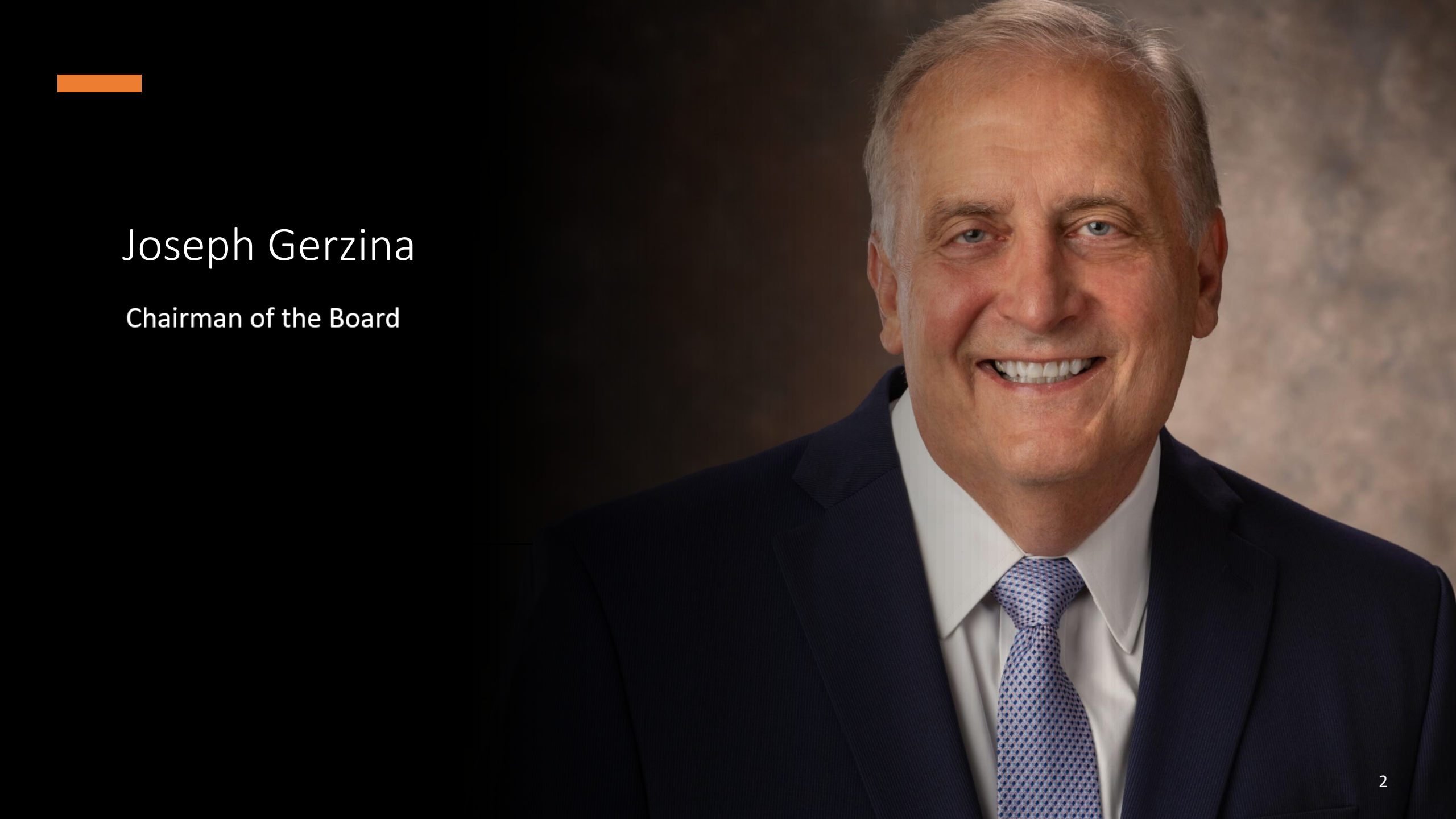


CONSUMERS
Bancorp Inc.

2026 Annual Shareholders Meeting – October 29, 2026

Joseph Gerzina

Chairman of the Board





Renee K. Wood

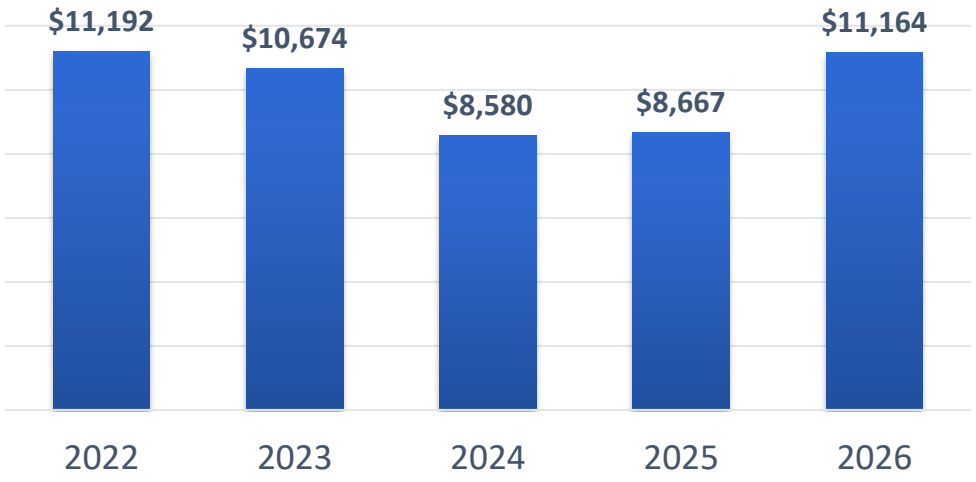
Treasurer, Corporate Secretary &
Chief Financial Officer

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

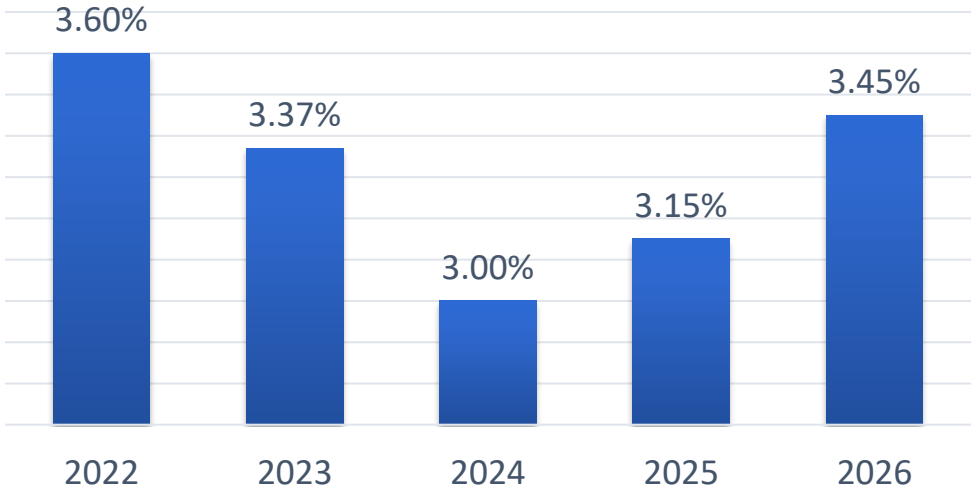
Net Income



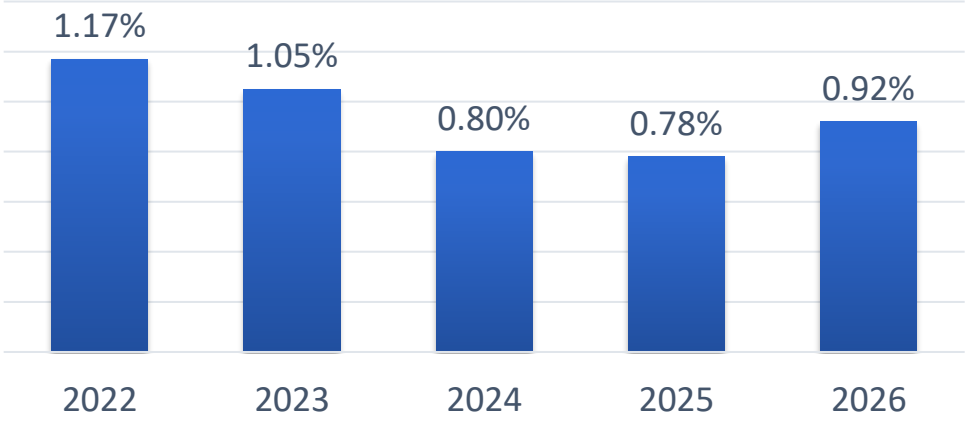
Earnings per Share



Net Interest Margin (FTE)

