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 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 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Ralph J. Lober
Signature of Holding Company Director and Official
11/9/16

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.

Date of Report (top-tier holding company’s fiscal year-end):
June 30, 2018

Month / Day / Year
NA

Reporters’ Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter’s Name, Street, and Mailing Address
Consumers Bancorp Inc
PO Box 256
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 Daist
Staff Accountant
Name Title
330-868-9025
Area Code / Phone Number / Extension
330-868-6755
Area Code / FAX Number
Kdaist@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
☐ 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: Secretaries, 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.

12/2015
Consumers Bancorp, Inc
Minerva, OH
For Year Ending June 30, 2018

Consumers Bancorp, Inc
Minerva, OH
Incorporated in Ohio

100%

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
### Results:
A list of branches for your depository institution: CONSUMERS NATIONAL BANK (ID_RSSD: 477321).
This depository institution is held by CONSUMERS BANK CORP., INC. (2288228) of MANSFIELD, OH.
The data are as of 06/30/2018. Data reflects information that was received and processed through 07/01/2018.

### 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, edit 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.

### 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.

### Data Action

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNINUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>477321</td>
<td>CONSUMERS NATIONAL BANK</td>
<td>614 EAST LINCOLN WAY</td>
<td>MINERVA</td>
<td>OH</td>
<td>44657</td>
<td>STARK</td>
<td>UNITED STATES</td>
<td>46657</td>
<td>Not Required</td>
<td>CONSUME</td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>2801041</td>
<td>ALLIANCE OFFICE</td>
<td>610 WEST STATE STREET</td>
<td>BERRIESTOWN</td>
<td>OH</td>
<td>44017</td>
<td>STARK</td>
<td>UNITED STATES</td>
<td>46017</td>
<td>Not Required</td>
<td>CONSUME</td>
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<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>5222671</td>
<td>BERGHOLZ BRANCH</td>
<td>256 2ND STREET</td>
<td>CANTON</td>
<td>OH</td>
<td>44730</td>
<td>STARK</td>
<td>UNITED STATES</td>
<td>44730</td>
<td>Not Required</td>
<td>CONSUME</td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>3667938</td>
<td>EAST CANTON BRANCH</td>
<td>440 NOBLE STREET WEST</td>
<td>CANTON</td>
<td>OH</td>
<td>44730</td>
<td>STARK</td>
<td>UNITED STATES</td>
<td>44730</td>
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<td>CONSUME</td>
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<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>4422936</td>
<td>JACKSON BELDEN OFFICE</td>
<td>4006 DRESSLER ROAD</td>
<td>CANTON</td>
<td>OH</td>
<td>44730</td>
<td>STARK</td>
<td>UNITED STATES</td>
<td>44730</td>
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<td>CONSUME</td>
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<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>224630</td>
<td>CARROLLTON OFFICE</td>
<td>1017 CANTON ROAD NW</td>
<td>CANTON</td>
<td>OH</td>
<td>44730</td>
<td>STARK</td>
<td>UNITED STATES</td>
<td>44730</td>
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<td>CONSUME</td>
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<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>359302</td>
<td>HANOVERTON BRANCH</td>
<td>30033 CANAL STREET</td>
<td>HANOVERTON</td>
<td>OH</td>
<td>44401</td>
<td>COLUMBIANA</td>
<td>UNITED STATES</td>
<td>44401</td>
<td>Not Required</td>
<td>CONSUME</td>
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<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>4347027</td>
<td>HARTVILLE OFFICE</td>
<td>3215 W MAPLE ST</td>
<td>HARTVILLE</td>
<td>OH</td>
<td>44432</td>
<td>STARK</td>
<td>UNITED STATES</td>
<td>44432</td>
<td>Not Required</td>
<td>CONSUME</td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>3667938</td>
<td>LISBON BRANCH</td>
<td>7985 DICKY DRIVE</td>
<td>LISBON</td>
<td>OH</td>
<td>44432</td>
<td>COLUMBIANA</td>
<td>UNITED STATES</td>
<td>44432</td>
<td>Not Required</td>
<td>CONSUME</td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>2904392</td>
<td>LOUISVILLE OFFICE BRANCH</td>
<td>1111 NORTH CHAPEL STREET</td>
<td>LOUISVILLE</td>
<td>OH</td>
<td>44441</td>
<td>STARK</td>
<td>UNITED STATES</td>
<td>44441</td>
<td>Not Required</td>
<td>CONSUME</td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>340932</td>
<td>MALVERN BRANCH</td>
<td>4070 ALLIANCE RD</td>
<td>MALVERN</td>
<td>OH</td>
<td>44444</td>
<td>STARK</td>
<td>UNITED STATES</td>
<td>44444</td>
<td>Not Required</td>
<td>CONSUME</td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>540823</td>
<td>SALEM BRANCH</td>
<td>241 SQ ELLSWORTH AV</td>
<td>SALEM</td>
<td>OH</td>
<td>44490</td>
<td>COLUMBIANA</td>
<td>UNITED STATES</td>
<td>44490</td>
<td>Not Required</td>
<td>CONSUME</td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>418829</td>
<td>WAYNESBORG OFFICE</td>
<td>8607 WAYNESBURG S.E</td>
<td>WAYNESBORG</td>
<td>OH</td>
<td>44888</td>
<td>STARK</td>
<td>UNITED STATES</td>
<td>44888</td>
<td>Not Required</td>
<td>CONSUME</td>
</tr>
</tbody>
</table>
### Item 3(1) Security Holders

