



CONSUMERS
Bancorp Inc.

2025 Annual Shareholders Meeting – October 23, 2025



Frank Paden

Chairman of the Board



Renee K. Wood

Treasurer, Corporate Secretary &
Chief Financial Officer

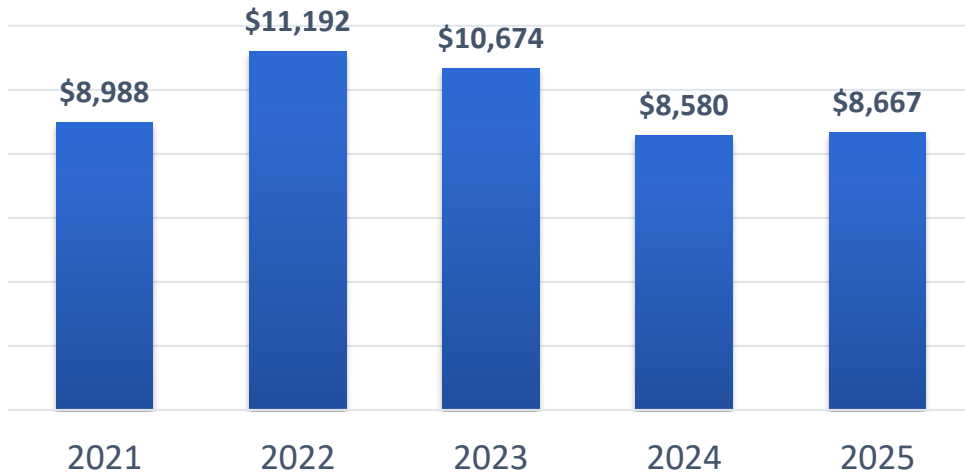


Forward-Looking Statement

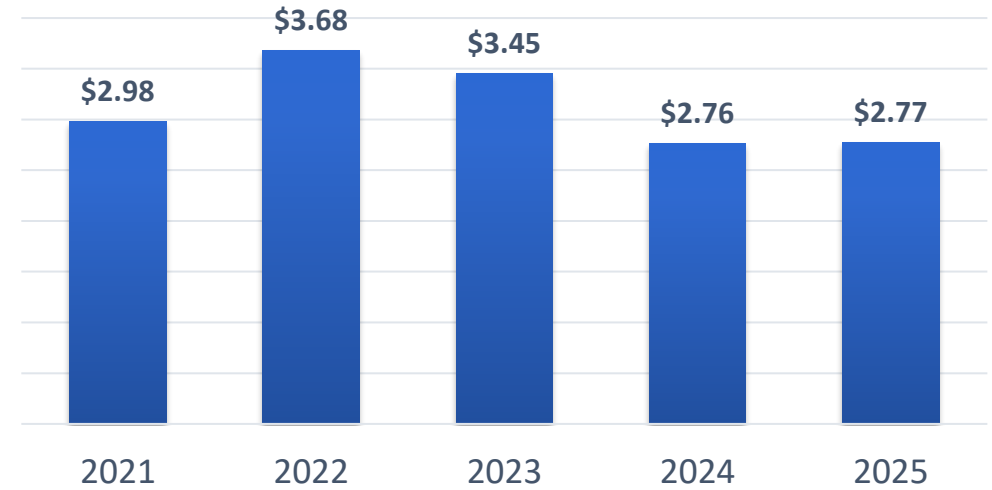
Certain statements contained in this presentation, which are not statements of historical fact, constitute forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. The words “may,” “continue,” “estimate,” “intend,” “plan,” “seek,” “will,” “believe,” “project,” “expect,” “anticipate” and similar expressions are intended to identify forward-looking statements. These forward-looking statements may involve risks and uncertainties that are difficult to predict, may be beyond our control, and could cause actual results to differ materially from those described in such statements. Any such forward-looking statements are made only as of the date of this report or the respective dates of the relevant incorporated documents, as the case may be, and, except as required by law, we undertake no obligation to update these forward-looking statements to reflect subsequent events or circumstances. Risks and uncertainties that could cause actual results for future periods to differ materially from those anticipated or projected include, but are not limited to: changes in local, regional and national economic conditions becoming less favorable than we expect, resulting in a deterioration in asset credit quality or debtors being unable to meet their obligations because of high unemployment rates and inflationary pressures; rapid fluctuations in market interest rates could result in changes in fair market valuations and a decline in net interest income; changes in the level of non-performing assets and charge-offs; unanticipated changes in our liquidity position, including, but not limited to, changes in the cost of liquidity, our ability to find alternative funding sources, and potential market reactions to the default or risk of default by other financial institutions; the effect of changes in laws and regulations (including laws and regulations concerning taxes, banking, securities, and insurance) with which we must comply; the effects of, and changes in, trade, monetary and fiscal policies and laws, including interest rate policies of the Federal Reserve Board; breaches of security or failures of our technology systems due to technological or other factors and cybersecurity threats; changes in consumer spending, borrowing and savings habits; declining asset values impacting the underlying value of collateral; changes in accounting policies, rules and interpretations; our ability to attract and retain qualified employees; competitive pressures on product pricing and services; and changes in the reliability of our vendors, internal control systems or information systems.

Financial Summary

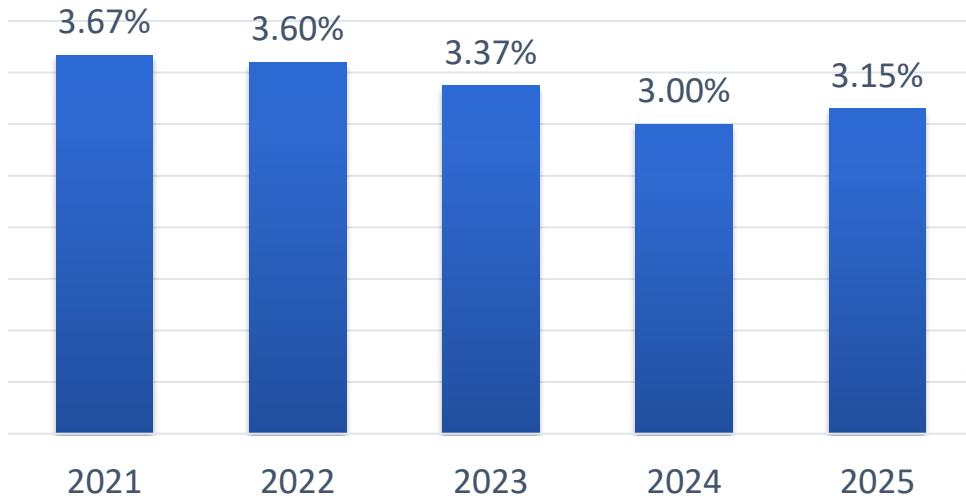
Net Income



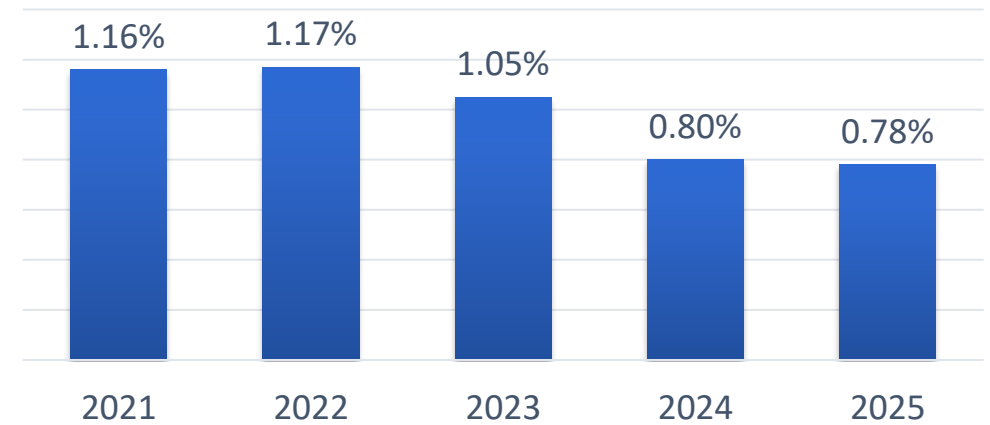
Earnings per Share



Net Interest Margin (FTE)