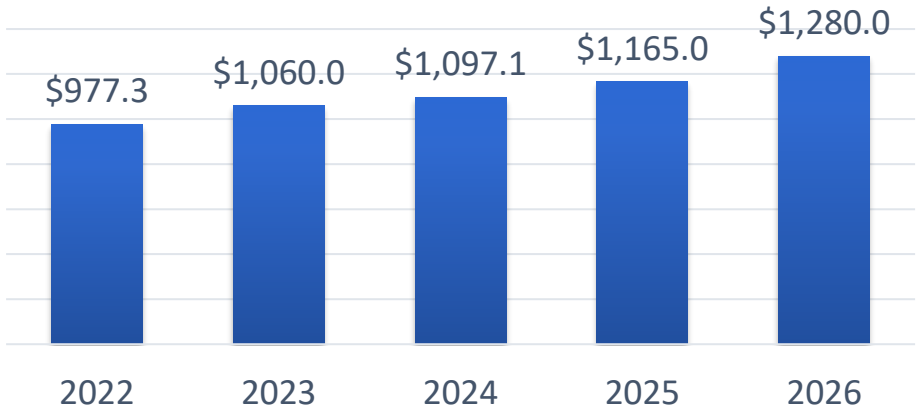


Return on Average Assets



Balance Sheet Growth

Total Assets



CAGR: 7.0%

Gross Loans



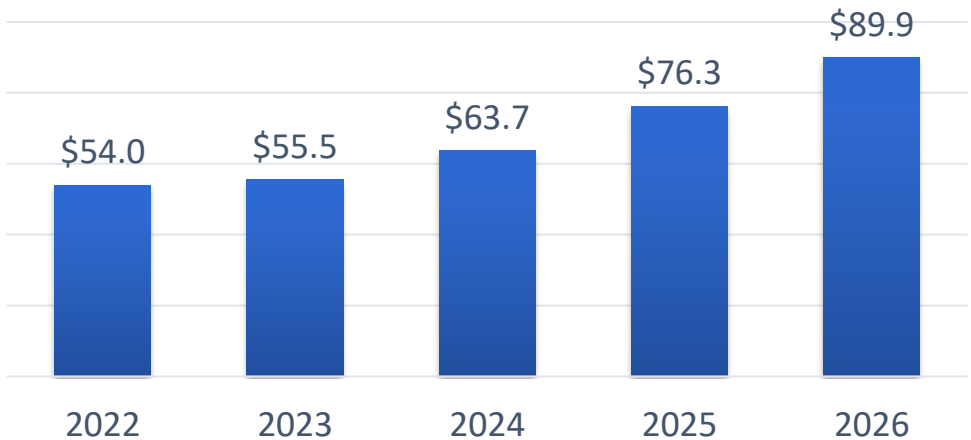
CAGR: 11.3%

Total Deposits



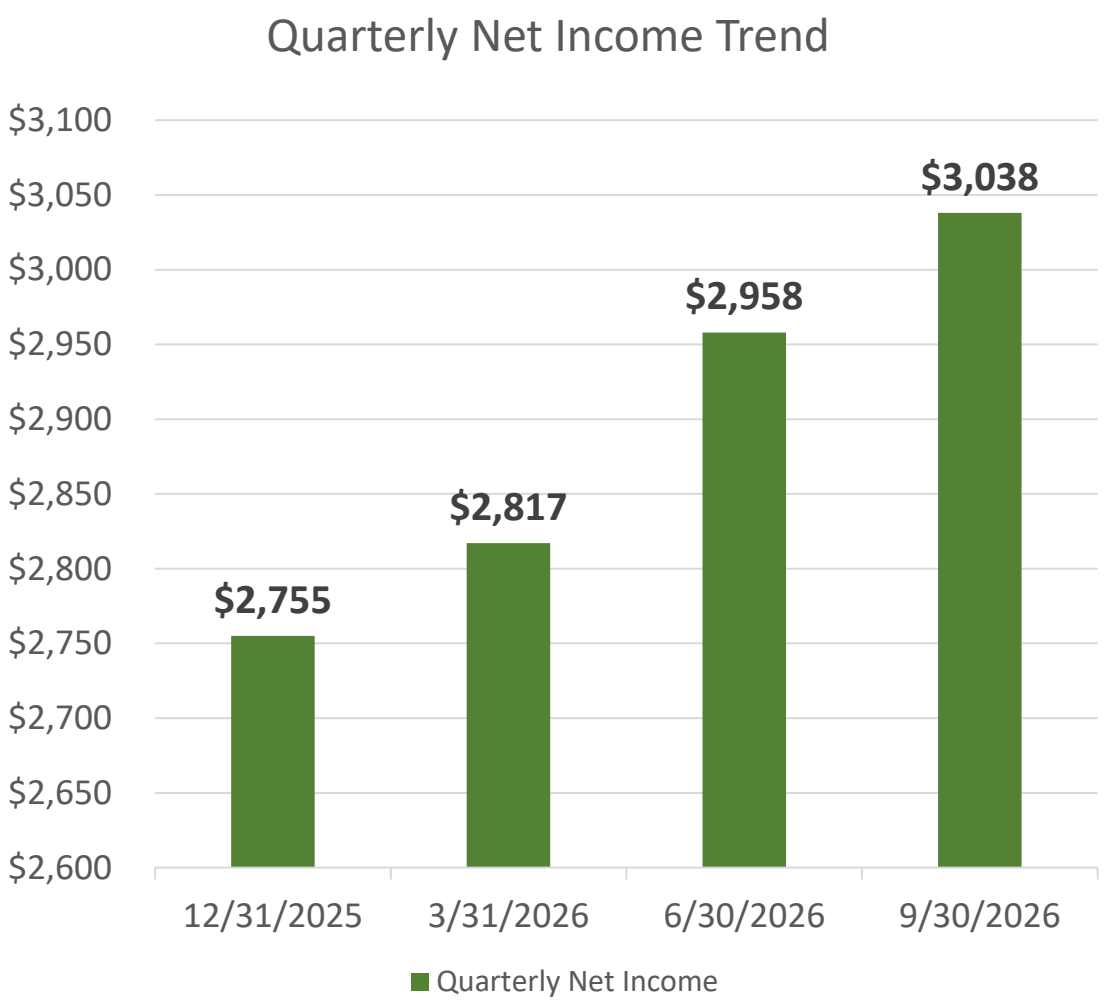
CAGR: 6.0%

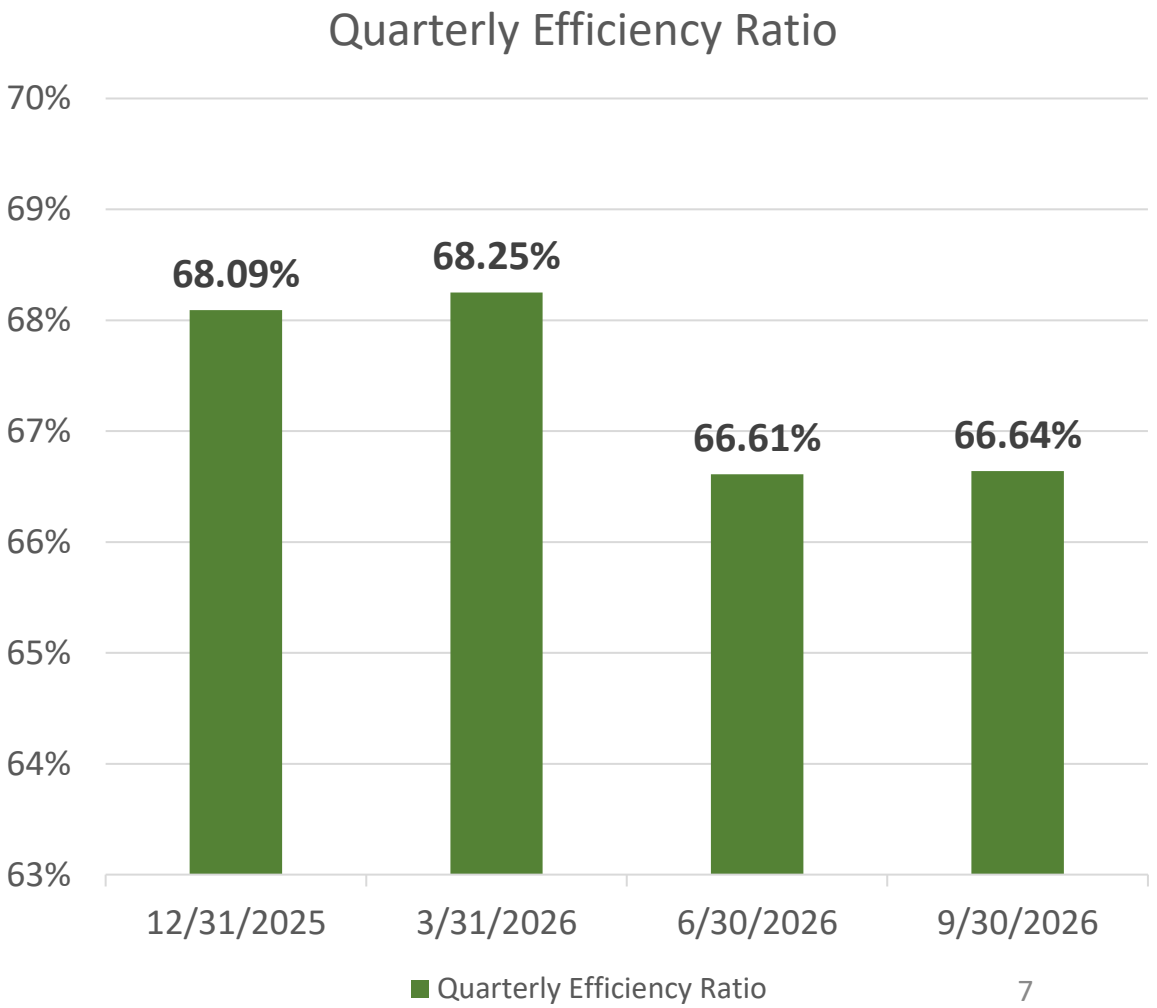
Shareholders' Equity



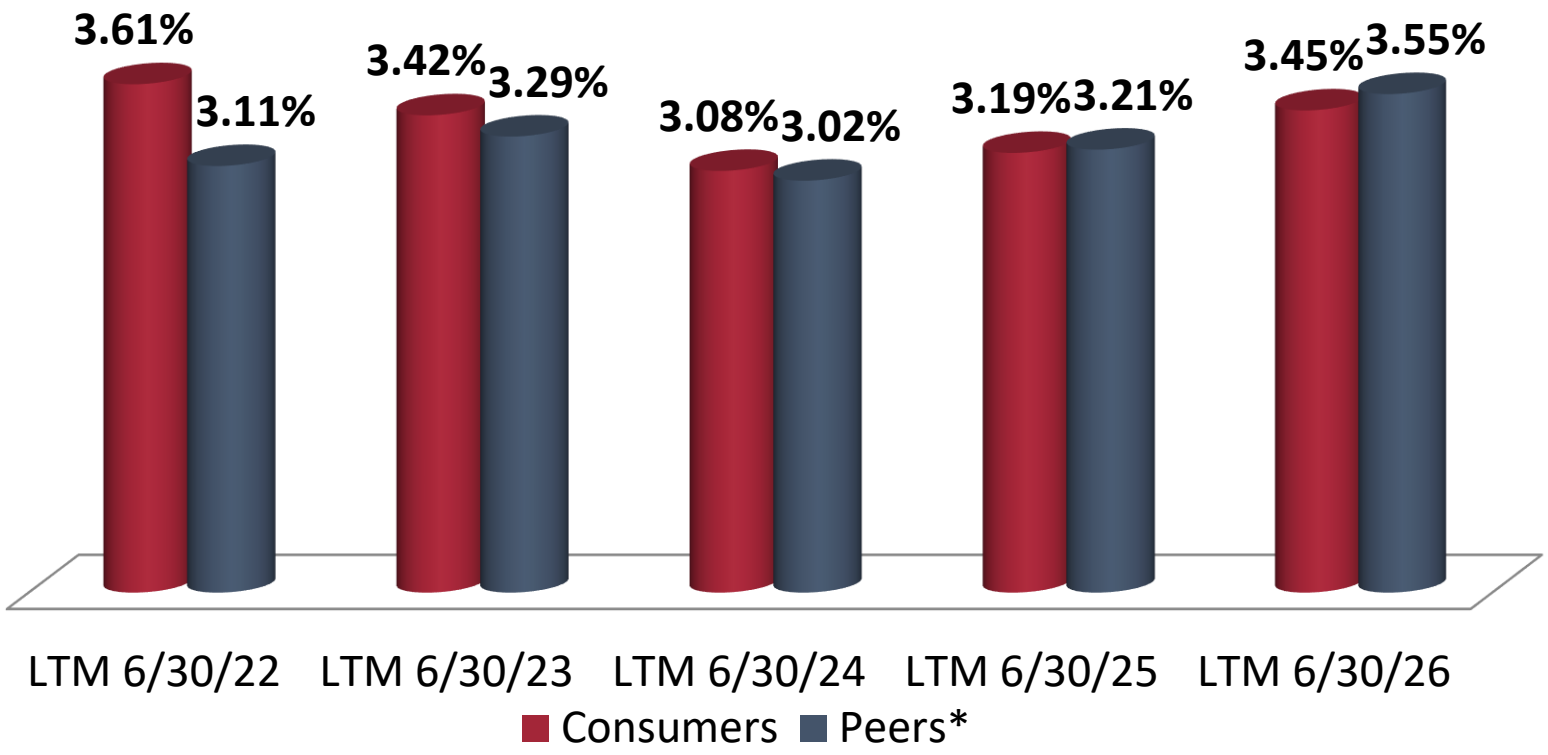
CAGR 13.6%

Quarterly Trend





Net Interest Margin

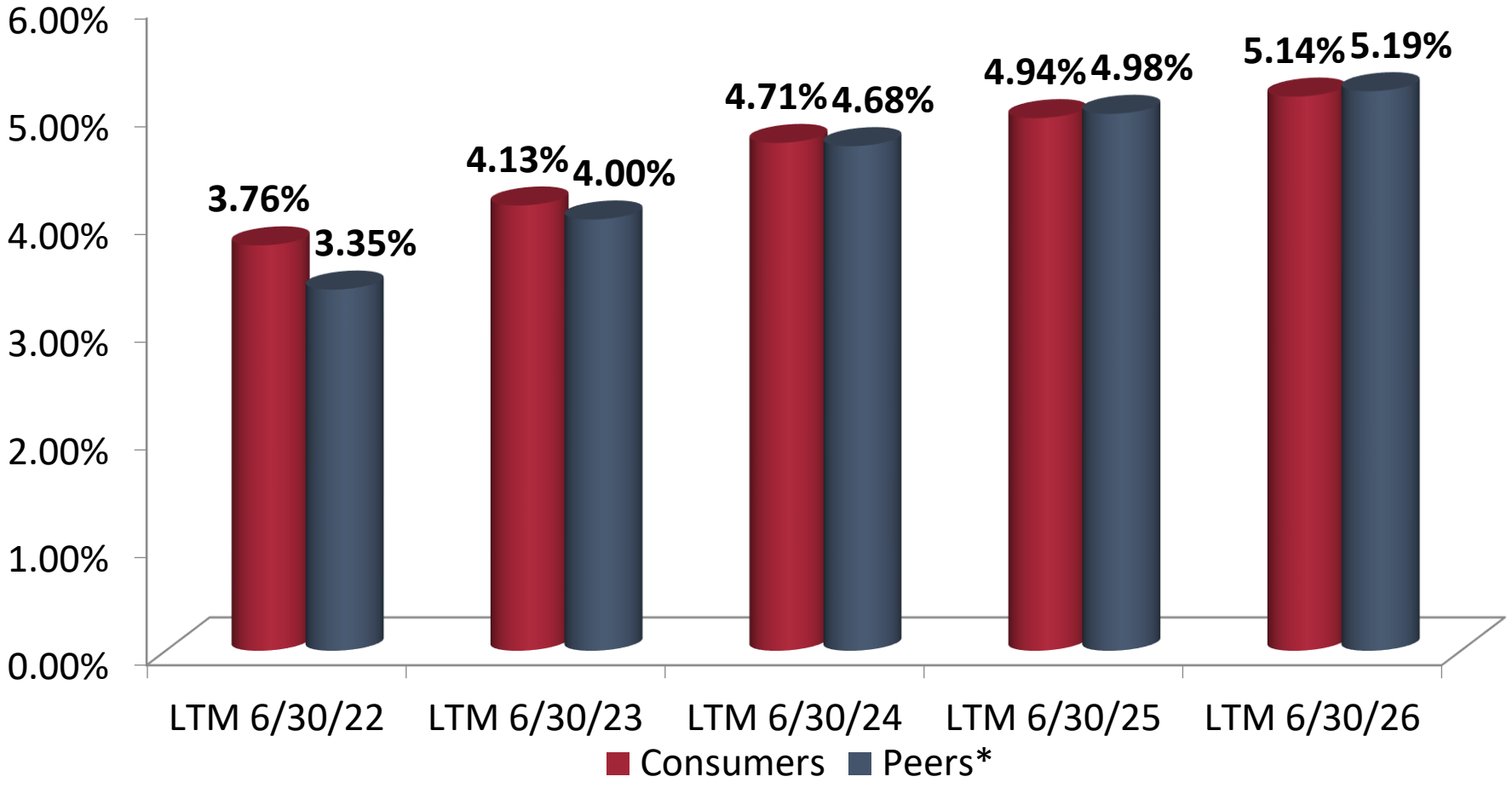


Net interest margin is comparable with the peer group.

