	Director (Consumers National Bank)	Co-Owner Kishman IGA and Gas & Go	*	NA	NA
Ralph J Lober, II Canton, OH	N/A	Director	Director & President/ Chief Executive Officer (Consumers National Bank)		*	NA	NA
Laurie L McClellan Minerva, OH	N/A	Director Chairman	Director Chairman (Consumers National Bank)		16.04%	NA	NA
Frank L. Paden Youngstown, OH	NA	Director	Director (Consumers National Bank)		*		
Harry W. Schmuck, Jr Louisville, OH	Agricultural Business	Director	Director (Consumers National Bank)	Operation Manager Schmuck Partnership	*	NA	NA
John E Tonti Salem, OH	NA	Director	Director (Consumers National Bank)		*	NA	NA
Richard T. Kiko, Jr Wadsworth, OH	Real Estate Brokerage & Auction Services	Director	Director (Consumers National Bank)	President & Chairman of Board Coletta Holdings Inc. President of Futuregen	*	NA	NA
Scott E. Dodds Canton, OH	N/A	NA	Senior Loan Officer		*	NA	NA
Renee K. Wood Canton, OH	N/A	Treasurer	Chief Financial Officer (Consumers National Bank)		*	NA	NA

* Number of Shares is less than 1%