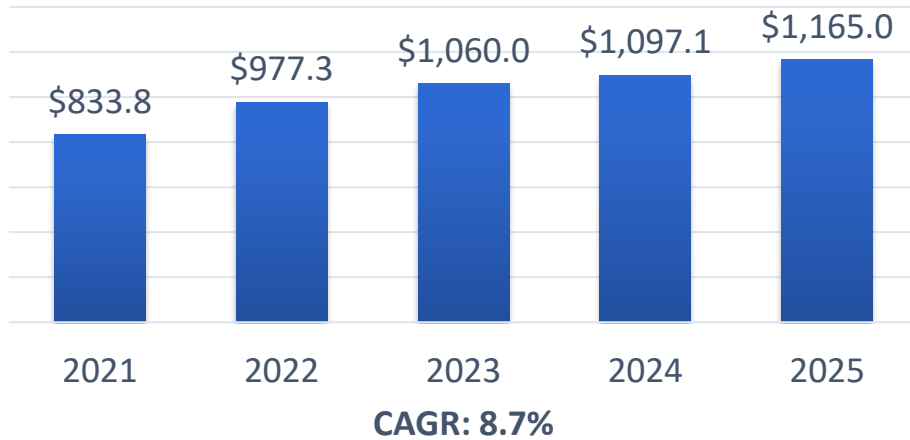


Return on Average Assets

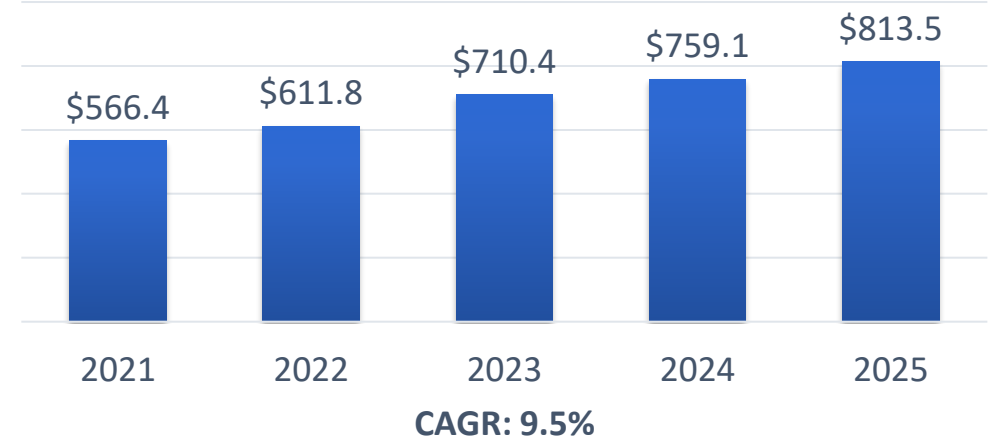


Balance Sheet Growth

Total Assets



Gross Loans



Total Deposits

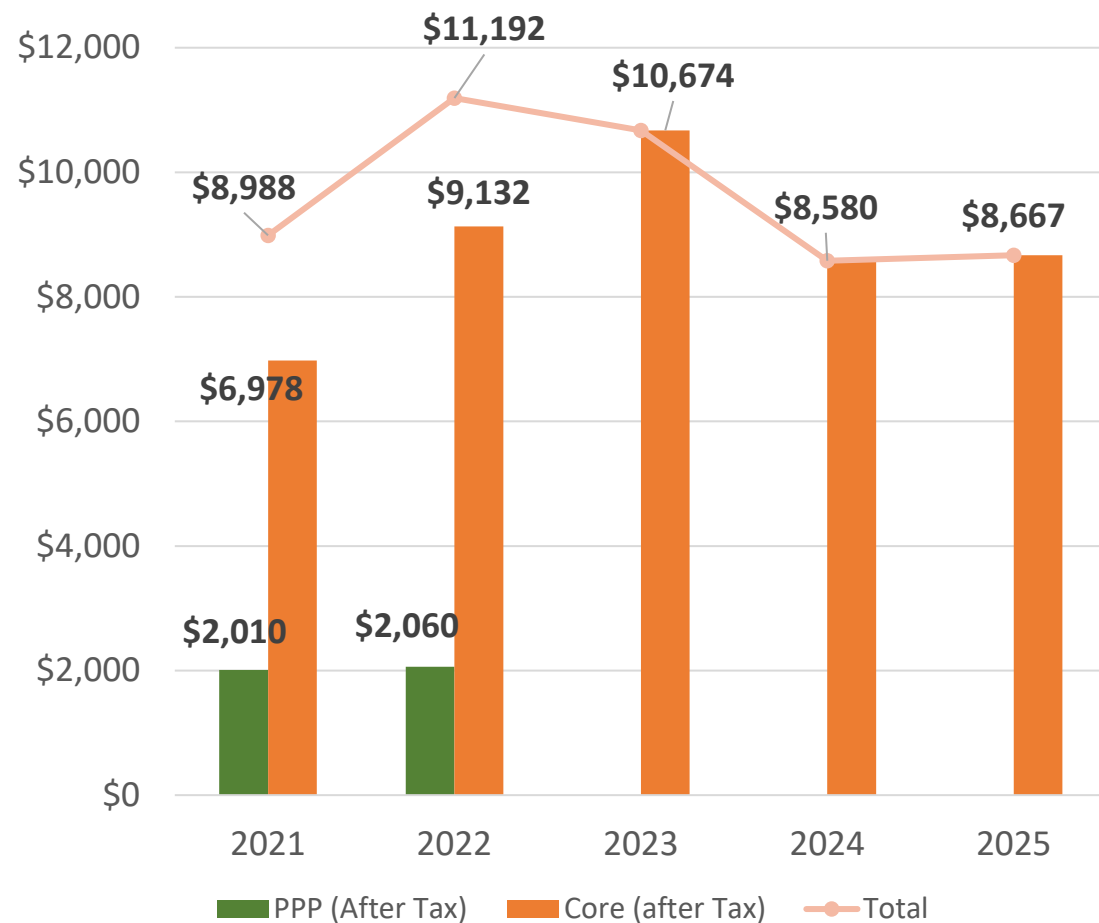


Shareholders' Equity

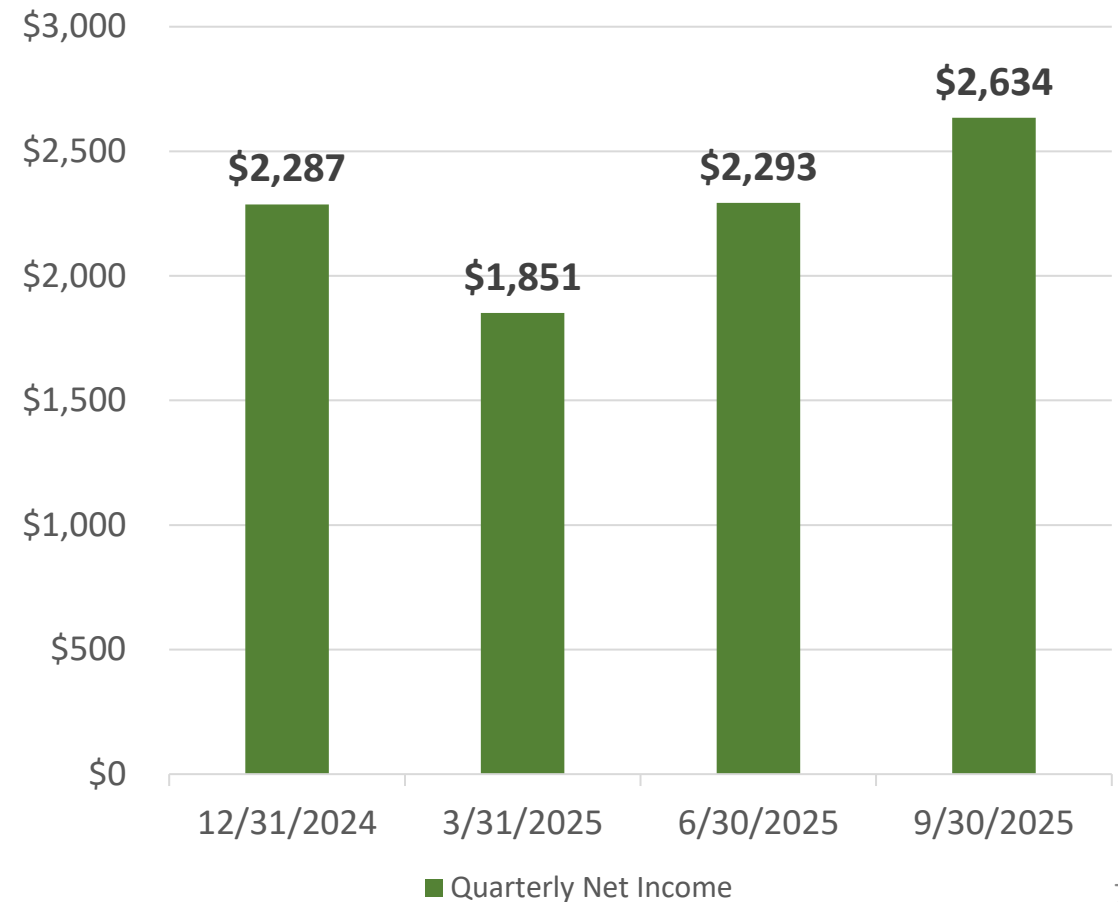


Net Income Trend

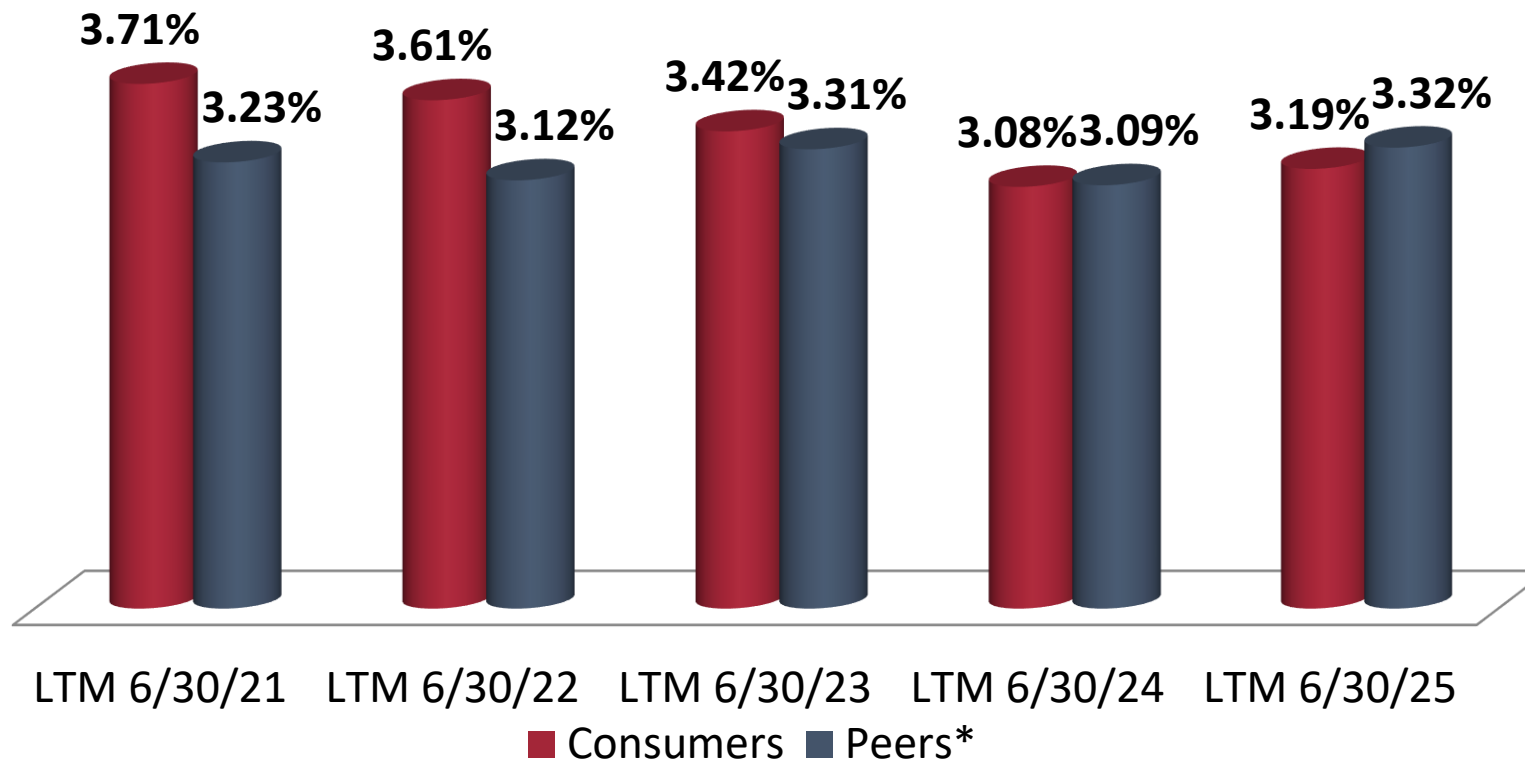
Fiscal YTD Net Income Trend



Quarterly Net Income Trend



Net Interest Margin

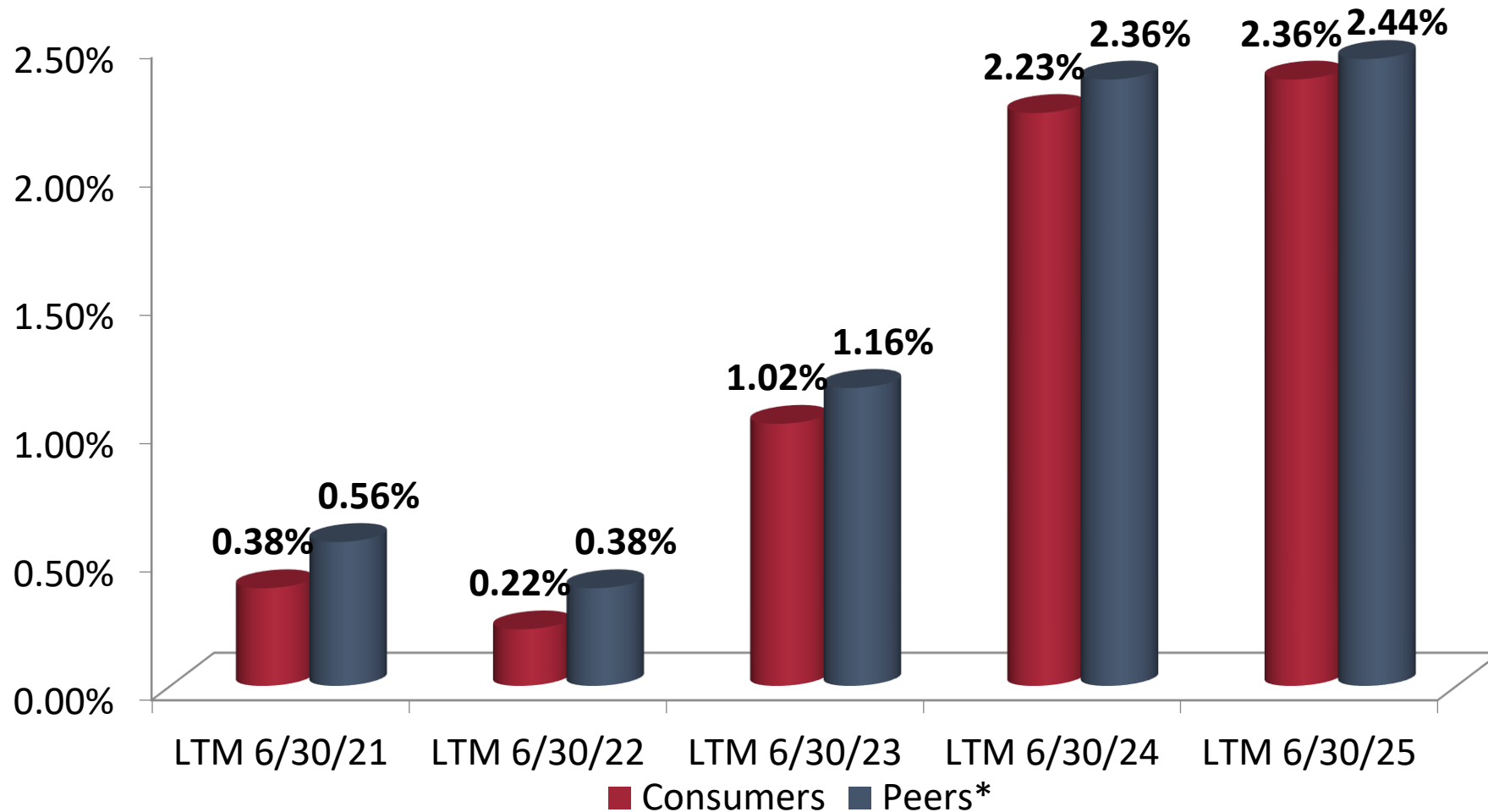


Sharply higher market rates in 2022 and 2023 are reflected in contracted margins

Core deposits have historically kept funding costs below peer

Peers: Public & private commercial banks in OH, PA, WV with assets between \$750 million and \$1.5 billion. Source: S&P Global Market Intelligence

Cost of Interest-Bearing Liabilities

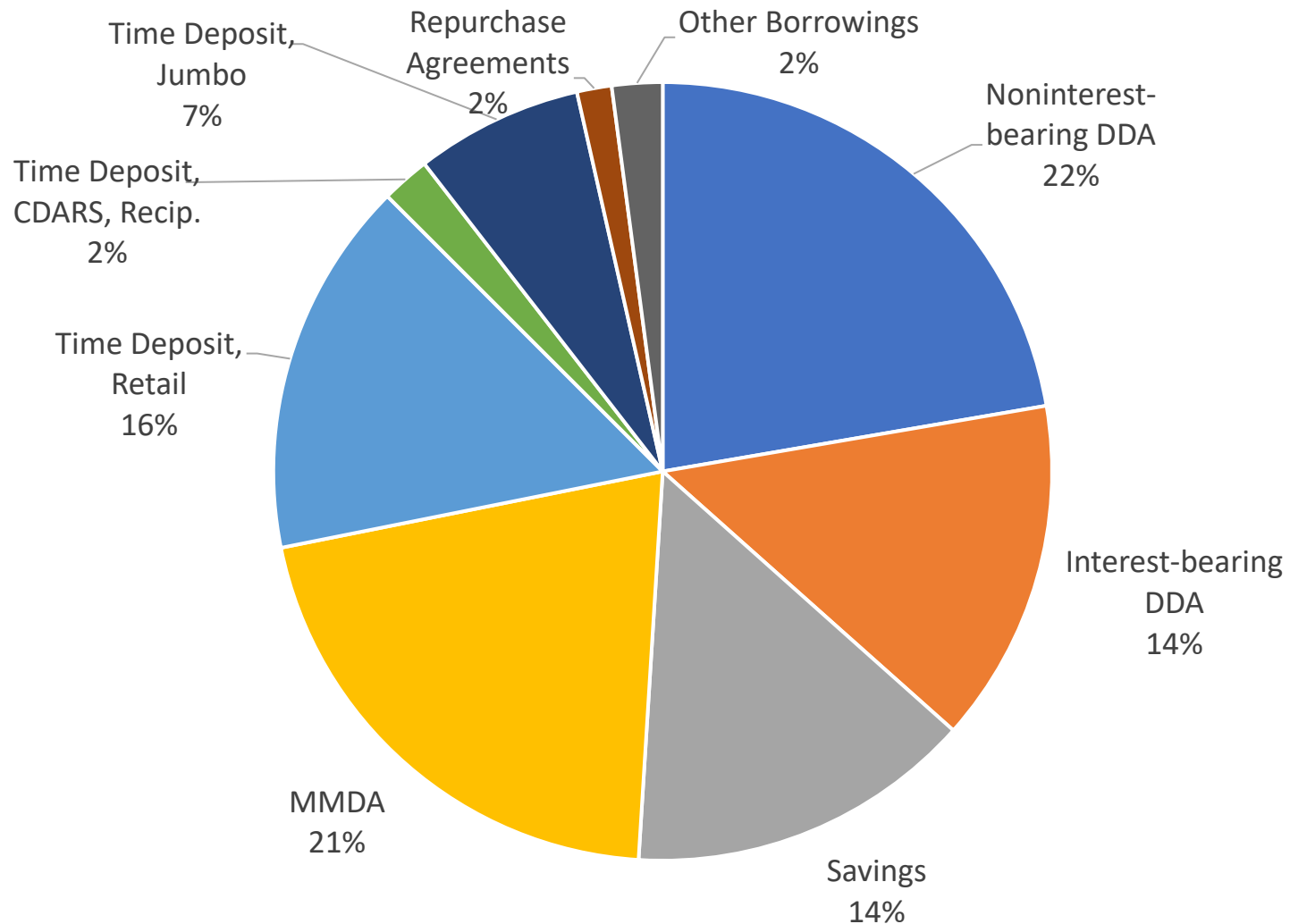


Cost of funds has consistently been below our peers

Core deposits have historically kept funding costs below peer

Peers: Public & private commercial banks in OH, PA, WV with assets between \$750 million and \$1.5 billion. Source: S&P Global Market Intelligence