The net interest margin has been positively impacted by growth in loans and the repricing of lower rate loans and securities to higher current market rates.

Peers: Public & private commercial banks in OH with assets between $550 million and $1.5 billion. Source: S&P Global Market Intelligence

Interest Income / Average Earning Assets

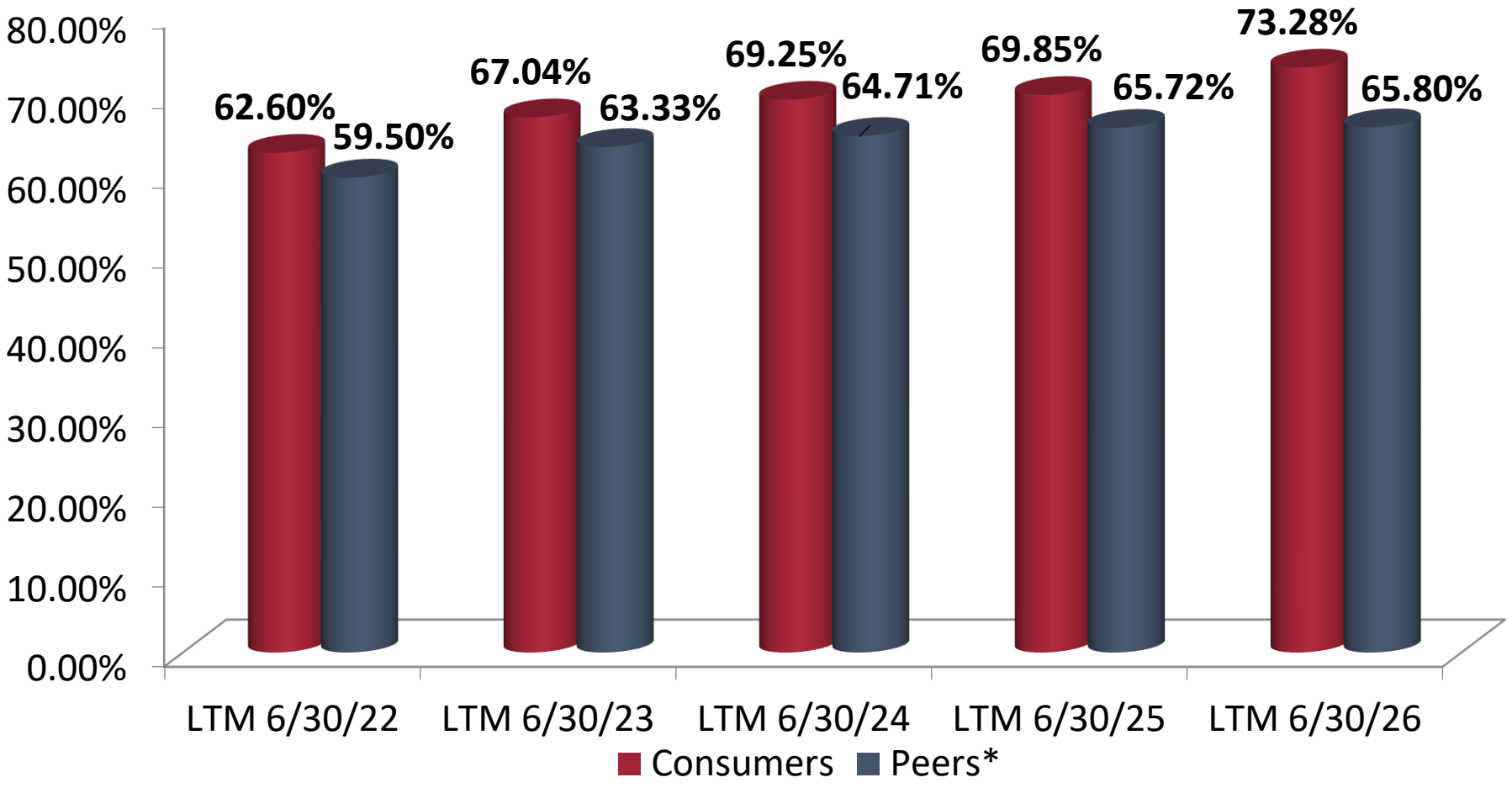


Interest Income to average earning assets was within 5 basis points of the peer group in the 2026 fiscal year.

