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)); Section 6(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.

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.

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
09/22/2014

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
RSID ID
296228
C.I.

Date of Report (top-tier holding company's fiscal year-end):
June 30, 2014
Month / Day / Year

Reporters' Name, Street, and Mailing Address
Consumers Bancorp, Inc.
Legal Title of Holding Company
P O Box 256
(Mailing Address of the Holding Company) Street / P.O. Box
Minerva OH 44657
City State Zip Code
614 East Lincoln Way Minerva Ohio 44657
Physical location (if different from mailing address)

Person to whom questions about this report should be directed:
Betsy Cinson
Senior Accountant
Name Title
330-868-9024
Area Code / Phone Number / Extension
330-868-3460
Area Code / FAX Number
bcingson@consumersbank.com
E-mail Address
www.consumersbank.com
Address (URL) for the Holding Company's web page

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

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 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, N.W., Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

12/2012
Consumers Bancorp, Inc
Minerva, OH
For Year Ending June 30, 2014

Consumers Bancorp, Inc
Minerva, OH
Incorporated in Ohio

100%

Consumers National Bank
Minerva, OH
Incorporated in Ohio

100%

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

* Consumers National Bank is the Managing Member for CNB Insurance Services, LLC
### Item 3(1) Security Holders

**Consumers Bancorp, Inc.**  
**Fiscal Year Ending June 30, 2014**

<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 &gt;5% in Bank Holding Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>Laurie L McClellan</td>
<td>USA</td>
<td>437,789 - 16.00% Common Stock</td>
</tr>
<tr>
<td>Minerva, OH USA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wellington Mgmt Co,</td>
<td>USA</td>
<td>226,786 - 8.32% Common Stock</td>
</tr>
<tr>
<td>LLP Boston, MA USA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>James V Hanna</td>
<td>USA</td>
<td>187,531 - 6.86% Common Stock</td>
</tr>
<tr>
<td>Minerva, OH USA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Banc Fund VI LP,</td>
<td>USA</td>
<td>136,792 - 5.10% Common Stock</td>
</tr>
<tr>
<td>Banc fund VII LP,</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Banc VIII LP</td>
<td>USA</td>
<td></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 Subsidiaries)</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</td>
<td>Automotive Retail Sales</td>
<td>Director</td>
<td>Director (Consumers National Bank)</td>
<td>Corporate President Furey's Wheel World Principal Agent</td>
<td>1.50%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Bradley Gorts</td>
<td>Alliance, OH</td>
<td>Insurance Agent &amp; Real Estate Development</td>
<td>Director</td>
<td>Director (Consumers National Bank)</td>
<td>Gorts Meadows Insurance Agency Alliance, OH Deputy Sheriff</td>
<td>*</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>James V Hanna</td>
<td>Minerva, OH</td>
<td>Security &amp; Law Enforcement</td>
<td>Director</td>
<td>Director (Consumers National Bank)</td>
<td>Carroll County Sheriff's Department Chief Executive Officer</td>
<td>6.86%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>David W Johnson</td>
<td>Salem, OH</td>
<td>Tile Manufacturing</td>
<td>Director</td>
<td>Director (Consumers National Bank)</td>
<td>Summitville Tile, Inc Certified Auctioneer Kiko Auctioneers, Inc</td>
<td>*</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>James R. Kiko, Sr</td>
<td>Parist, OH</td>
<td>Real Estate Brokerage &amp; Auction Services</td>
<td>Director</td>
<td>Director (Consumers National Bank)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Thomas M Kishman</td>
<td>Minerva, OH</td>
<td>Retail Sales</td>
<td>Director</td>
<td>Director (Consumers National Bank)</td>
<td>Co-Owner Kishman IGA and Gas &amp; Go</td>
<td>*</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Ralph J Lober, II</td>
<td>Canton, OH</td>
<td>N/A</td>
<td>Director</td>
<td>Director &amp; President/ Chief Executive Officer (Consumers National Bank)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Laurie L McClellan</td>
<td>Minerva, OH</td>
<td>N/A</td>
<td>Director</td>
<td>Chairman (Consumers National Bank)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Frank L. Paden</td>
<td>Youngstown, OH</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</td>
<td>Agricultural Business</td>
<td>Director</td>
<td>Director (Consumers National Bank)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>John E Tonti</td>
<td>Salem, OH</td>
<td>N/A</td>
<td>Director</td>
<td>Director (Consumers National Bank)</td>
<td></td>
<td>*</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Philip Suarez</td>
<td>Salem, OH</td>
<td>NA</td>
<td>Director</td>
<td>Director (Consumers National Bank)</td>
<td></td>
<td>*</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Renee K. Wood</td>
<td>Canton, OH</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>
</tbody>
</table>

* Number of Shares is less than 1%
Results: A list of branches for your depository institution: CONSUMERS NATIONAL BANK (ID: R5ID: 47732).
This depository institution is held by CONSUMERS BANKcorp, INC. (JABRIO) of MINIERS, OH.
The data are as of 06/20/2014. Data reflects information that was received and processed through 07/02/2014.