Funding Composition (06-30-2025)



Consumer transaction & savings accounts reflect 39% of funding

Commercial transaction accounts (including public funds), savings accounts & repurchase agreements reflect 34% of funding

Time deposits reflect 24.6% of funding; those over \$250,000 reflect 6.9% of funding

35,713 checking, savings, and money market accounts

69 public entities with 188 accounts totaling \$116.7 million in deposits (10.9% of funding)

Total deposits increased \$63.8 million (6.6%) from June 2024 to June 2025

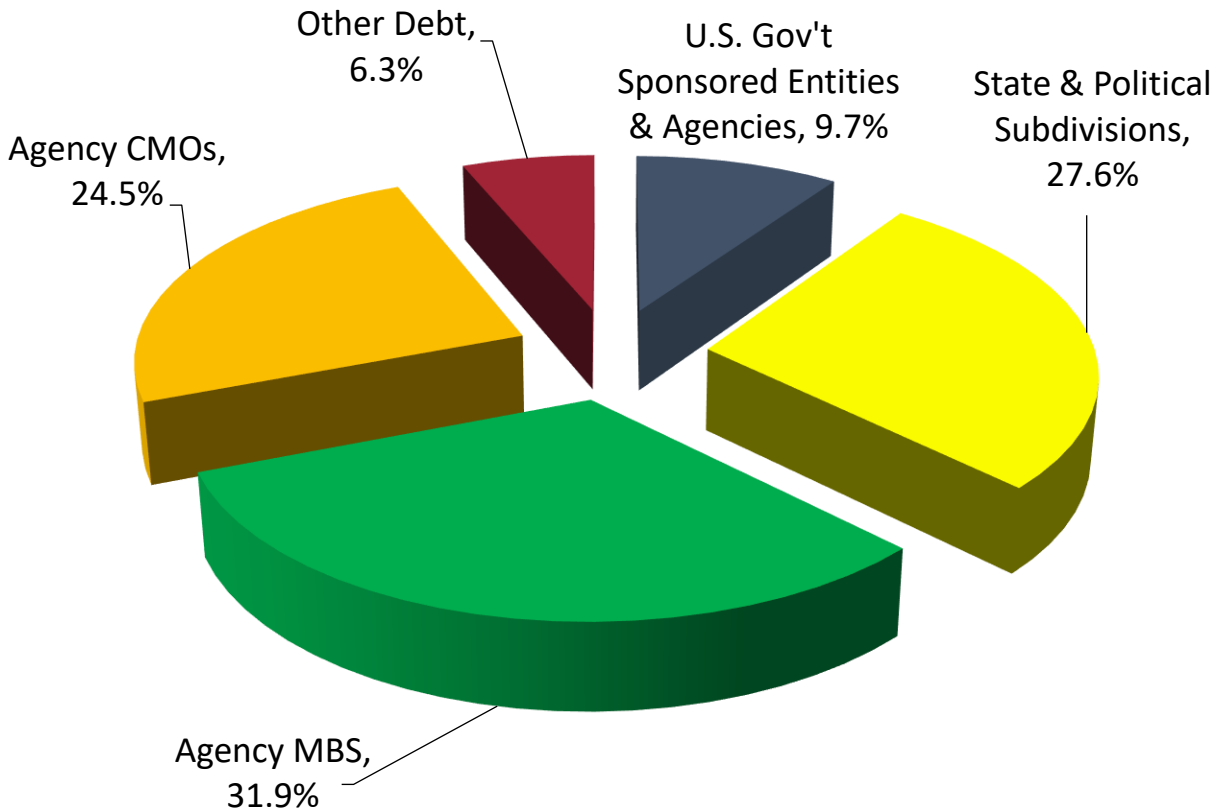
Total uninsured deposits reflect approximately 30% of total deposits. The ratio is approximately 19% when excluding collateralized deposits.

All repurchase agreements are from local customers and are collateralized funding

Securities Portfolio (06-30-2025)

- As of June 30, 2025, the portfolio had an average tax equivalent yield of 2.79% and weighted average life of 6.4 years.

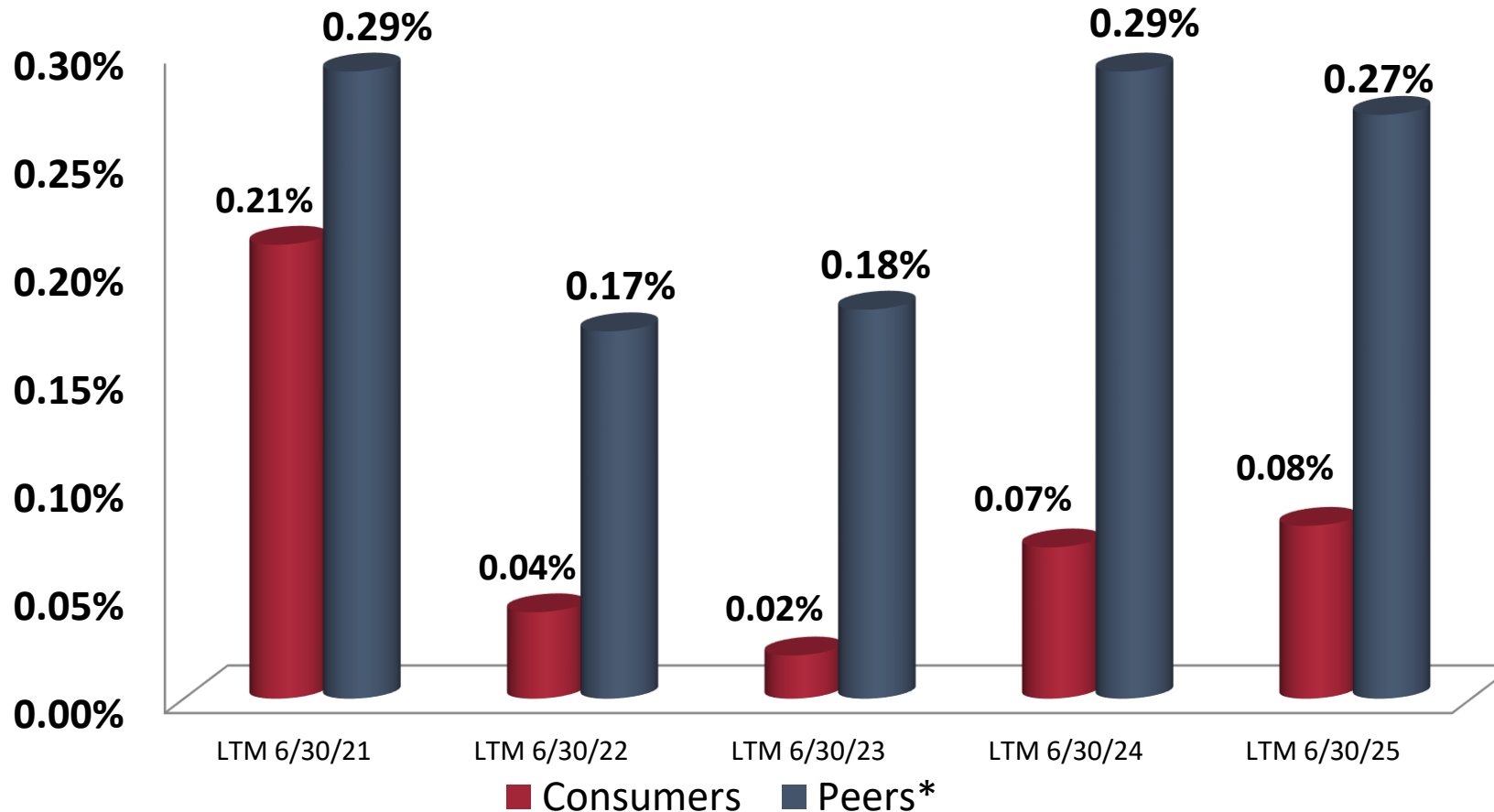
Fair Value of Securities by Type



Portfolio Mix & Unrealized Loss

In thousands	Fair Value	Book Value	Gross Unrealized Losses
U.S. Treasuries and Agencies	\$26,674	\$29,108	(\$2,434)
State and Political Subdivisions	\$75,459	\$84,120	(\$8,661)
Mortgage-backed Securities (MBS)	\$87,438	\$100,243	(\$12,805)
Collateralized Mortgage Obligations (CMO)	\$67,061	\$71,134	(\$4,073)
Corporate Debt	\$17,243	\$17,819	(\$576)
Total Portfolio	\$273,875	\$302,424	(\$28,549)

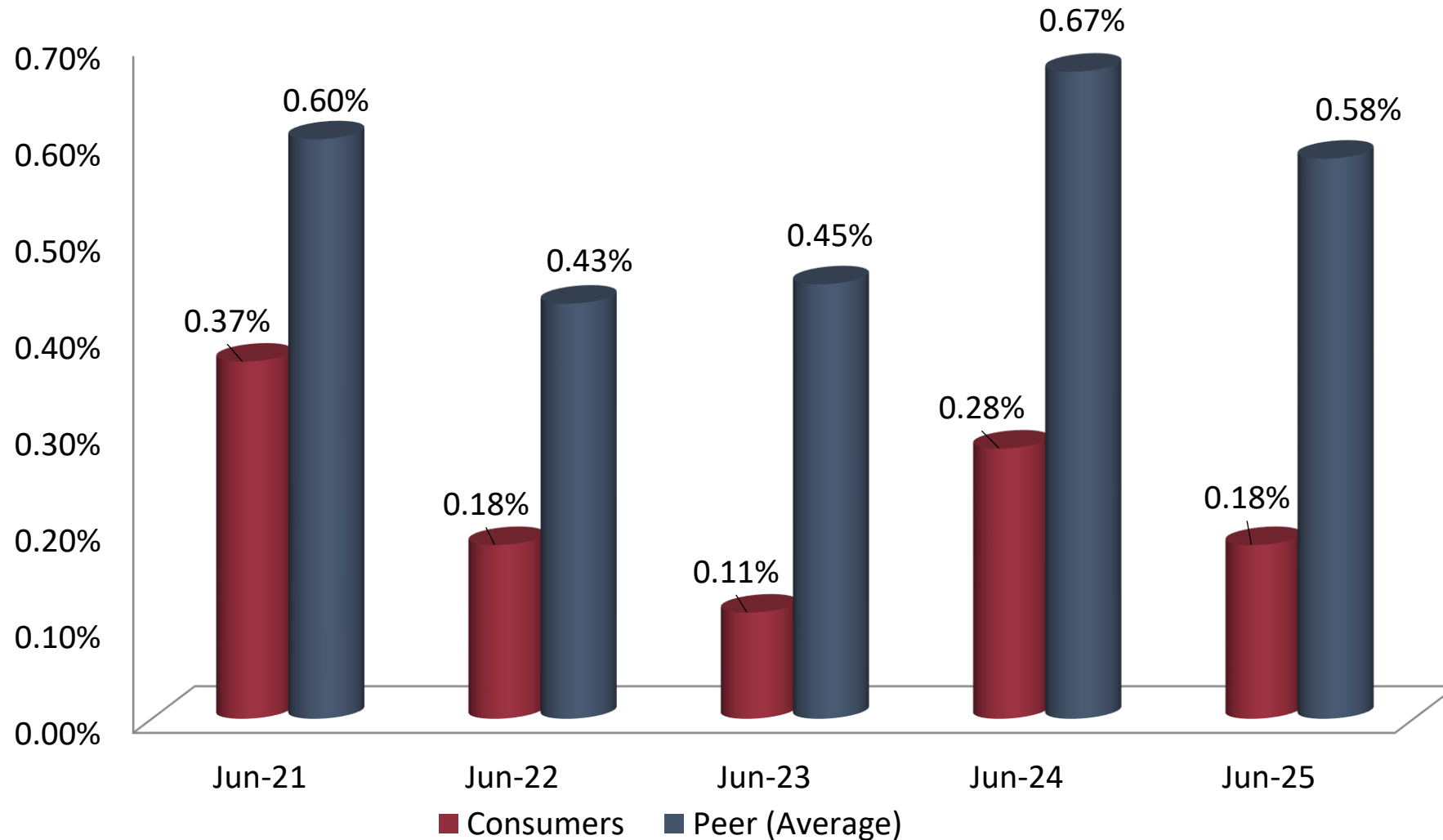
Non-Performing Assets / Total Assets



Consistently low delinquency and nonaccrual balances over a prolonged period

Peers: Public & private commercial banks in OH, PA, WV with assets between \$750 million and \$1.5 billion. Source: S&P Global Market Intelligence