The loan yield reflects the bank's conservative lending culture.

Peers: Public & private commercial banks in OH with assets between $550 million and $1.5 billion. Source: S&P Global Market Intelligence

Loans / Assets

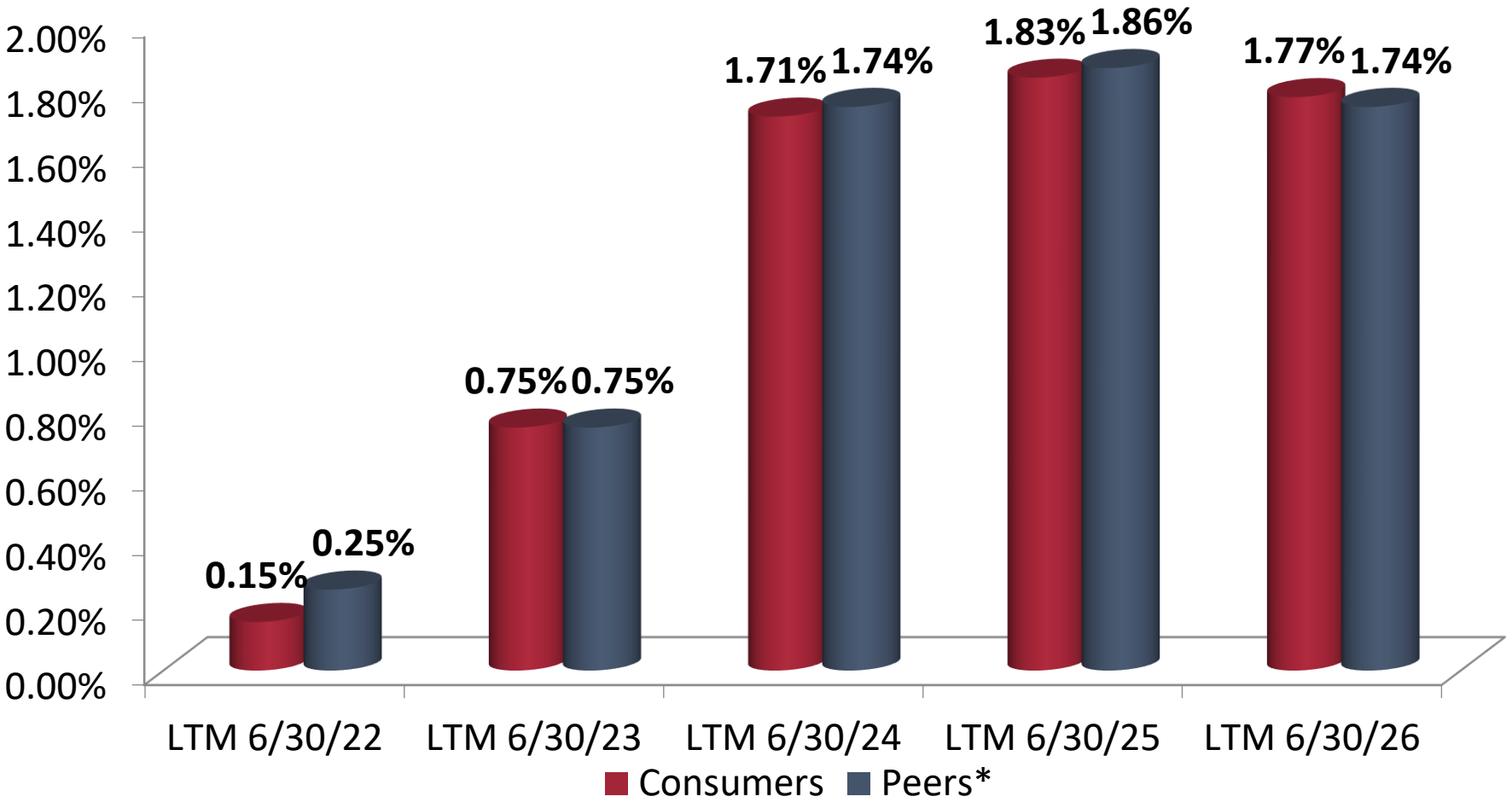


Loans as a percentage of total assets has consistently been above the peer group.

The loan growth rate of 15.3% in fiscal year 2026 was more than double the peer groups growth rate.

Peers: Public & private commercial banks in OH with assets between $550 million and $1.5 billion. Source: S&P Global Market Intelligence

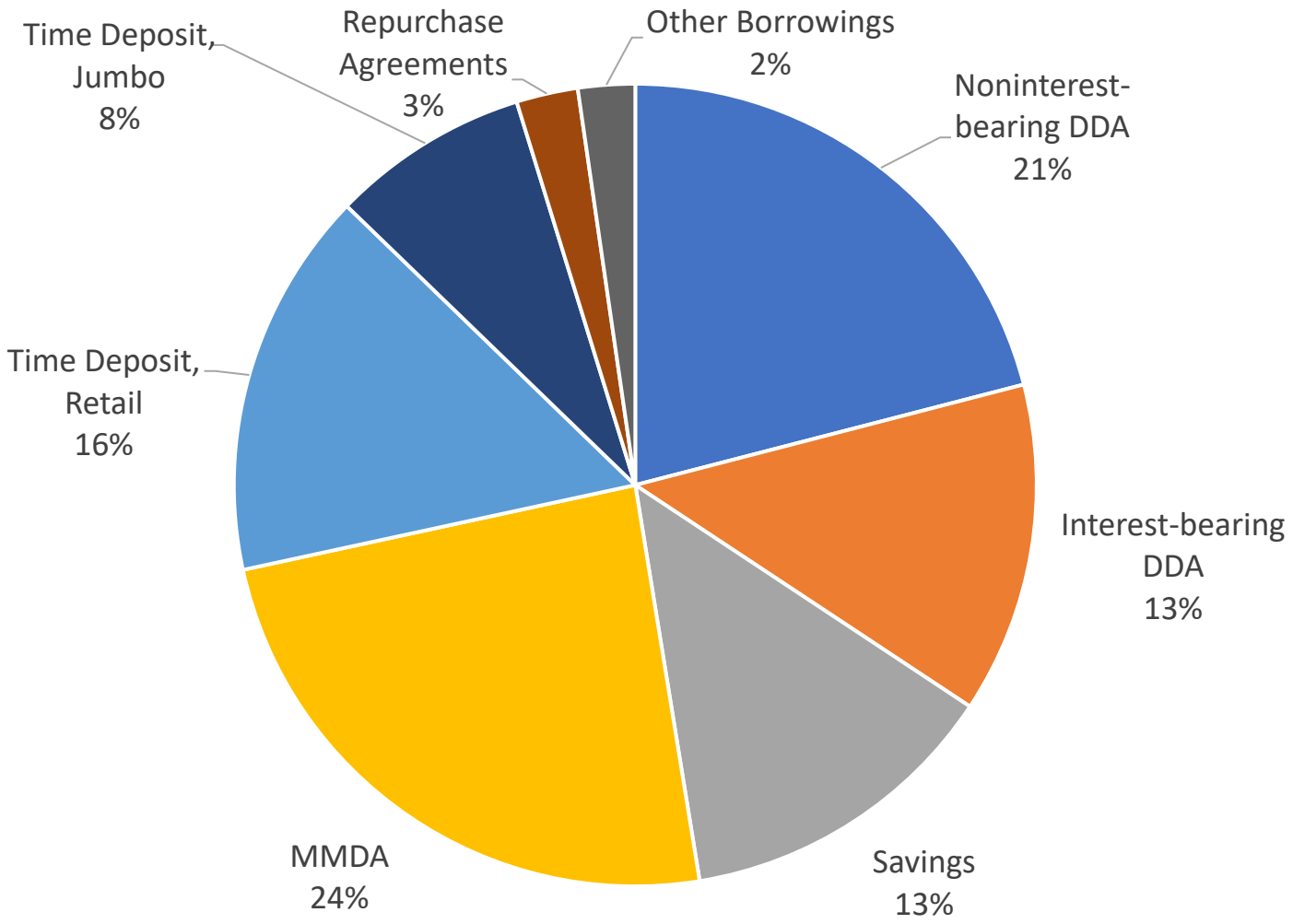
Cost of Funds



The bank's cost of funds is low and benefits from high percentage of non-interest-bearing demand deposit accounts and lower-cost transaction accounts.

Peers: Public & private commercial banks in OH with assets between $550 million and $1.5 billion. Source: S&P Global Market Intelligence

Funding Composition (06-30-2026)



Total deposits increased $84.1 million (8.1%) from June 2025 to June 2026

35,945 checking, savings, and money market accounts

Total uninsured deposits reflect approximately 33% of total deposits. The ratio is approximately 24% when excluding collateralized deposits.