**Consumers Bancorp, Inc.**  
Fiscal Year Ending June 30, 2018

<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>Laurie L McClellan</td>
<td>Minerva, OH USA USA</td>
<td>437,199 - 16.02% Common Stock</td>
</tr>
<tr>
<td>Wellington Mgmt Co,</td>
<td>Wellington Mgmt Co, LLp Boston, MA USA USA</td>
<td>136,094 - 4.99% Common Stock</td>
</tr>
<tr>
<td>James V Hanna</td>
<td>Minerva, OH USA USA</td>
<td>197,195 - 7.22% Common Stock</td>
</tr>
<tr>
<td>Banc Fund VI LP,</td>
<td>Banc Fund VII LP, Banc Fund VIII LP Chicago, IL USA USA</td>
<td>136,792 - 5.01% Common Stock</td>
</tr>
<tr>
<td></td>
<td></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>
</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</td>
<td>1.61%</td>
<td>NA</td>
</tr>
<tr>
<td>Bradley Goris</td>
<td>Alliance, OH</td>
<td>Insurance Agent &amp; Real Estate Development</td>
<td>Director</td>
<td>Director (Consumers National Bank)</td>
<td>Principal Agent Goris Meadows Insurance Agency Alliance, OH</td>
<td>*</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>Deputy Sheriff Carroll County Sheriff's Department</td>
<td>7.22%</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>Chief Executive Officer Summitville Tile, Inc</td>
<td>*</td>
<td>NA</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>
</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>NA</td>
<td>*</td>
<td>NA</td>
</tr>
<tr>
<td>Laurie L McClellan</td>
<td>Minerva, OH</td>
<td>N/A</td>
<td>Director Chairman</td>
<td>Director Chairman (Consumers National Bank)</td>
<td>NA</td>
<td>15.02%</td>
<td>NA</td>
</tr>
<tr>
<td>Phillip R Mueller</td>
<td>Minerva, OH</td>
<td>Dairy Manufacturing</td>
<td>Director</td>
<td>Director (Consumers National Bank)</td>
<td>CEO Minerva Dairy Inc</td>
<td>*</td>
<td>NA</td>
</tr>
<tr>
<td>Frank L Paden</td>
<td>Youngstown, OH</td>
<td>NA</td>
<td>Director</td>
<td>Director (Consumers National Bank)</td>
<td>NA</td>
<td>*</td>
<td>NA</td>
</tr>
<tr>
<td>Harry W. Schmuck,</td>
<td>Louisville, OH</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>
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<tr>
<td>Richard T. Kiko</td>
<td>Wadsworth, OH</td>
<td>Real Estate Brokerage &amp; Auction Services</td>
<td>Director</td>
<td>Director (Consumers National Bank)</td>
<td>President &amp; Chairman of Board Colleta Holdings Inc. President of Futuregen</td>
<td>*</td>
<td>NA</td>
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<tr>
<td>Scott E. Dodds</td>
<td>Canton, OH</td>
<td>N/A</td>
<td>NA</td>
<td>Senior Loan Officer (Consumers National Bank)</td>
<td>NA</td>
<td>*</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>NA</td>
<td>*</td>
<td>NA</td>
</tr>
</tbody>
</table>

* Number of Shares is less than 1%