Total Past Due & Non-Accrual Loans

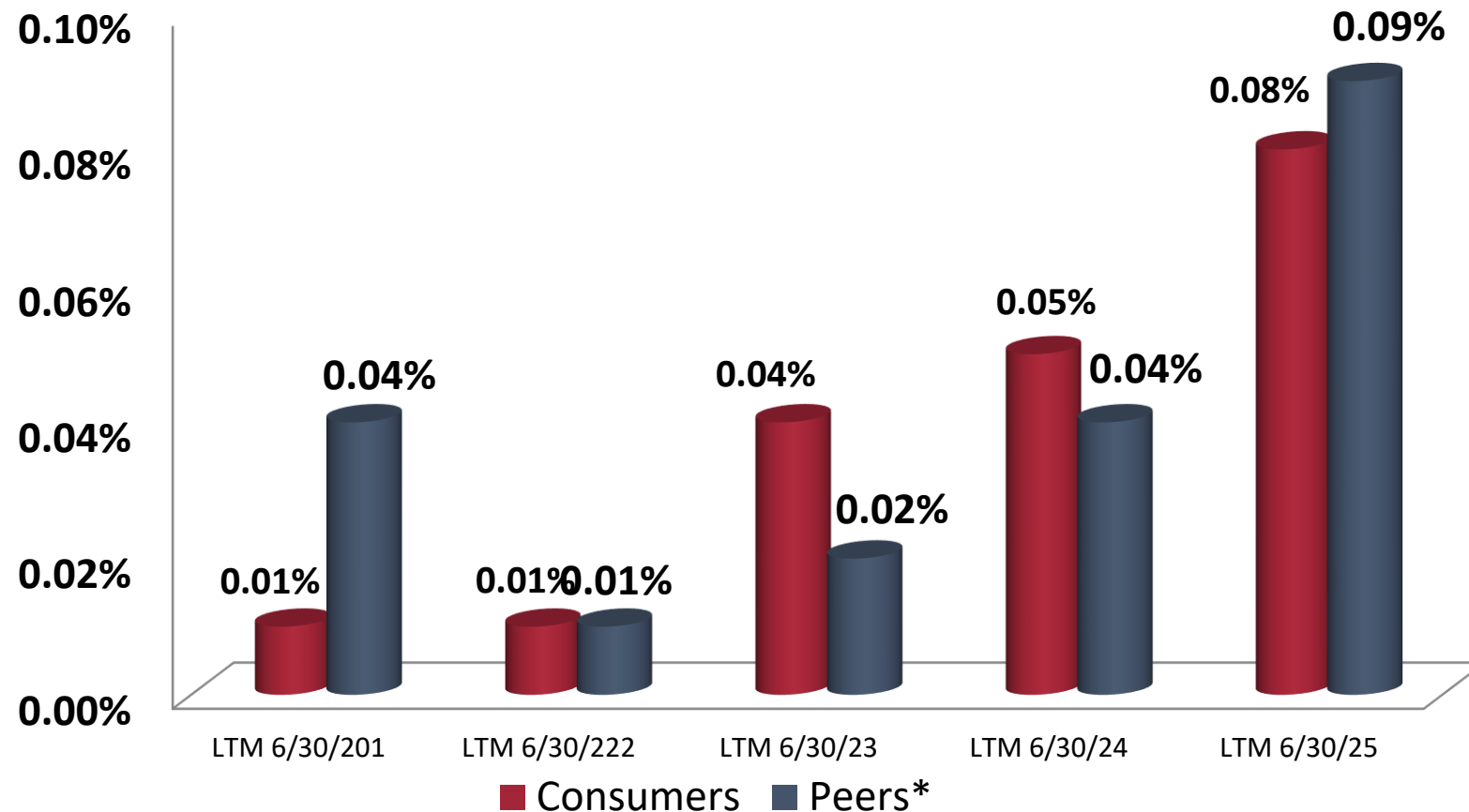


Consumers total past due (30+ days delinquent) and nonaccrual loans are 40 basis points below the bank's regulatory peer group.

Since 2021, on average Consumers' total past due & nonaccrual loans are 32 basis points below peer banks.

Peers: Public & private commercial banks in OH, PA, WV with assets between \$750 million and \$1.5 billion. Source: S&P Global Market Intelligence

Net Charge-offs / Total Avg Loans



Low net charge-offs
for the industry as a
whole

Peers: Public & private
commercial banks in
OH, PA, WV with
assets between \$750
million and \$1.5
billion. Source: S&P
Global Market
Intelligence

Book Value & Dividend Per Share Growth

Book Value per Share



Book value increased to \$25.95 / share as of 9/30/2025

Paid Sept 2025 dividend of \$0.21 per share, a 10.5% increase from the previous quarter.

Dividends Paid per Share



Dividends paid per share have increased 6.5% since 2021.

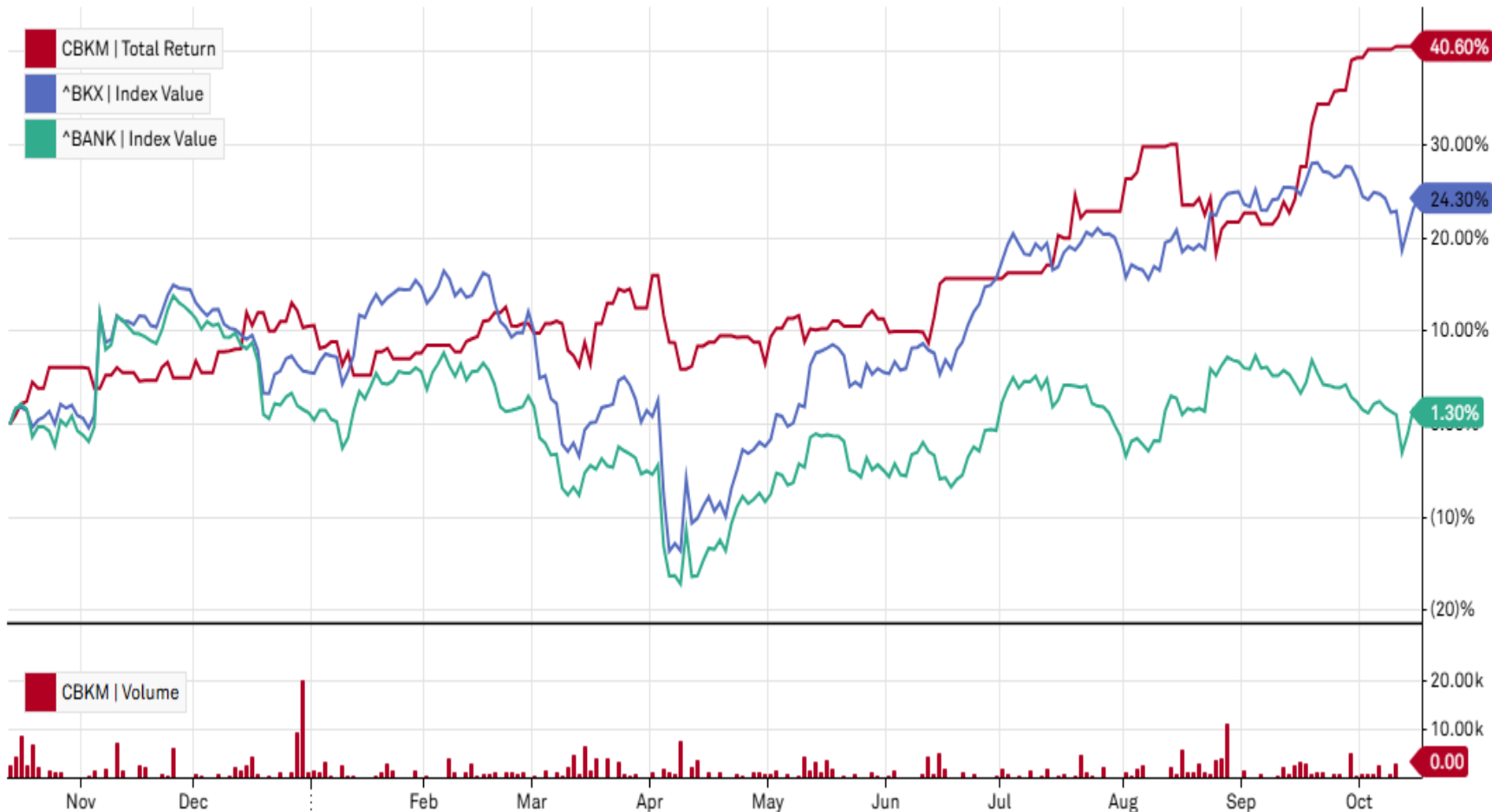
Based on \$24.00 share price, current dividend (\$0.21/quarter) yield is 3.50%

CAGR: 6.5%

OTCQX: CBKM

12 Month Total Return

BKX – KBW Bank Index BANK - NASDAQ Bank Price Return



12 Month Return

CBKM Total Return	40.6%
CBKM Change in stock price	35.1%

Market Information	CBKM	Ohio banks*
Price / Tangible Book Value	102.0%	116.0%
Price / LTM EPS	8.6x	10.0x
Dividend Yield	3.49%	3.35%

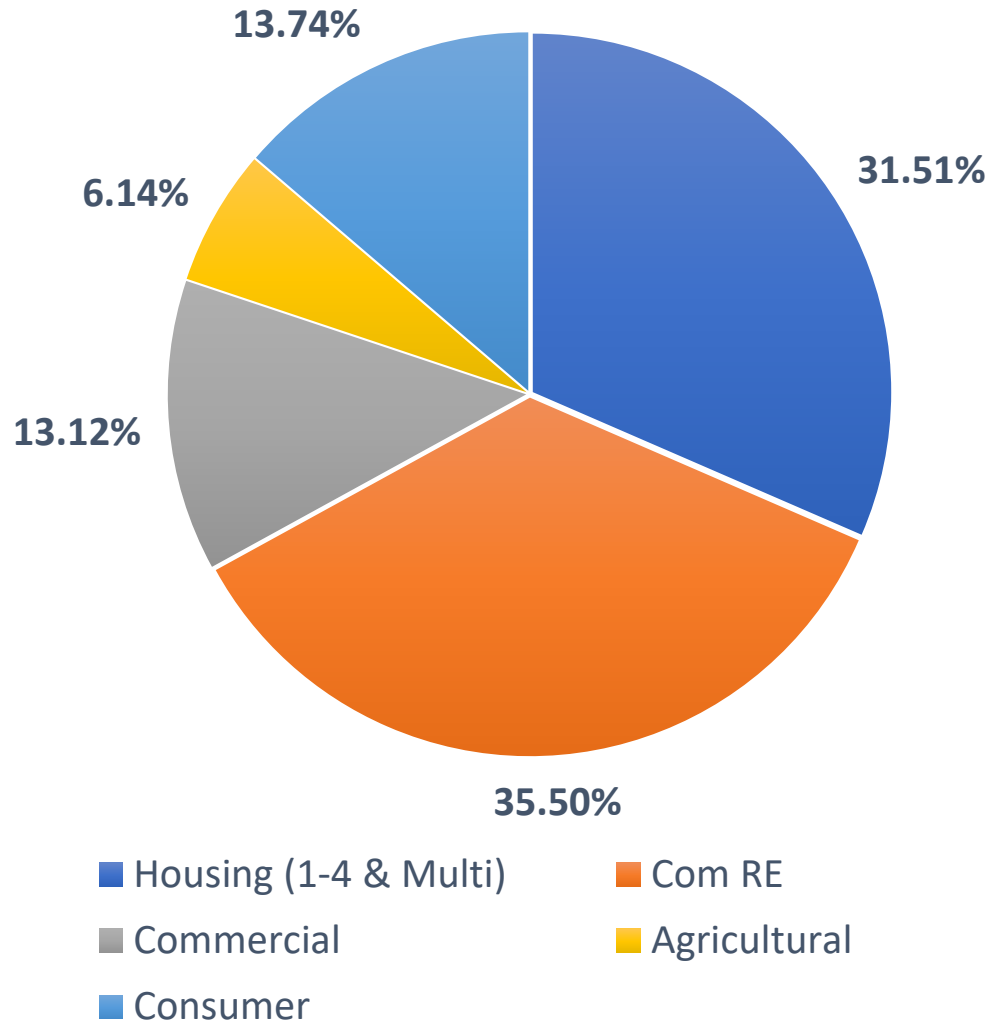
*Includes publicly traded banks headquartered in Ohio with assets between \$500 million to \$5 billion. Market information is as of 9/30/2025.



Ralph J. Lober II

President & Chief Executive Officer

Total Loan Portfolio Composition (06-30-2025)

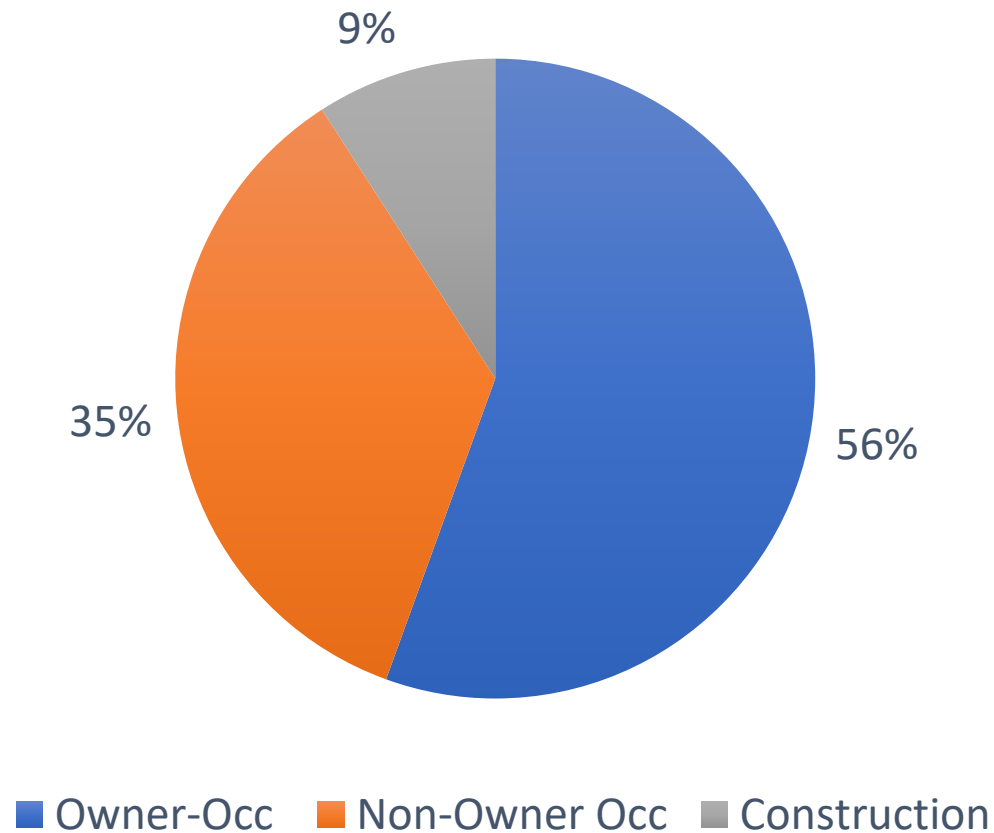


\$814 million balanced portfolio

72.2% (\$587.8 million) of the total portfolio is secured by real estate

94.5% of the balances represent collateral or borrower locations in Ohio or market-adjacent counties in Pennsylvania and West Virginia.