Time deposits reflect 23.6% of funding; those over $250,000 reflect 8.0% of funding

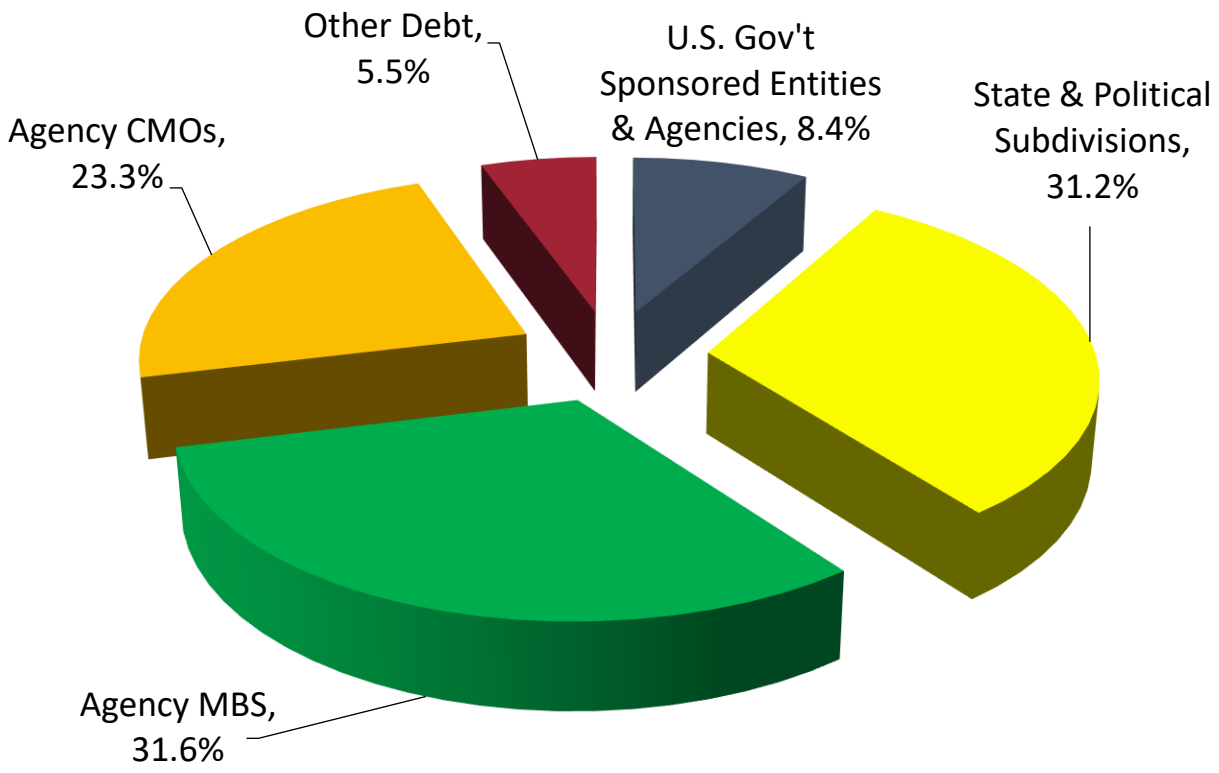
70 public entities with 193 accounts totaling $120.9 million in deposits (10.3% of funding)

All repurchase agreements are from local customers and are collateralized funding

Securities Portfolio (06-30-2026)

- As of June 30, 2026, the portfolio had an average tax equivalent yield of 3.11% and weighted average life of 5.8 years.

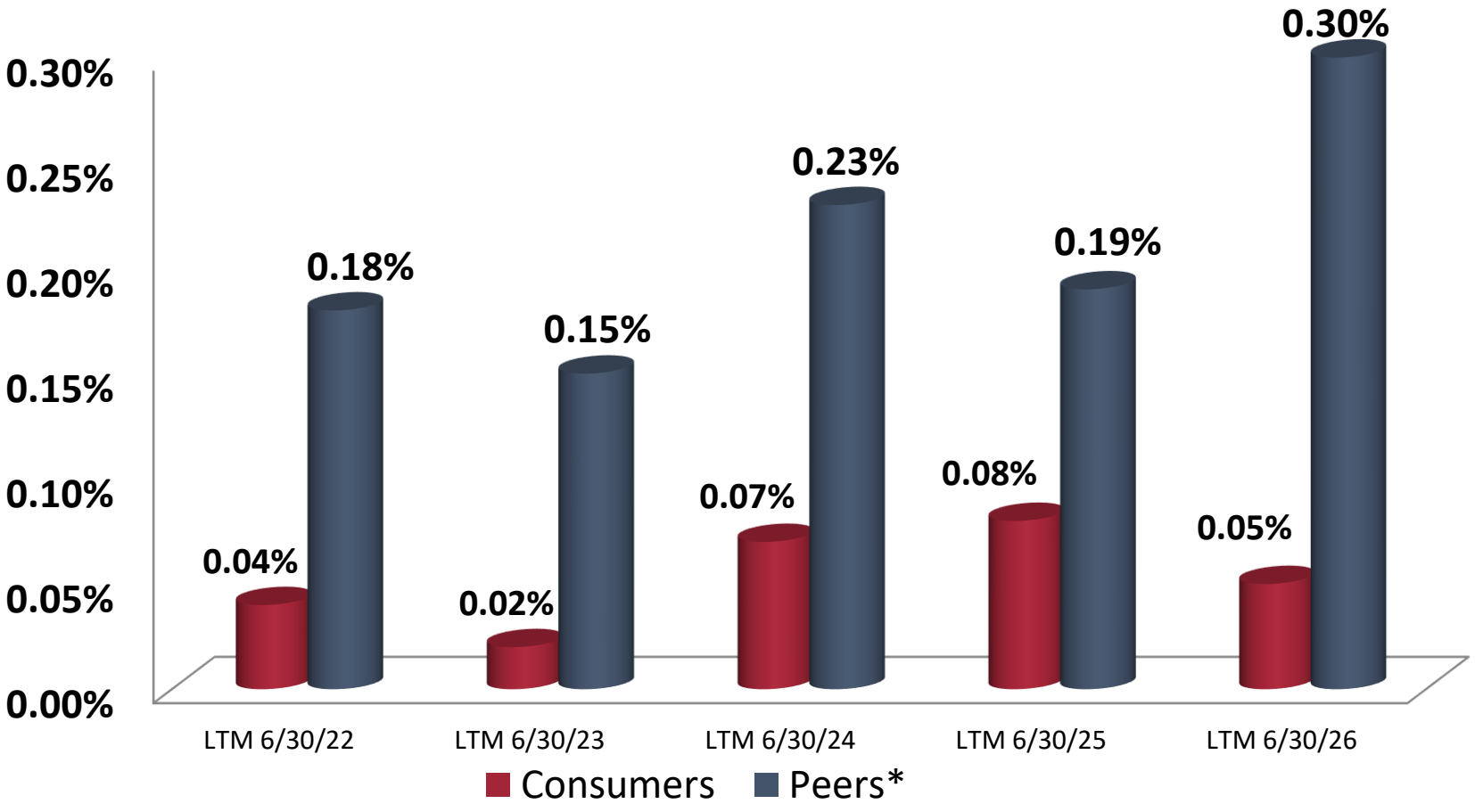
Fair Value of Securities by Type



Portfolio Mix & Unrealized Loss

In thousands	Fair Value	Book Value	Gross Unrealized Losses
U.S. Treasuries and Agencies	$21,572	$23,663	($2,091)
State and Political Subdivisions	$80,425	$85,451	($5,026)
Mortgage-backed Securities (MBS)	$81,459	$92,667	($11,208)
Collateralized Mortgage Obligations (CMO)	$59,905	$64,065	($4,160)
Corporate Debt	$14,223	$14,344	($121)
Total Portfolio	$257,584	$280,190	($22,606)