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 FBD contact. See the detailed instructions on this site for more information.
If you are e-mailing this to your FBD contact, put your institution name, city and state in the subject line of the e-mail.

**Note:** To satisfy the FFY 6-90 reporting requirements, you must also submit FR Y-90 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.
The FFY 6-90 report may be submitted in a hardcopy format or via the FFY 6-90 Online application - https://www.ffiecf.com.

### Data Action Effective Date Branch Service Type Branch ID (R5ID) Popular Name Street Address City State Zip Code County Country FDIC UNIFORM* Office Number* Head Office Head Office ID (R5ID)* Comments
| OK | Full Service | 47732 | CONSUMERS NATIONAL BANK | 634 EAST LINCOLN WAY | MINIERS | OH | 44857 | STARK | UNITED STATES | 13282 | 0 | CONSUMERS NATIONAL BANK | 47732 |
| OK | Full Service | 2961096 | ALLIANCE OFFICE | 920 WEST STREET | ALLIANCE | OH | 44601 | STARK | UNITED STATES | 26881 | 6 | CONSUMERS NATIONAL BANK | 47732 |
| OK | Full Service | 3697146 | EAST CANTON BRANCH | 1420 MOBLE STREET | EAST CANTON | OH | 44427 | STARK | UNITED STATES | 30456 | 0 | CONSUMERS NATIONAL BANK | 47732 |
| OK | Full Service | 4417978 | JACKSON Belden OFFICE | 402 S DREXEL ROAD | CANTON | OH | 44718 | STARK | UNITED STATES | 54113 | 6 | CONSUMERS NATIONAL BANK | 47732 |
| OK | Full Service | 2244826 | CARROLLTON OFFICE | 207 CARROLLTON ROAD N W | CARROLLTON | OH | 44615 | COLUMBIANA | UNITED STATES | 224879 | 0 | CONSUMERS NATIONAL BANK | 47732 |
| OK | Full Service | 5693291 | HANOVERTON BRANCH | 30034 CICERO STREET | HANOVERTON | OH | 44423 | COLUMBIANA | UNITED STATES | 211886 | 0 | CONSUMERS NATIONAL BANK | 47732 |
| OK | Full Service | 4179727 | MARTINSVILLE OFFICE | 1715 W MAIN ST | MARTINSVILLE | OH | 44649 | STARK | UNITED STATES | 46941 | 10 | CONSUMERS NATIONAL BANK | 47732 |
| OK | Full Service | 3617939 | MONROE BRANCH | 7760 DEERFIELD | MONROE | OH | 44847 | COLUMBIANA | UNITED STATES | 211886 | 0 | CONSUMERS NATIONAL BANK | 47732 |
| OK | Full Service | 2944971 | LOUISVILLE OFFICE | 333 NORTH CHAPEL STREET | LOUISVILLE | OH | 44641 | STARK | UNITED STATES | 248462 | 0 | CONSUMERS NATIONAL BANK | 47732 |
| OK | Full Service | 3409260 | MAUVEIN BRANCH | 4070 ALLIANCE RD | MAUVEIN | OH | 44841 | CARROLL | UNITED STATES | 467481 | 10 | CONSUMERS NATIONAL BANK | 47732 |
| OK | Full Service | 540201 | SALEM BRANCH | 341 S ROLLING STAVE | SALEM | OH | 44460 | COLUMBIANA | UNITED STATES | 248477 | 1 | CONSUMERS NATIONAL BANK | 47732 |
| OK | Full Service | 618222 | WAYNE BRANCH | 807 CASSADAY RD | WAYNE | OH | 44880 | STARK | UNITED STATES | 248438 | 1 | CONSUMERS NATIONAL BANK | 47732 |

* FDIC UNIFORM, Office Number, and ID (R5ID) columns are for reference only. Verification of these values is not required.