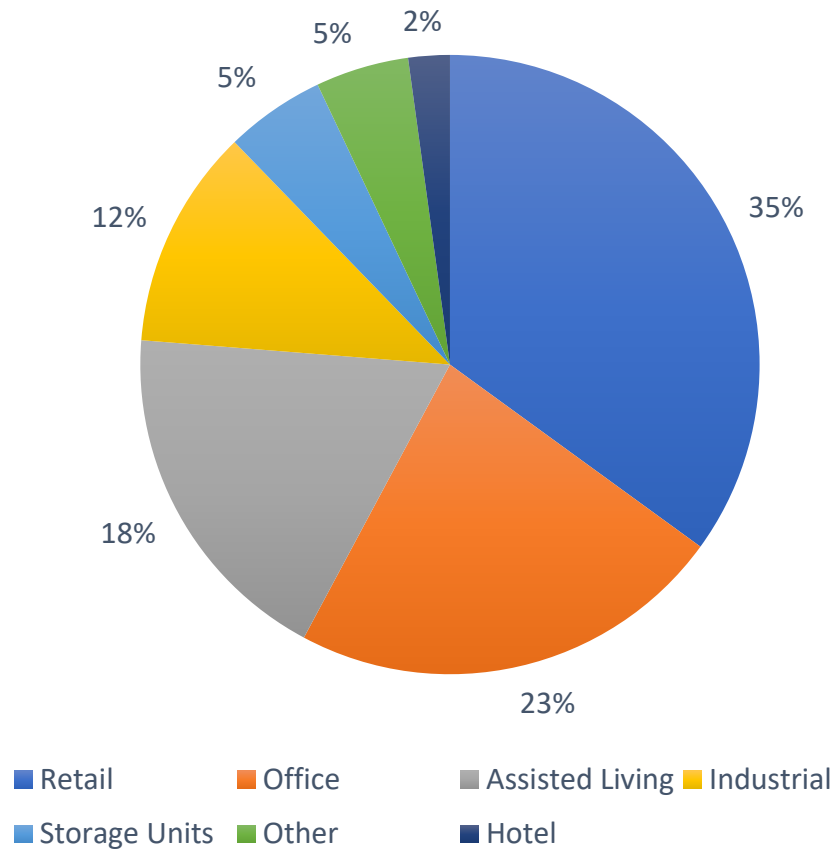
Commercial Real Estate (06-30-2025)



Owner Occupied CRE represent 19.7% of the total loan balances and 59.7% of the commercial real estate portfolio.

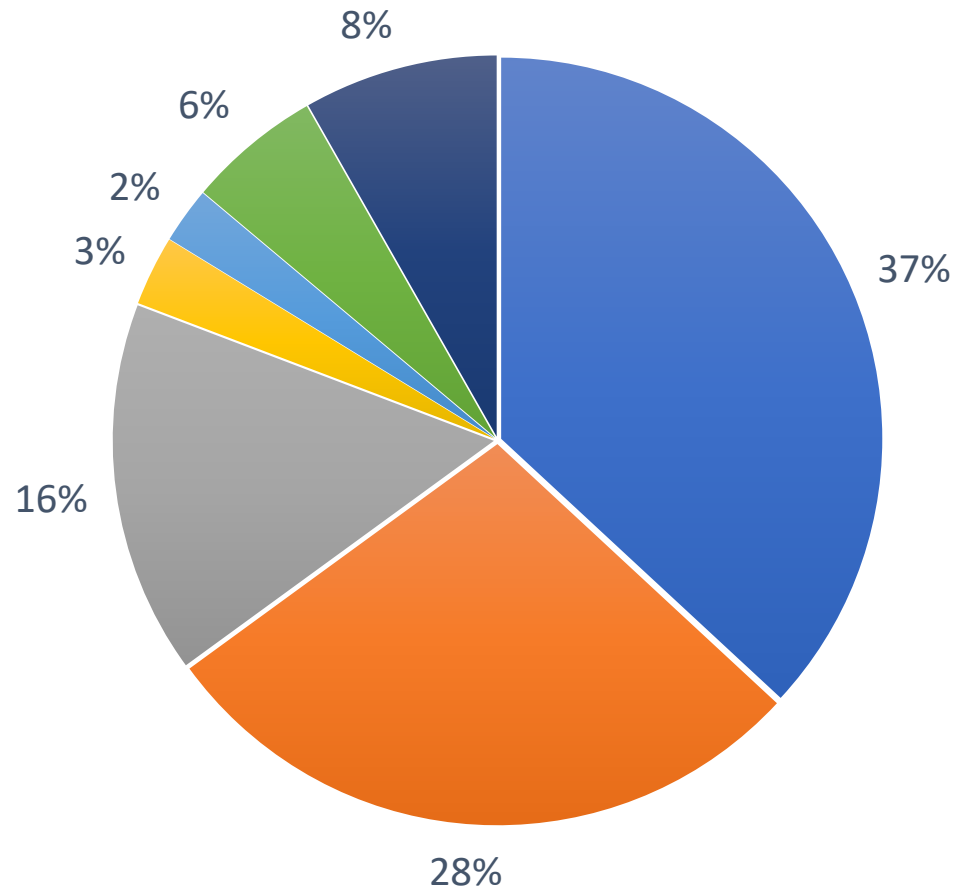
Non-owner-occupied real estate represents 12.5 of total loan balances and 35% of the commercial real estate portfolio.

Non-Owner Occupied CRE Portfolio (06-30-2025)



Non-Owner Occupied CRE Portfolio						
	Outstanding (Million)	# of Facilities	Average Facility (Million)	% of Non- Occupied CRE	% of Loan Portfolio	% of Total Reg. Cap.
Retail	\$40.4	50	\$.808	39.4%	5.0%	38.7%
Office	\$22.6	31	\$.729	22.1%	2.8%	21.7%
Assisted Living	\$18.1	12	\$1.51	17.7%	2.2%	17.3%
Industrial	\$10.6	18	\$.589	10.3%	1.3%	10.2%
Storage Units	\$3.6	13	\$.277	3.5%	0.4%	3.4%
Other	\$4.9	17	\$.288	4.8%	0.6%	4.7%
Hotel	\$2.2	2	\$1.10	2.1%	0.3%	2.1%
Total	\$102.5	143	\$.713	100%	13.4%	98.2%

Agriculture (06-30-2025)



■ Grain ■ Dairy ■ Beef ■ Poultry ■ Hay ■ Support ■ Other

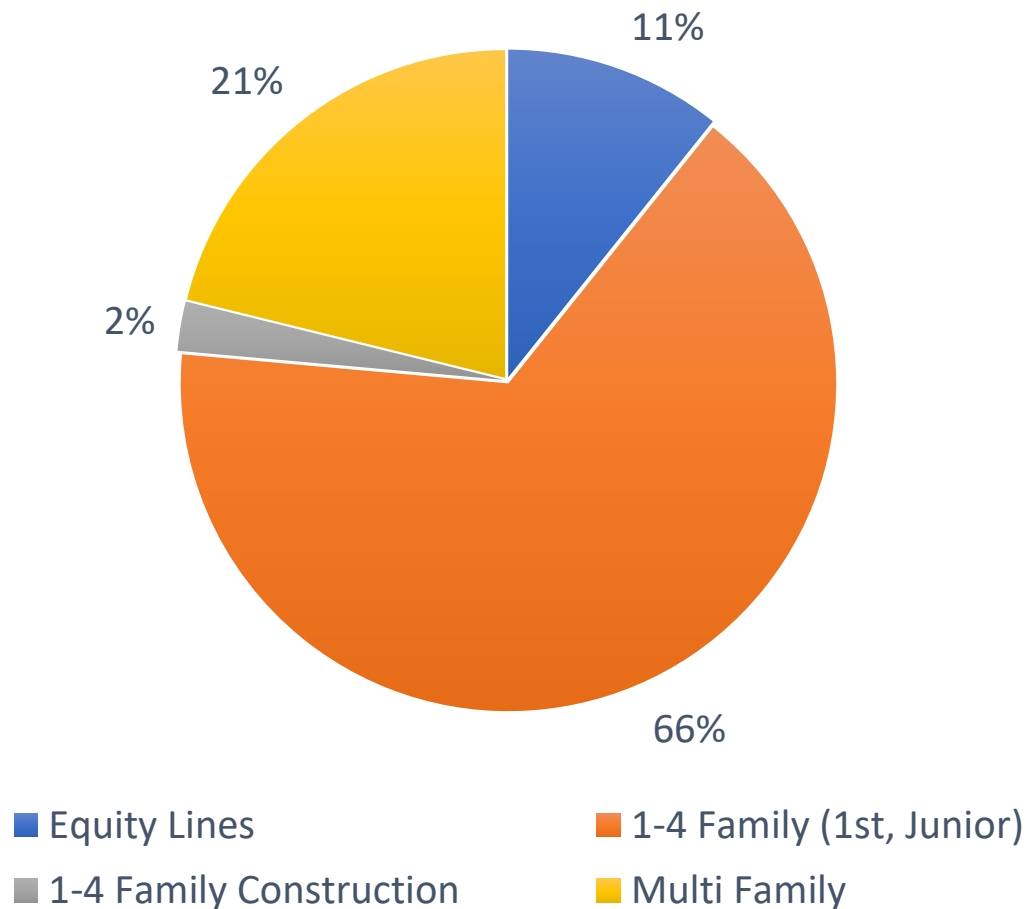
\$50 million agricultural portfolio.

Ag-related balances represent 6.1% of the total loan portfolio.

84.4% of the agricultural portfolio is secured by real estate.

100% of the ag-related portfolio is performing as of June 30 and September 30, 2025.

Housing Portfolio (06-30-2025)

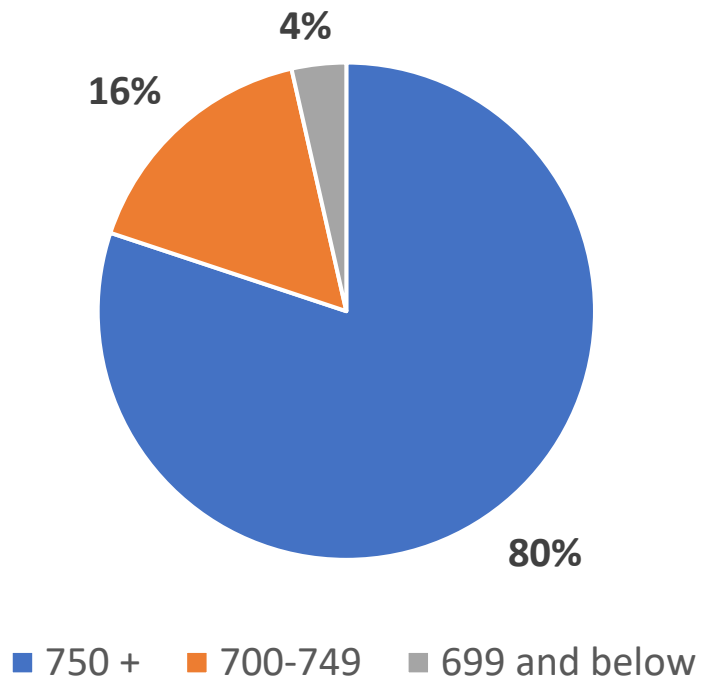


The \$256.6 million housing-related portfolio represents 31.5% of total loan balances.

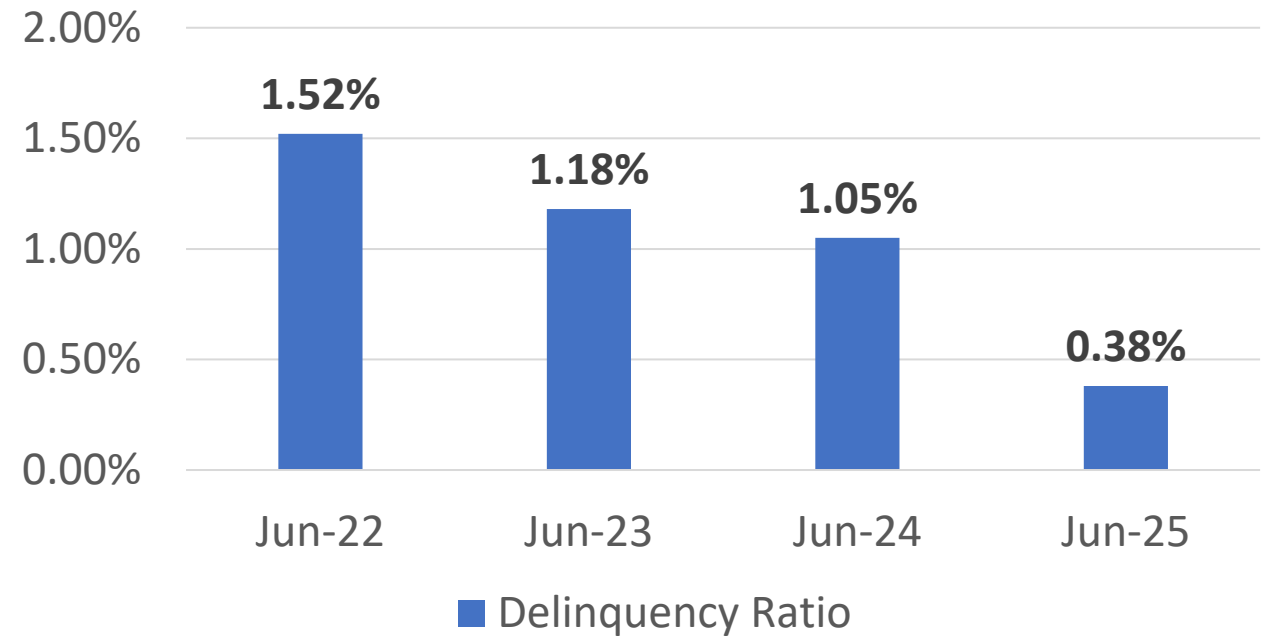
\$164.4 million, or 64% of the housing portfolio is comprised of amortizing 1-4 family first lien mortgages.