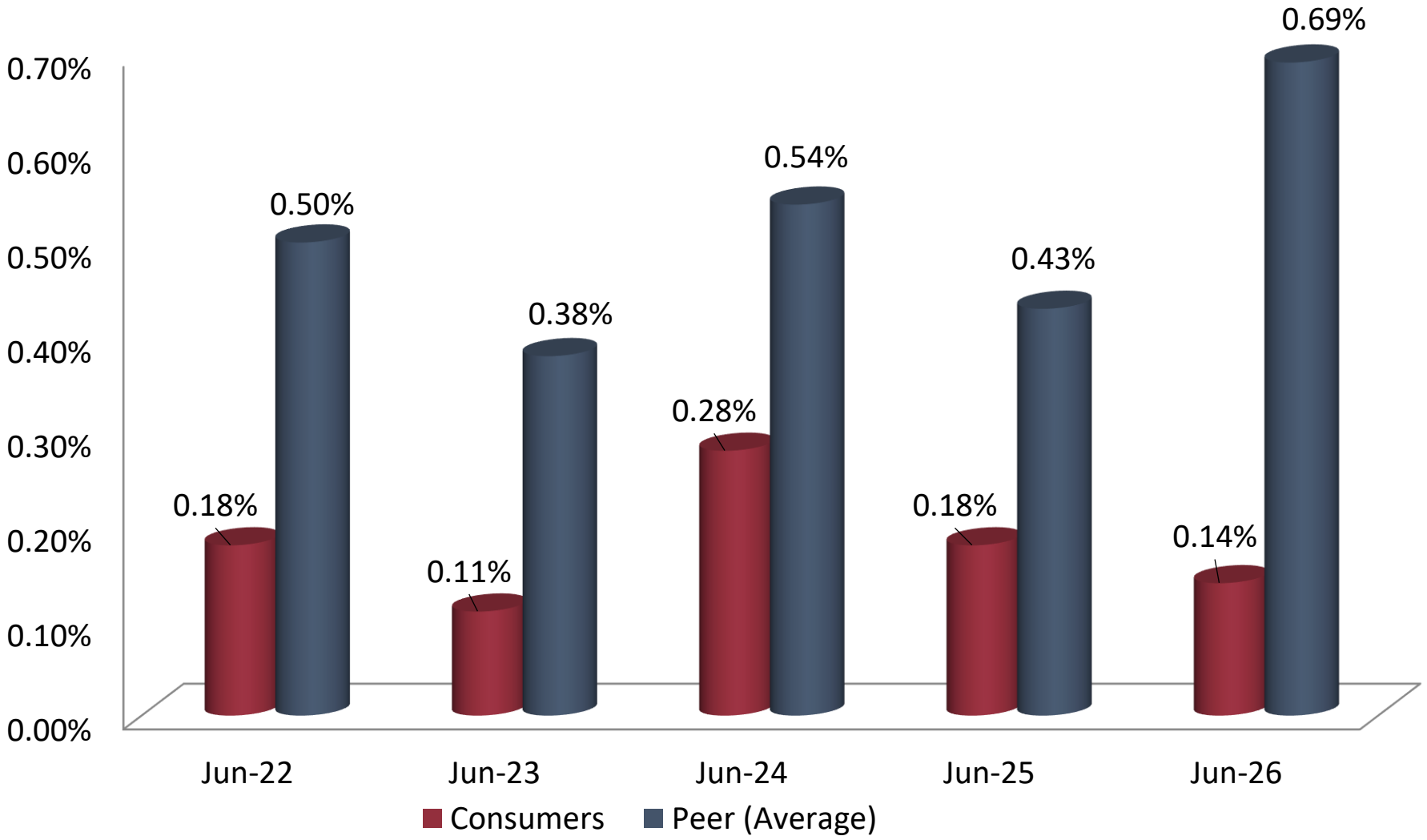
Non-Performing Assets / Total Assets



Consistently low delinquency and nonaccrual balances over a prolonged period

Peers: Public & private commercial banks in OH with assets between $550 million and $1.5 billion.
Source: S&P Global Market Intelligence

Total Past Due & Non-Accrual Loans

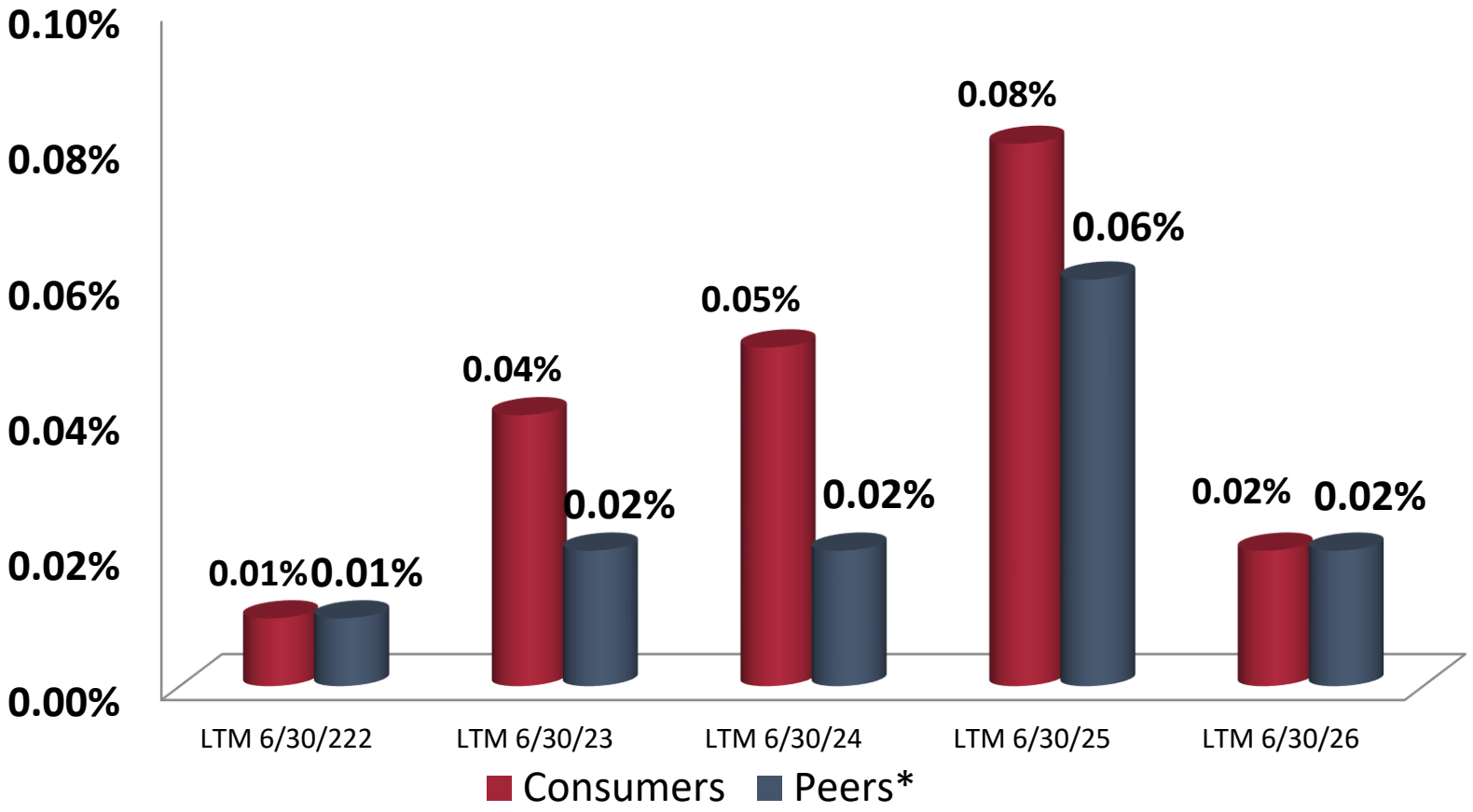


Consumers total past due (30+ days delinquent) and nonaccrual loans are 55 basis points below the peer group.

Since 2022, on average Consumers total past due & nonaccrual loans are 33 basis points below the peer group.

Peers: Public & private commercial banks in OH with assets between $550 million and $1.5 billion.
Source: S&P Global Market Intelligence

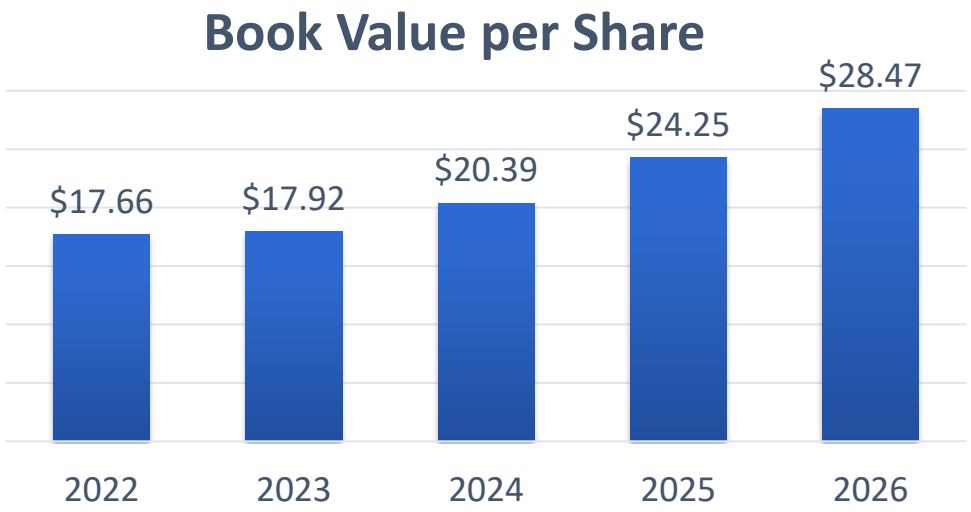
Net Charge-offs / Total Avg Loans

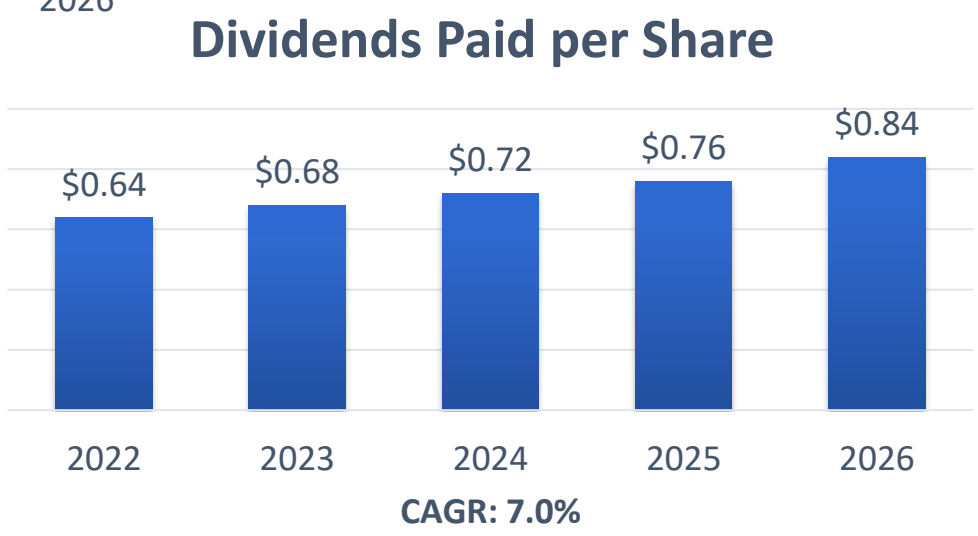


Low net charge-offs for the banking industry as a whole.

Peers: Public & private commercial banks in OH with assets between $550 million and $1.5 billion.
Source: S&P Global Market Intelligence

Book Value & Dividend Per Share Growth





Book value increased to $28.47 / share as of 6/30/2026

Paid Sept 2026 dividend of $0.22 per share, a 4.8% increase from the previous quarter.

