

CONSUMERS NATIONAL BANK INCLUDED AMONG TOP 200 U.S. COMMUNITY BANKS FOR THIRD YEAR

MINERVA, Oh. – *U.S. Banker* magazine has listed Consumers Bancorp, Inc., the Minerva, Ohio based single-bank holding company of Consumers National Bank, among the **Top 200 Community Banks and Thrifts** in the U.S. for the third consecutive year. Consumers ranked 106th nationally, advancing one position since the 2011 ranking. Consumers ranked 6th out of the 15 banks in Ohio that made the annual **Top 200** list published in the magazine's May 2012 issue.

The national ranking is based on each bank's return on average equity (ROAE) over the past three years (calendar years 2009, 2010 and 2011). ROAE is annualized net income divided by average equity.

"From each teller in our 11 branches to the back office employees and management, everyone at Consumers National Bank contributed to this ranking by directly or indirectly helping customers with their credit, deposit or investment needs," said Ralph J. Lober, II, President and CEO of Consumers National Bank.

"The **Top 200** ranking considers each institution's last three years of financial results. Being included for three years straight means that Consumers has demonstrated consistently strong performance over the last 20 quarters. Our three-year ROAE of 9.44 percent reflects the economic strength and character of the region and our customers as well as our ability to grow efficiently. Everyone at Consumers National Bank is committed to making a difference in the communities we serve. If we do that well, we will continue to be included in the **Top 200**, which is an industry benchmark for high-performing community banks," said Lober.

Making the **Top 200** list in *U.S. Banker* magazine places Consumers National Bank in the top 10 percent of publicly traded community banks. The national ranking proves that community banks like Consumers can compete profitably in today's challenging financial industry.

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Ralph J. Lober, II, President and CEO of Consumers National Bank, announces the bank's ranking in the annual *U.S. Banker* magazine list of the **Top 200** community banks in the U.S.

Consumers National Bank is an independent community bank that provides a comprehensive line of banking and other investment services to business and personal customers through its main office in Minerva, and branches in Alliance, Canton, Carrollton, East Canton, Hanoverton, Hartville, Lisbon, Louisville, Malvern, Salem, and Waynesburg, Ohio. More information about Consumers National Bank can be accessed online at www.ConsumersBank.com. Member FDIC.