Indirect Auto Portfolio (06-30-25)

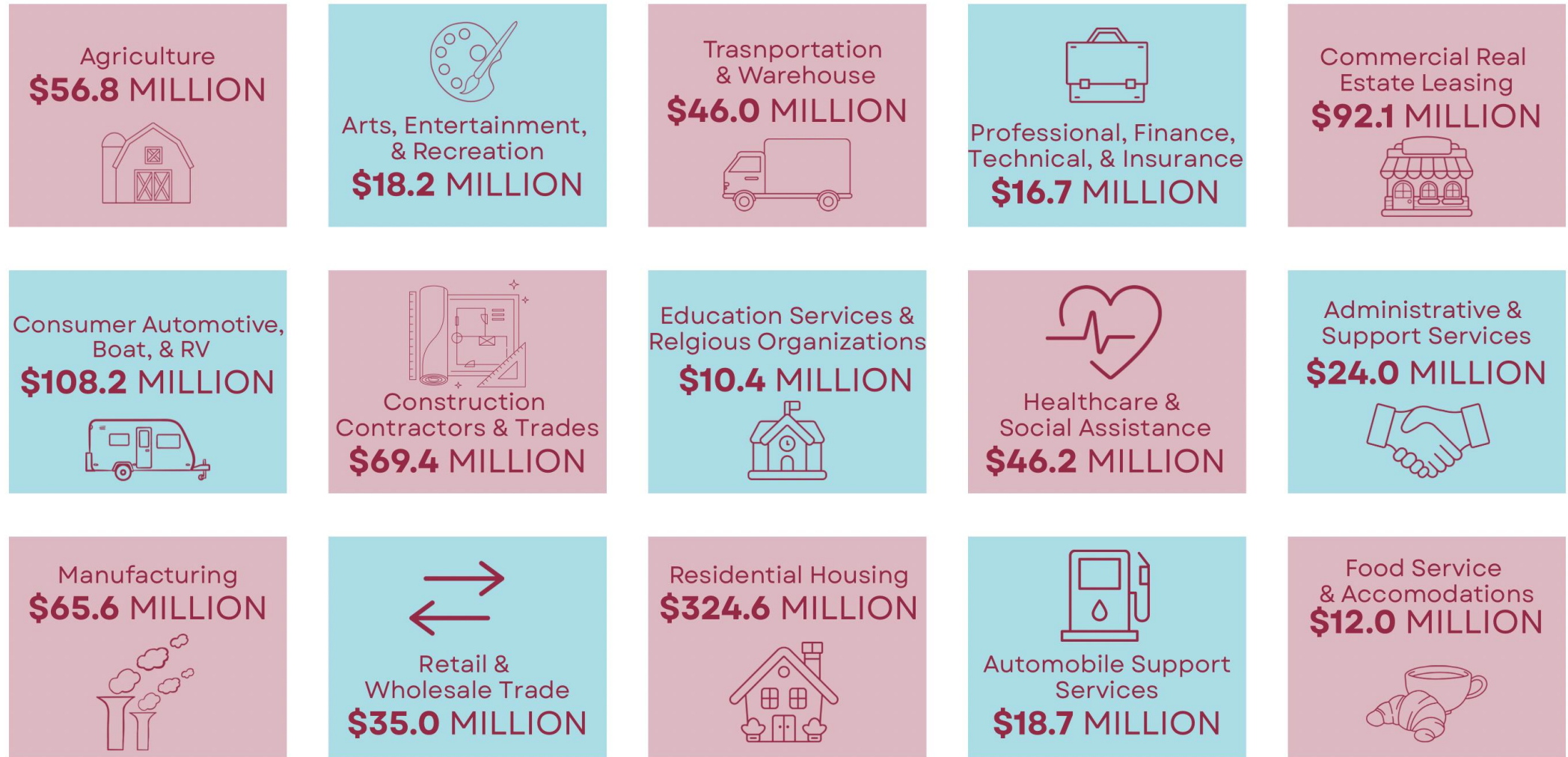
Credit Score Distribution



Delinquency Ratio

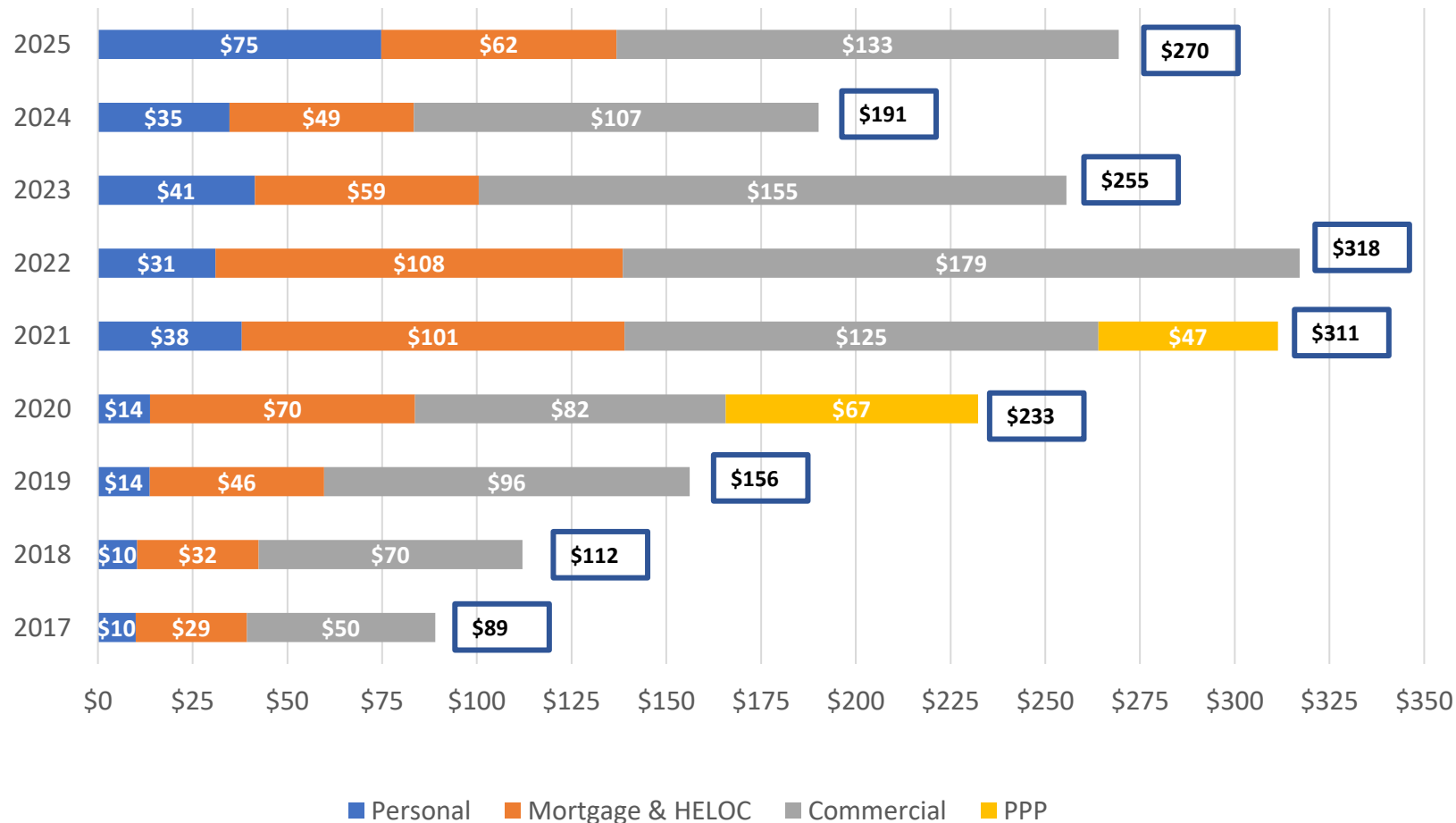


Consumers' Loan Portfolio: A Refelection of the Community



Graphic represents loan commitments undispersed funds as of June 30, 2025. It does not include all borrower classifications. Approximately \$1.5 million in miscellaneous commitments are not reflected.

Loan Production Trend

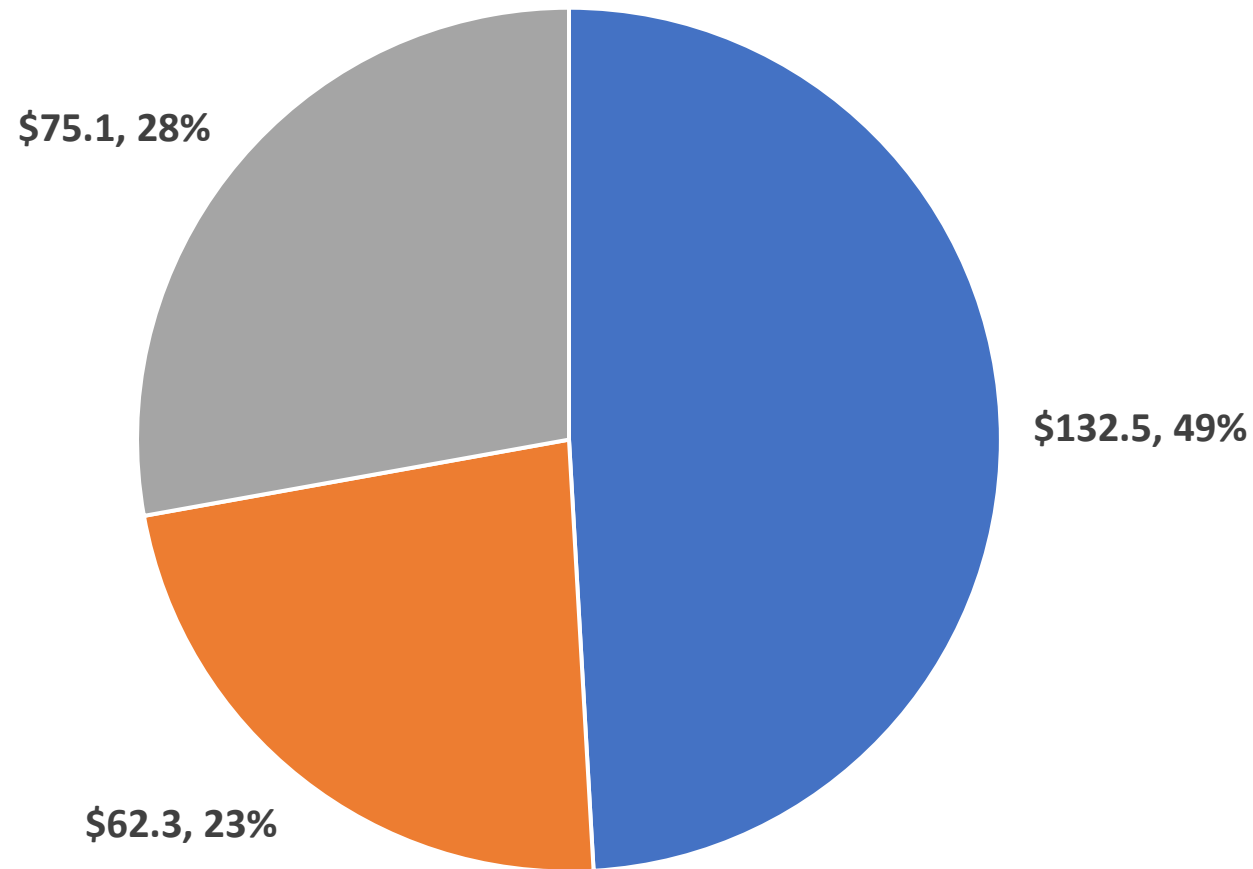


Fiscal 2025 reflects a 41% increase in total loan production over fiscal 2024

Personal & mortgage related loans to noncommercial customers comprise 51% of total production

CAGR--excluding PPP: 14.9%, over 8 years

2025 Originated Loan Commitments



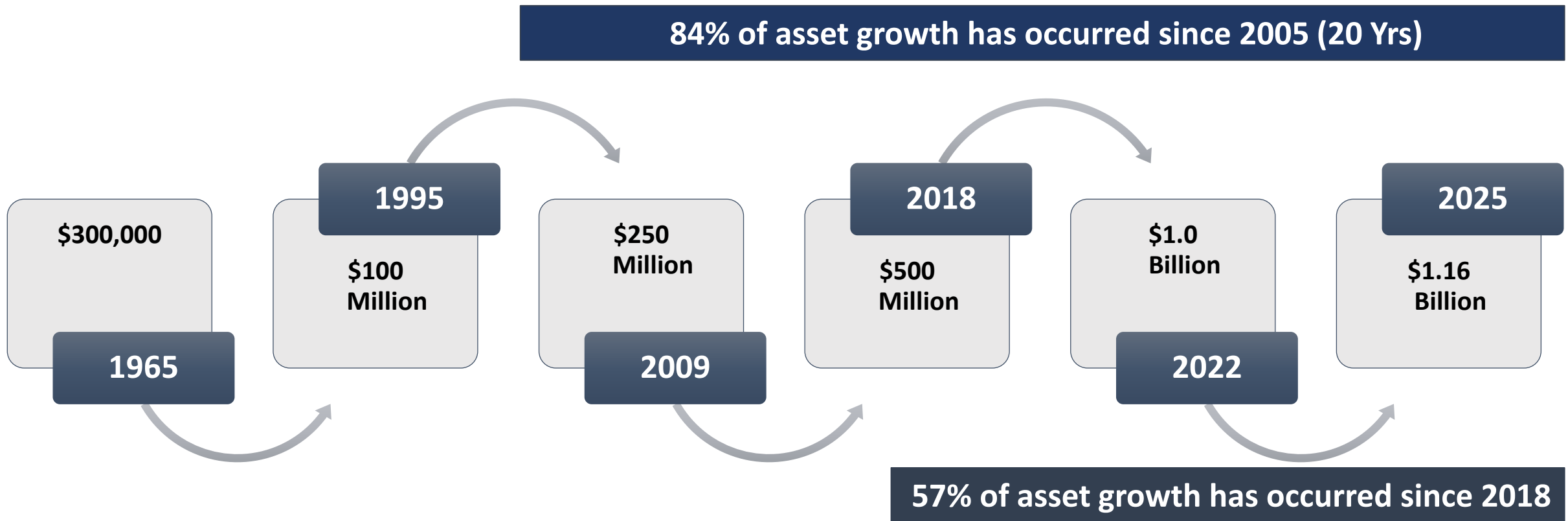
■ Commercial ■ Residential ■ Installment