Dividends paid per share have increased at a compounded annual growth rate of 7.0% since 2022.

Based on $32.00 share price, current dividend ($0.22/quarter) yield is 2.75%

OTCQX: CBKM

12 Month Total Return

BKX – KBW Bank Index BANK - NASDAQ Bank Price Return



12 Month Return (9/30)	
CBKM Total Return	40.2%
CBKM Change in stock price	35.9%

Market Information	CBKM	Ohio banks*
Price / Tangible Book Value	126.6%	120.6%
Price / Tangible Book Value excluding AOCI	93.8%	102.4%
Price / LTM EPS	8.7x	10.7x
Dividend Yield	2.76%	2.69%

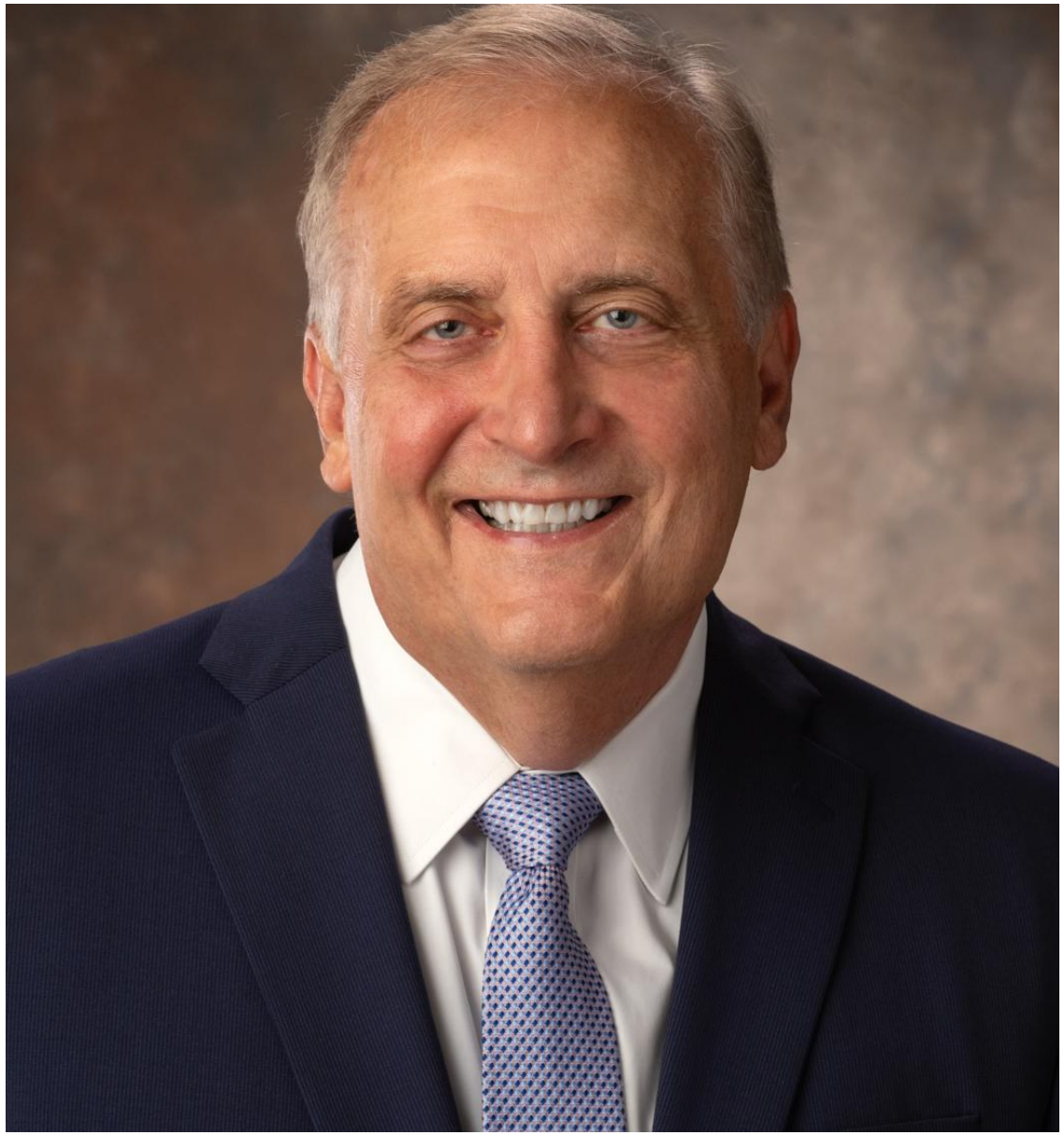
*Includes public banks headquartered in Ohio with assets less than $25 billion. Market information is as of 10/23/2026.

