

CONSUMERS NATIONAL BANK MAINTAINS RANKING AMONG TOP 200 U.S. COMMUNITY BANKS

MINERVA, Oh. – *American 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 fourth consecutive time. Consumers ranked 106th nationally, maintaining its position since the 2012 ranking. Consumers ranked 7th out of the 15 banks in Ohio that made the annual **Top 200** list published in the magazine's May 2013 issue.

The national ranking is based on each bank's return on average equity (ROAE) over the past three years (calendar years 2010, 2011 and 2012). ROAE is annualized net income divided by average equity. The list ranked performance of publically traded banks with less than \$2.0 billion in assets. At December 31, 2012, Consumers Bancorp reported assets of \$345 million.

"Being included in the annual ranking over this period requires a consistent focus on our customers and communities from everyone in the organization," 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 four years straight means that Consumers has demonstrated consistently strong performance over the last 24 quarters. Our three-year ROAE of 9.5 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 *American Banker* magazine places Consumers National Bank in the top 10 percent of publically traded community banks. The national ranking proves that smaller, 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 *American 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, Carrollton, East Canton, Hanoverton, Hartville, Jackson-Belden, Lisbon, Louisville, Malvern, Salem, and Waynesburg, Ohio. More information about Consumers National Bank can be accessed online at www.ConsumersBank.com. Member FDIC.