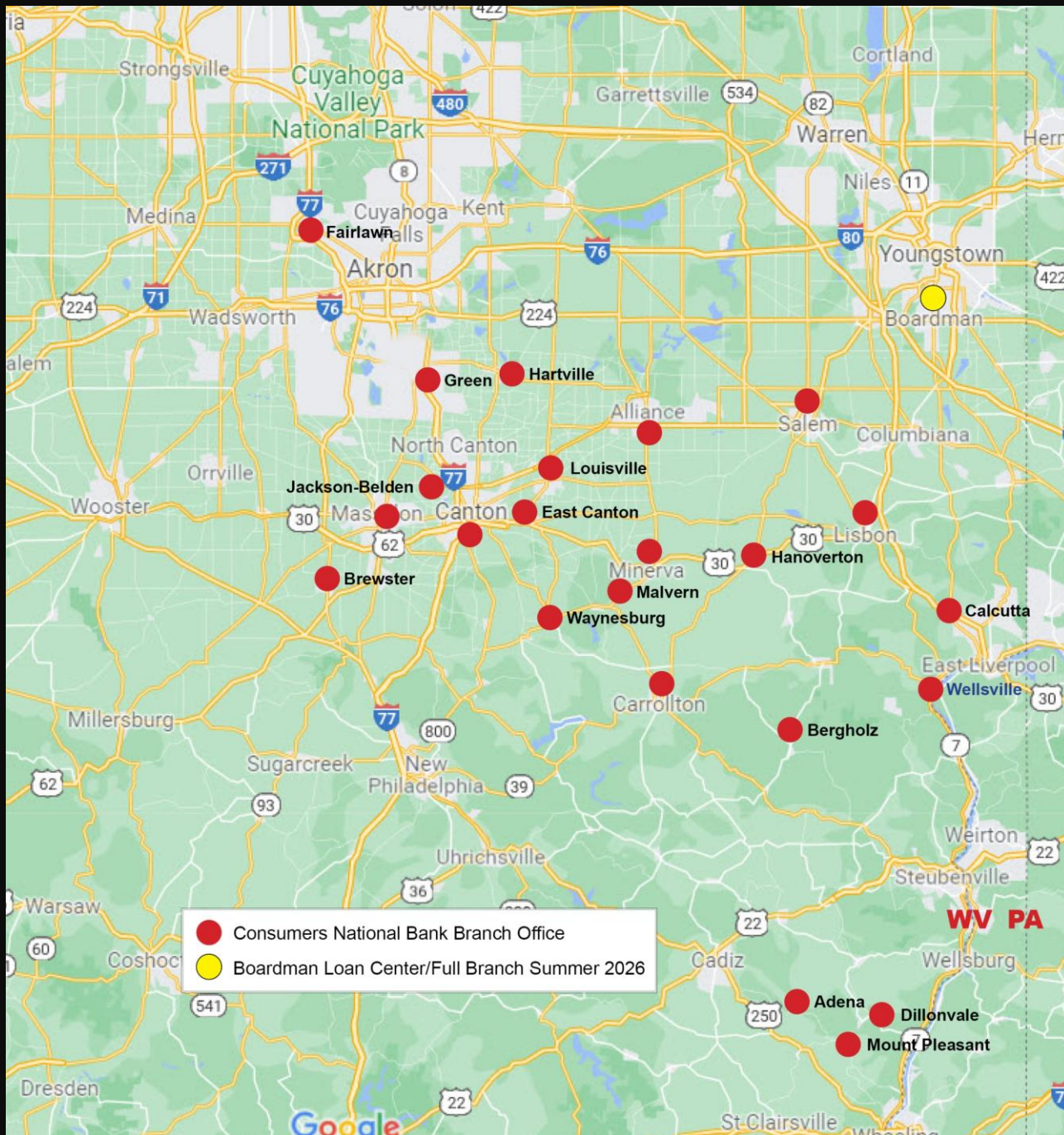
Personal & mortgage related loans to noncommercial customers comprise 51% of total 2025 production

64.1% increase in portfolio mortgage and Home Equity commitments in 2025

114% increase in installment commitments in 2025

Sixty-Year Growth History





Twenty-four
locations in
6 east
central
Ohio
counties

Massillon, Ohio

Established:
February 2025



Deposit Market	\$1.6 Billion
Population	32,292
Households (3 Mile	13,567
MSA	Canton-Massillon
Businesses (7 miles)	5,300
Employment (7 miles)	101,000
Major Employers	Kraft-Heinz, Massillon Cable TV, Republic Steel, Shearer's Foods, Sugardale
Additional Communities Served	Perry Twp., Canton, Jackson Twp., Lawrence Twp., Navarre

Canton, Ohio

Established: September 2025



Deposit Market	\$1.6 Billion
MSA	Canton-Massillon
Population (primary & neighboring census tracts)	18,701
Households (5 miles)	50,409
Businesses (5 miles)	4,531
Major Employers	Stark County Govt., City of Canton Govt., Schauer Group, Canton Regional Chamber of Commerce, Plakas-Mannos Law Firm, Hillshire-Clark

Boardman, Ohio

Coming:
Summer / Fall 2026



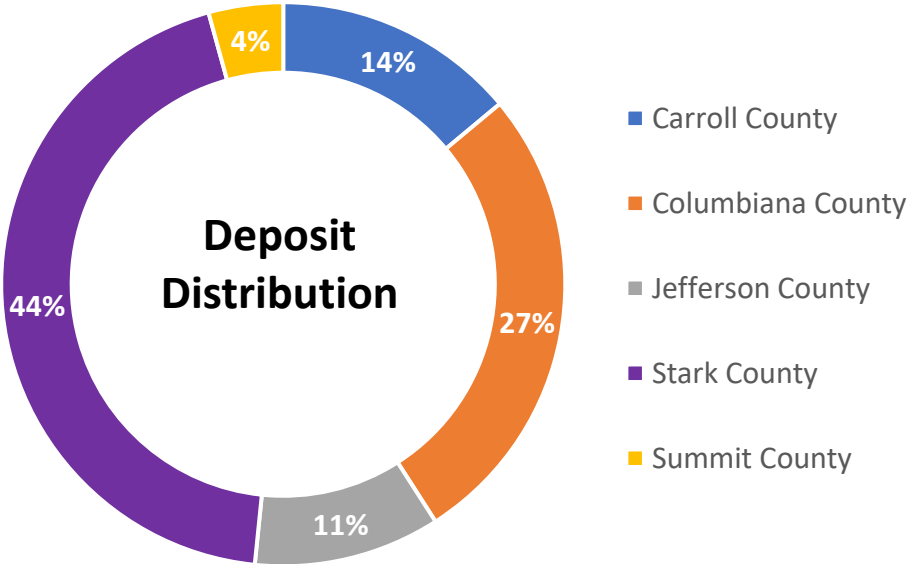
Deposit Market	\$1.5 Billion
MSA	Youngstown-Warren
Population	40,213
Households (5 miles)	34,842
Businesses (5 miles)	4805
Major Employers	South Park Mall, DeBartolo Corporation, Saint Elizabeths Hospital, Retail Center of Mahoning County

	Deposit Market (\$000)	Consumers Deposits (\$000)	Market Share	Rank
Carroll 2 Locations	\$517,584	\$144,656	27.95%	2/5
Columbiana 5 Locations	\$2,232,770	\$279,712	12.53%	4/10
Jefferson 4 Locations	\$1,257,370	\$110,937	8.82%	7/9
Stark 9 Locations	\$9,852,520	\$457,468	4.64%	6/17
Summit 2 Locations	\$16,996,569	\$44,333	.26%	20/24
Total Counties	\$29,856,813	\$1,037,106	3.47%	7/25
Total Consumers Branch Zip Codes (opened one Yr.)	\$9,141,260	\$1,027,083	11.24%	3/21

\$29.8 Billion Deposit Market

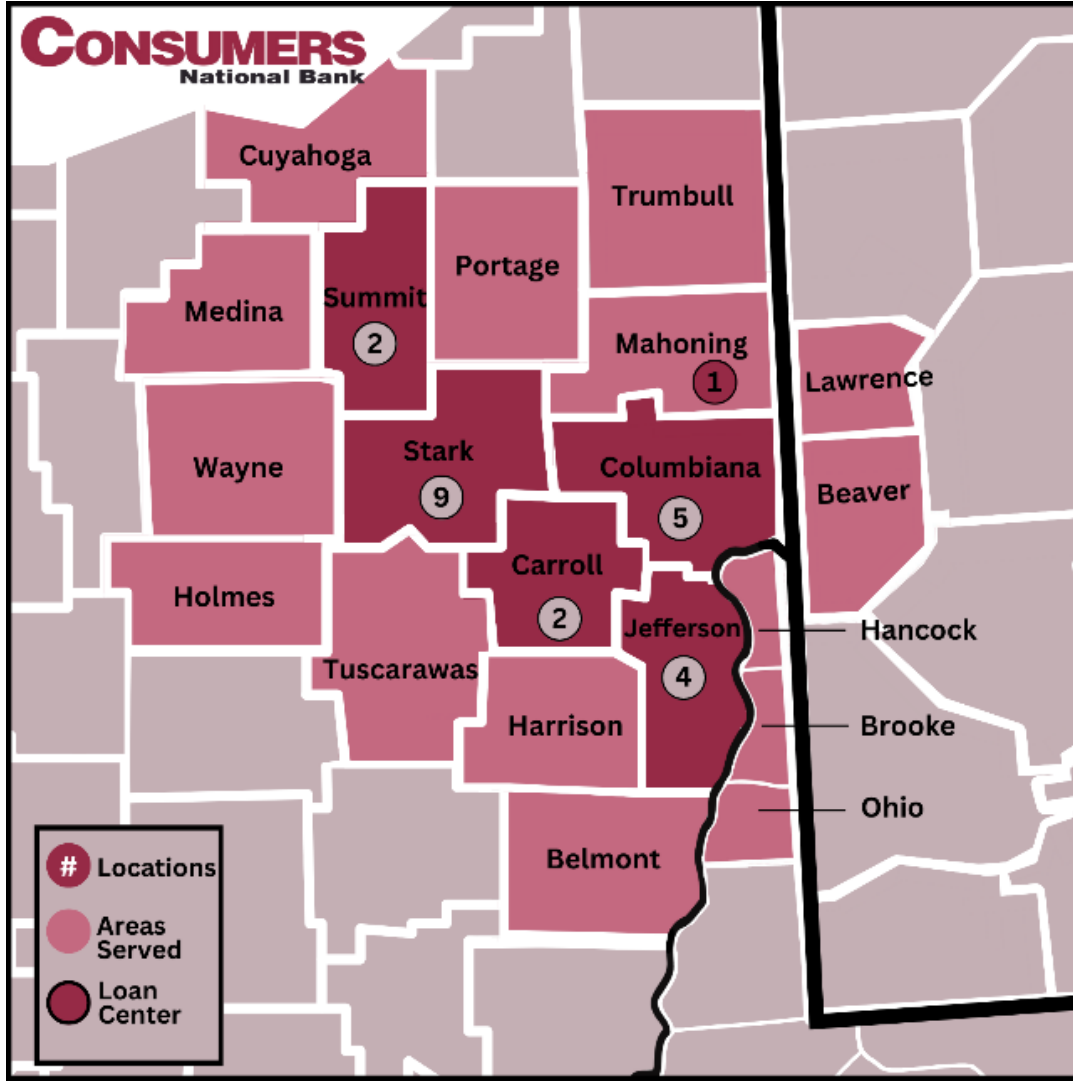
Consumers ranks seventh of twenty-five banks operating in the five-county region

Consumers is the largest of two independent banks headquartered in the five-county region



MSA Market Share

MSA	Market	Market Offices	Consumers	Consumers Offices	Market Share
Akron, OH	\$18.9 Billion	159	\$44.3 Million	2	.23%
Canton-Massillon	\$10.4 Billion	96	\$602.1 Million	11	5.81%
Weirton - Steubenville	\$2.4 Billion	31	\$110.9 Million	4	4.59%
Total MSAs	\$31.7 Billion	286	\$757.4 Million	17	2.39%
Non-MSAs (Columbiana County)	\$2.2 Billion	30	\$279.7 Million	5	12.53%
Total	\$33.9 Billion	316	\$1.04 Billion	22	3.10%



Consumers actively solicits business in twenty counties in Ohio, PA, and WV.

