



Consumers National Bank
INDEPENDENT COMMUNITY BANKING

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CONSUMERS NATIONAL BANK RANKS AMONG TOP 200 COMMUNITY BANKS IN THE U.S.

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. Consumers ranked 172nd nationally. Consumers National Bank is one of only nine Ohio banks that made the annual Top 200 list in “The New Benchmark,” published in the magazine’s June 2010 edition.

“I also note that 78 percent of the banks on the national list are larger than Consumers, so this ranking is an especially significant achievement for us,” commented Ralph J. Lober, II, President and CEO of Consumers National Bank.

“From each teller in our 10 branches to the back office employees and management, every employee at Consumers National Bank contributed to this ranking by directly or indirectly helping customers with their credit, deposit or investment needs.”

The national ranking is based on each bank’s three-year average return on equity (calendar years 2007, 2008 and 2009). ROE is annualized income divided by average equity.

In today’s challenging world of finance, “a 10 percent ROE is more than respectable,” stated *U.S. Banker* Editor in Chief Alan Kline, and “nearly half the field in this year’s top 200 were in the single digits.”

“While the bank’s three-year average ROE of 8.82 percent and 2009 ROE of 9.15 percent stack up well in the current environment, improving economic conditions will continue to raise the bar,” Lober told bank employees. “The challenge to us all is to consistently increase shareholder return and to stay in the top 200. To accomplish this, together we must take exceptional care of our customers and cautiously and efficiently increase assets and revenues.”

HBancorporation of Lawrenceville, IL ranked first among the country’s community banks with a three-year average ROE of 25.16. The 200th-place bank was Monroe Bancorp of Bloomington, IN (ROE 8.46).

Making the Top 200 list in *U.S. Banker* magazine strengthens Consumers National Bank’s mission to invest in communities that are left under-served by larger, regional banks. The national ranking proves that even smaller, local banks like Consumers can compete successfully in today’s volatile financial arena.

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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, Lisbon, Louisville, Malvern, Salem, and Waynesburg, Ohio. More information about Consumers National Bank can be accessed online at www.ConsumersBank.com. Member FDIC.