

**CONSUMERS NATIONAL BANK AGAIN RANKS
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 fifth consecutive time. Consumers ranked 168th nationally and 10th among the banks in Ohio that made the annual **Top 200** list published in the magazine's May 2014 issue.

The national ranking is based on each bank's return on average equity (ROAE) over the past three years (calendar years 2011, 2012 and 2013). 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, 2013, Consumers Bancorp reported assets of \$364 million.

American Banker reported that it was tougher to earn a spot in the annual ranking this year. The ROAE cutoff in 2013 of 7.8 percent jumped to 8.66 percent to make it on the list this year. Consumers posted an ROAE of 9.15 percent.

"Being included in the annual ranking over a five year 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 five years straight means that Consumers has demonstrated consistently strong performance over the last 28 quarters. Our three-year average ROAE of 9.15 percent is very respectable as the period reviewed includes the \$9.3 million in increased capital raised in last summer's shareholder rights and public offering. 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.

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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.