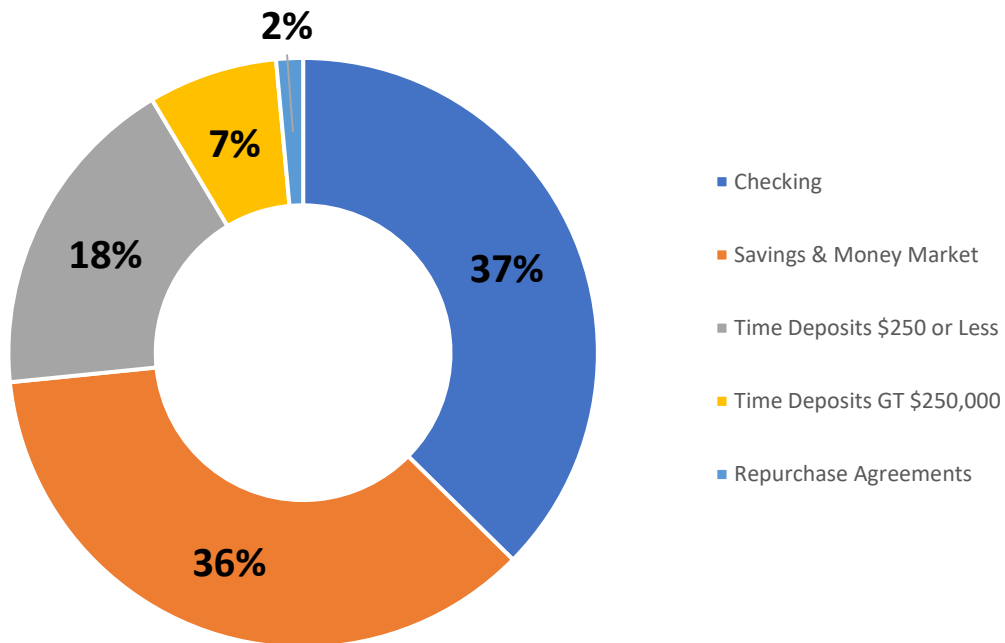
Territory includes the following MSAs: Canton-Massillon / Akron / Cleveland-Elyria / Youngstown-Warren-Boardman / Weirton-Steubenville / Wheeling / Pittsburgh

Consumers ranks 19th of 62 institutions operating in the twenty-county market area

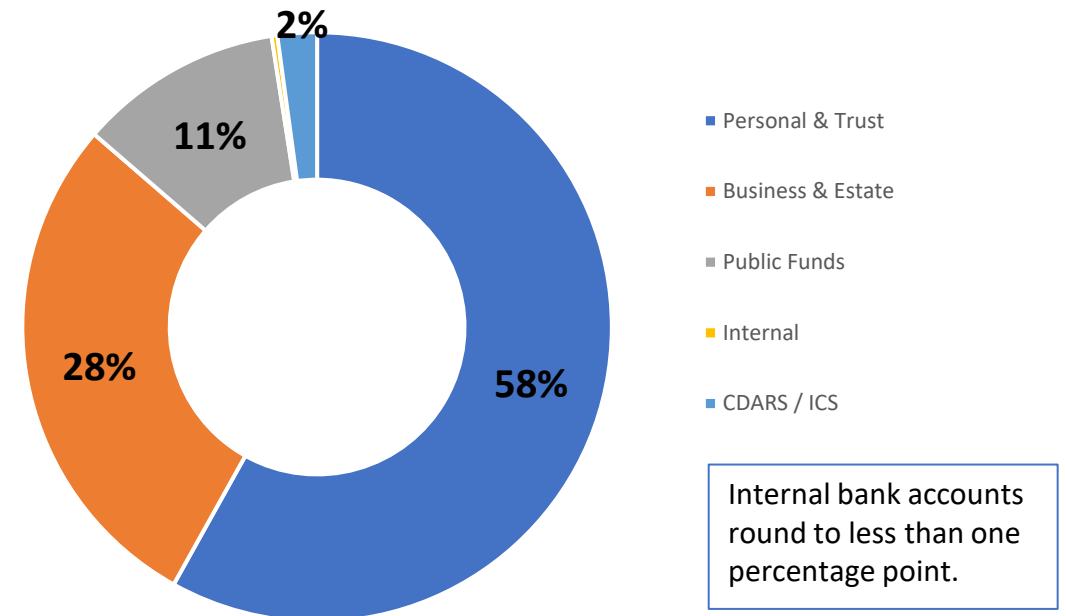
169.1 Billion Deposit Market / 1.5 million households / 96,000 employers

Deposit Composition (06-30-2025)

Deposit & Repurchase Account Type



Deposit & Repurchase Account Ownership Type





Executive Leadership Experienced & Stable Management Team					
		CBKM Tenure	Banking	Certification	CBKM Stock Ownership as of Sept 30, 2025*
Ralph Lober II	President & CEO	18	35	MBA, CPA, GSB-Madison, CEPA	2.38%
Scott Dodds	EVP, Senior Loan Officer	12	38	GSB-Stonier; BAI School of Executive Bank Management	.52%
Suzanne Mikes	EVP, Chief Credit Officer	8	22	MBA, GSB-Madison, RMA Certified Risk , CEPA	.29%
Renee Wood	EVP, Chief Financial Officer	20	30	GSB-Madison	.78%
David Benavides	SVP, Senior Loan Officer		25	GSB-Madison	0.0%
Kimberly Chuckalovchak	SVP, Chief Information Officer	20	20	CBSTP, CBSE	.13%
Hillary Hudak	SVP, Chief People Officer	11	10	SPHR, SHRM-SCP	.15%
Derek Williams	SVP, Retail Operations	14	45	BAI School of Retail Banking	.42%

*In total, directors and executive management insiders hold approximately 12.5 % of outstanding shares

OPPORTUNITIES

Market Disruptions

**Jefferson County,
Northern WV, & I-
70 Corridor**

**Local
Participations &
Community Bank
Partnerships**

**Western Stark &
Summit Counties**

**Consumer &
Mortgage Lending**

**Mahoning &
Trumbull County**

**Industry
Consolidation**

**Generational
Business Transfer**

STRENGTHS

**Liquidity &
Core Deposits**

**Business
Development**

**Market
Reputation**

**Market Size &
Diversity**

Technology

Asset Quality

Liquidity

**Engaged,
Tenured Staff**

PRIORITIES FOR BUILDING THE FUTURE

**Staff Development
& Succession**

**Customer
Experience:
Accessibility &
Technology**

**Expand Business
Development**

Expand Capacity

**Market Presence &
Share**

**Complimentary
Partnerships**

**Technology & Data
Security**

**Community
Engagement**

Culture



CBKM Stock Ownership as of Sept 30, 2025*				
Frank Paden, Chairman	Retired, President & CEO Farmers National Bank	2013	Canfield, OH	.38%
Richard Kiko, Jr., Vice Chairman	President & Chairman, Coletta Holdings (Kiko Companies)	2015	Medina, OH	.49%
David Bickerton	Owner, President, MDH Investment Management, Inc	2025	East Liverpool, OH	.13%
Ann Gano, CPA	Owner, Keeping Tabs	2023	New Philadelphia, OH	.15%
Joseph Gerzina	Retired, Banking Executive	2024	Canton, OH	.16%
Bradley Goris	Managing Member Goris Properties	2011	Alliance, OH	.71%
Shawna L'Italien	Partner, Harrington, Hoppe & Mitchell, LTD	2021	Salem, OH	.21%
Ralph Lober II, CPA	President & CEO, Consumers National Bank	2008	Jackson Twp., OH	2.38%
Laurie McClellan, Chairman	Retired, Consumers National Bank	1987	Minerva, OH	4.64%
John (J.W.) Parkinson	Principal, Appalachian Capital Management, LTD	2020	Wintersville, OH	.85%
Michael Wheeler	President, Patriot Software	2021	Jackson Twp., OH	.12%

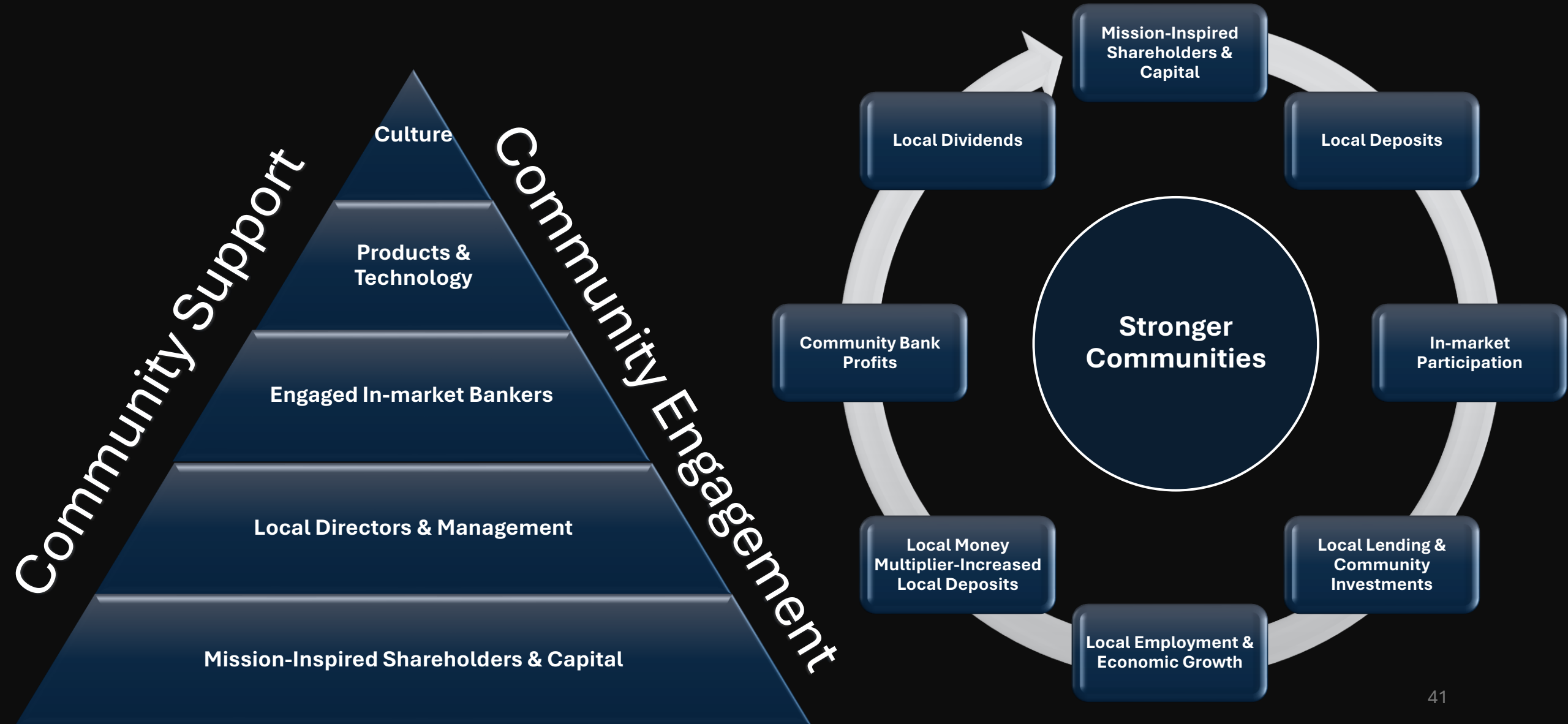
*In total, directors and executive management insiders hold approximately 12.5 % of outstanding shares



Welcome,
David
Bickerton



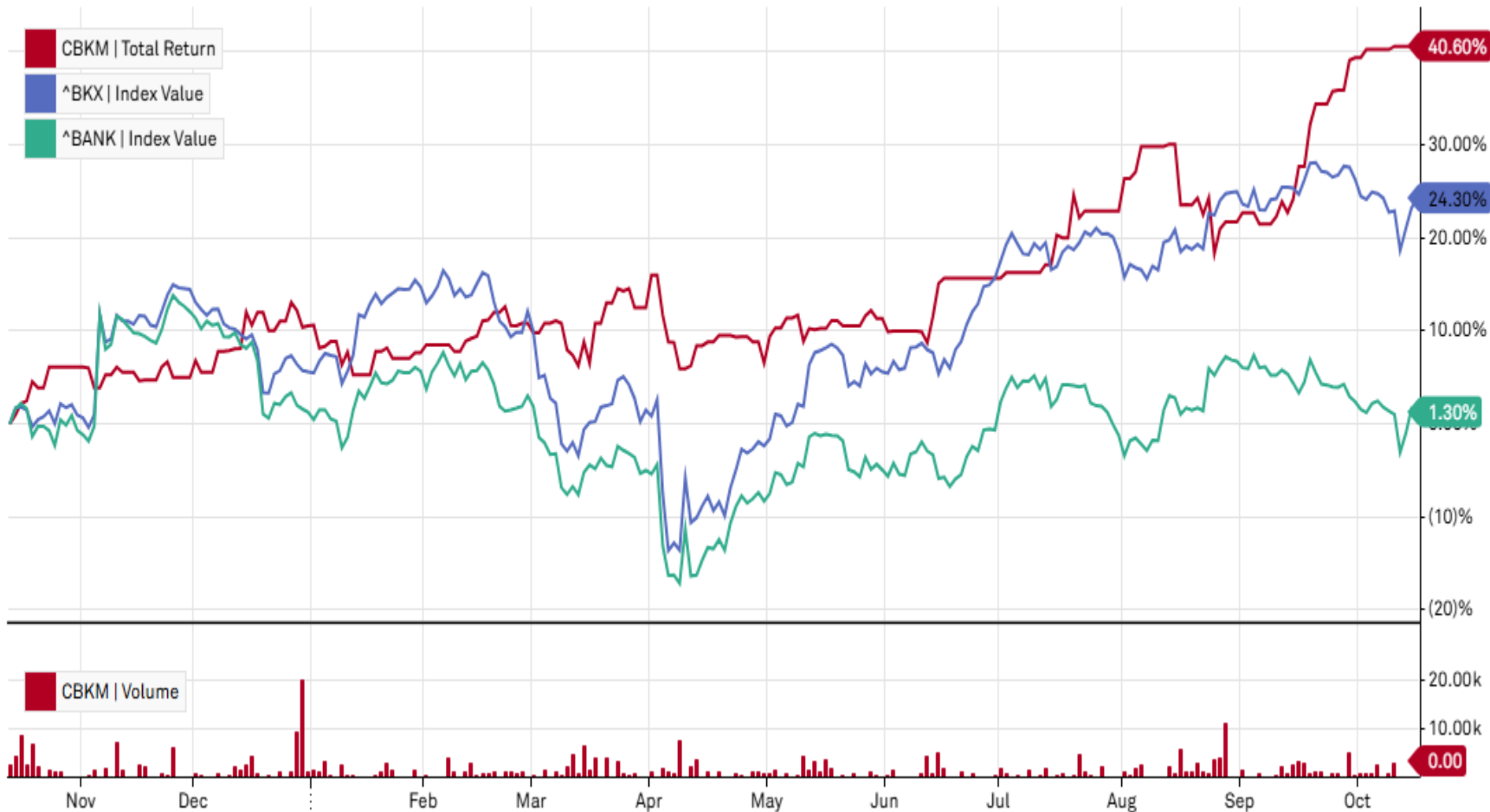
Community Banking Model: The Differentiator



OTCQX: CBKM

12 Month Total Return

BKX – KBW Bank Index BANK - NASDAQ Bank Price Return



12 Month Return

CBKM Total Return	40.6%
CBKM Change in stock price	35.1%

Market Information	CBKM	Ohio banks*
Price / Tangible Book Value	102.0%	116.0%
Price / LTM EPS	8.6x	10.0x
Dividend Yield	3.49%	3.35%

*Includes publicly traded banks headquartered in Ohio with assets between \$500 million to \$5 billion. Market information is as of 9/30/2025.



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Thank You!

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