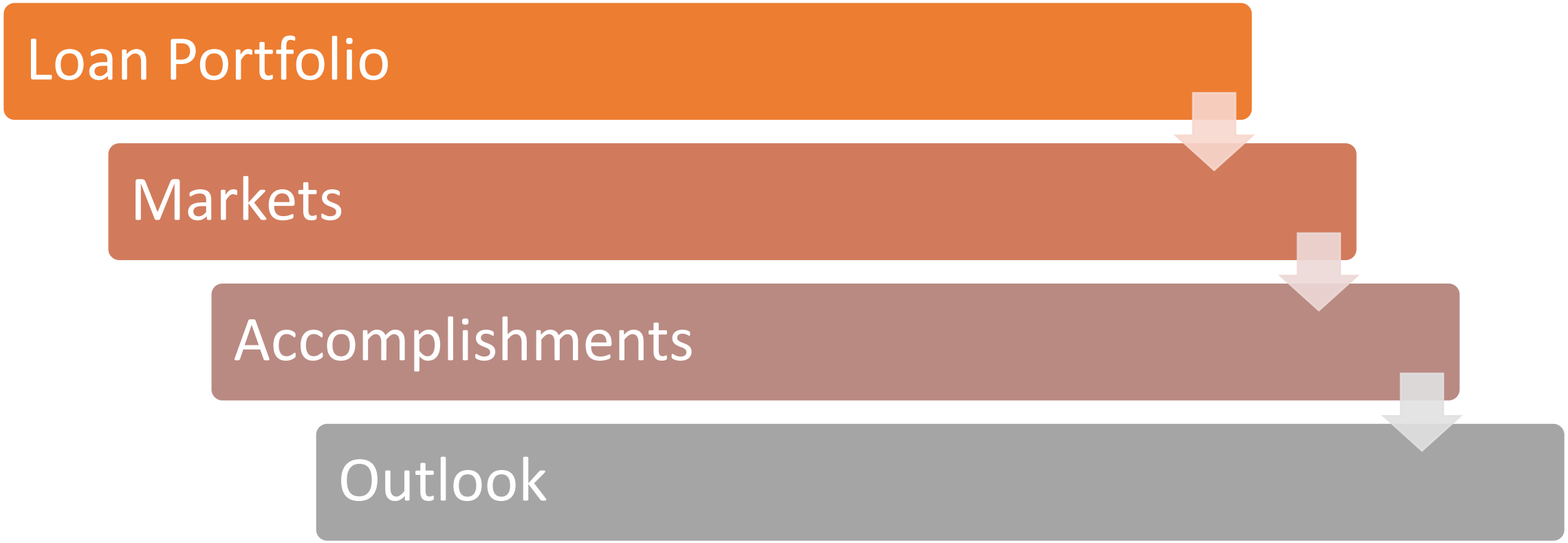


Ralph J. Lober II

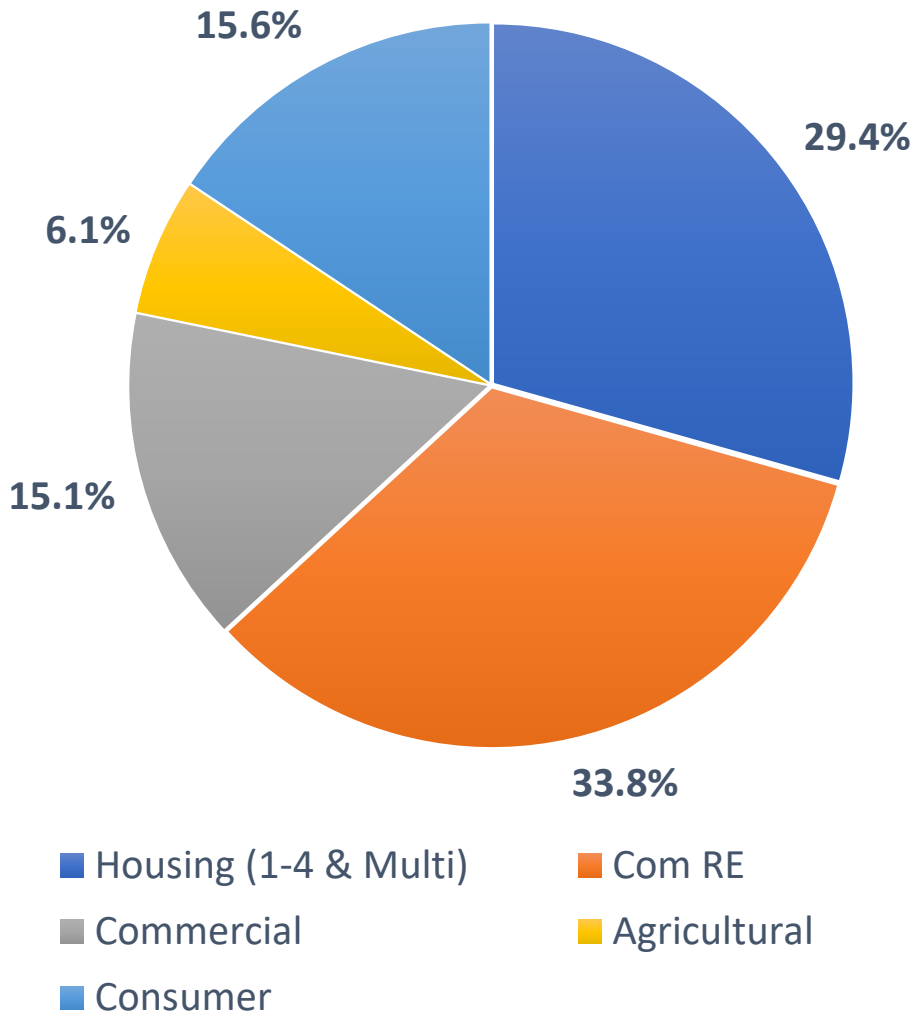
President & Chief Executive Officer





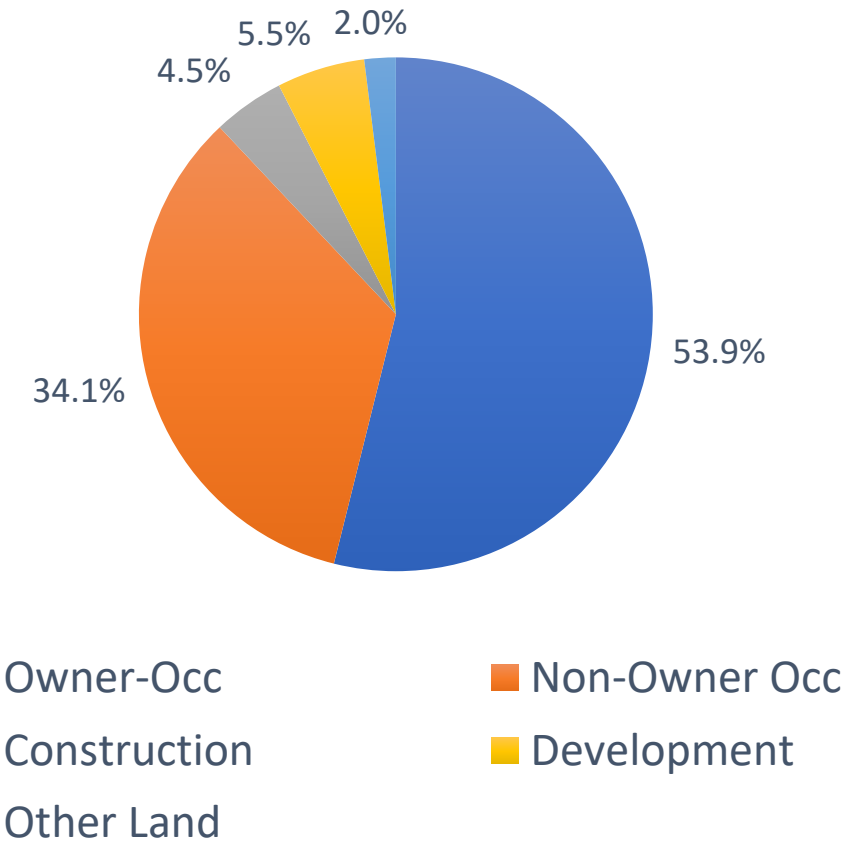

Loan Portfolio
Markets
Accomplishments
Outlook

Total Loan Portfolio Composition (06-30-2026)



- $938.6 million balanced portfolio
- Total loan balances increased $124.3 million, or 15.3 % in fiscal year 2026.
- 68.2% ($640.1 million) of the total portfolio is secured by real estate
- 92.7% of the balances represent collateral or borrower locations in Ohio or market-adjacent counties in Pennsylvania and West Virginia.

Commercial Real Estate (06-30-2026)



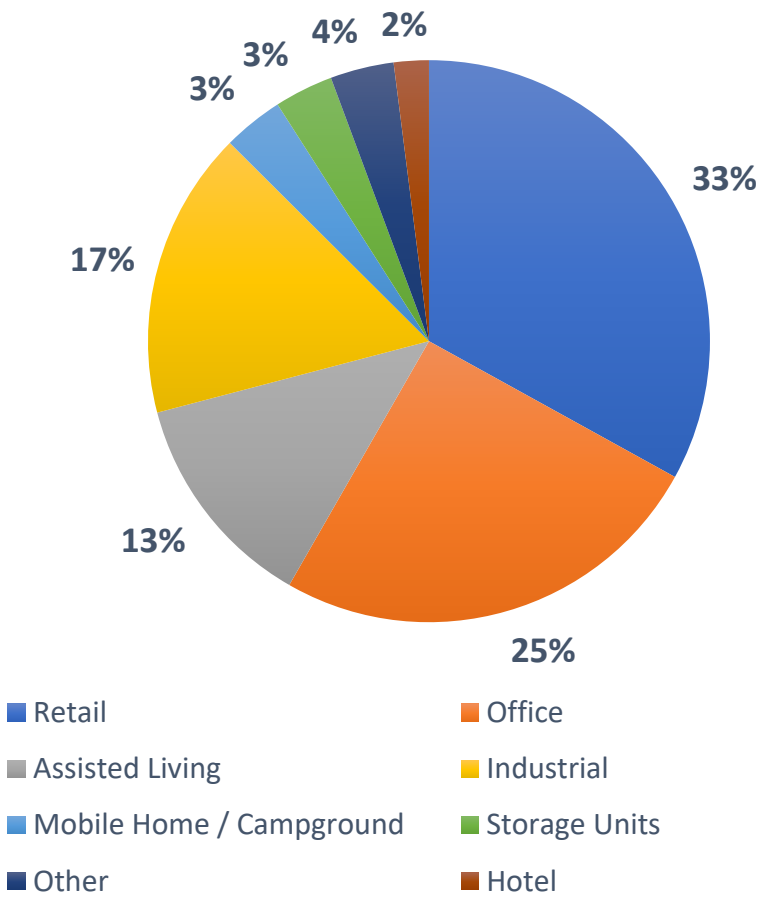
Owner Occupied CRE represent 18.2% of the total loan balances and 53.9% of the commercial real estate portfolio.

Non-owner-occupied real estate represents 11.5% of total loan balances and 34.1% of the commercial real estate portfolio.

Commercial construction balances of $14.3 million represent 13 owner-occupied projects, 4 multifamily projects, and one small office renovation.

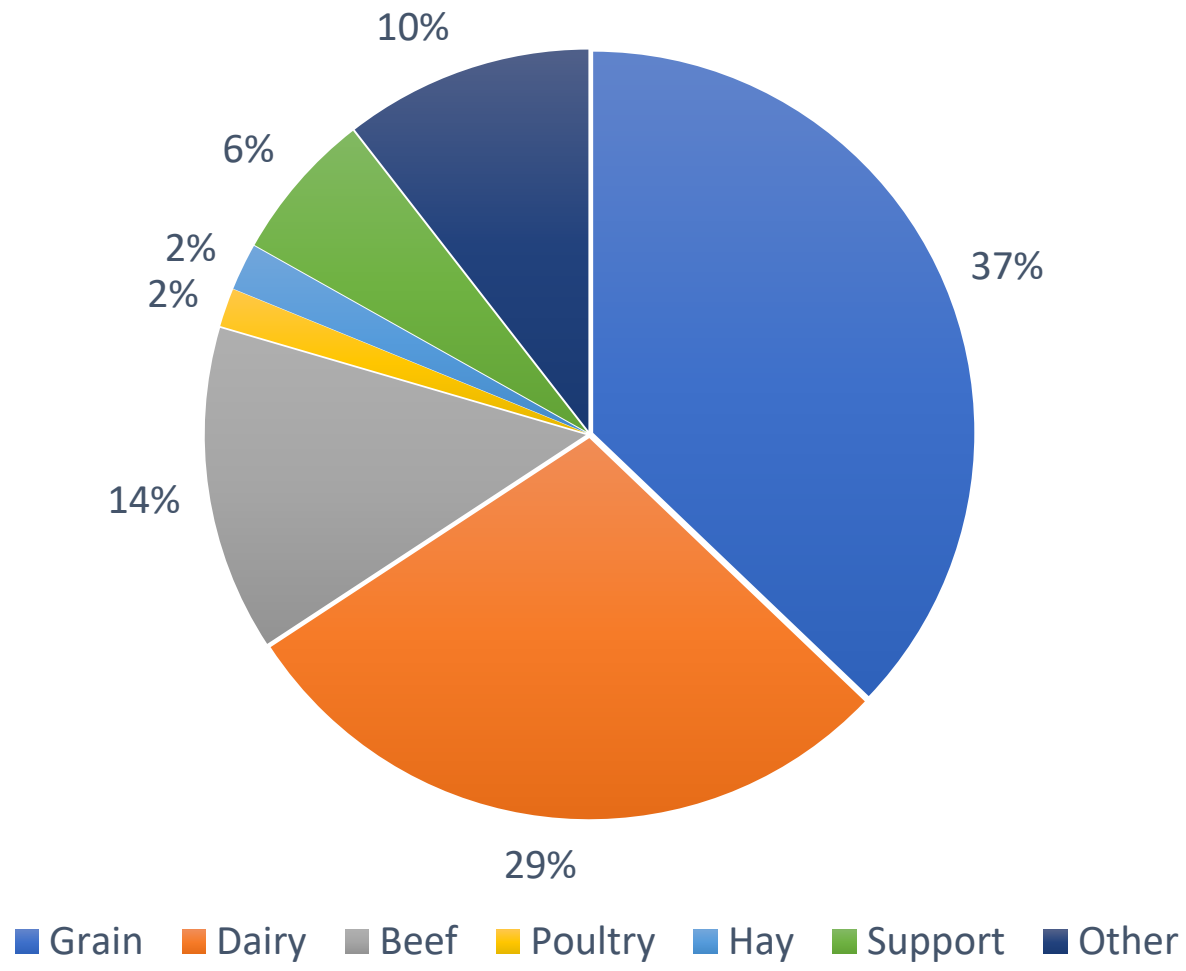
Land Development balances of $17.5 million represent nine separate developments.

Non-Owner Occupied CRE Portfolio (06-30-2026)



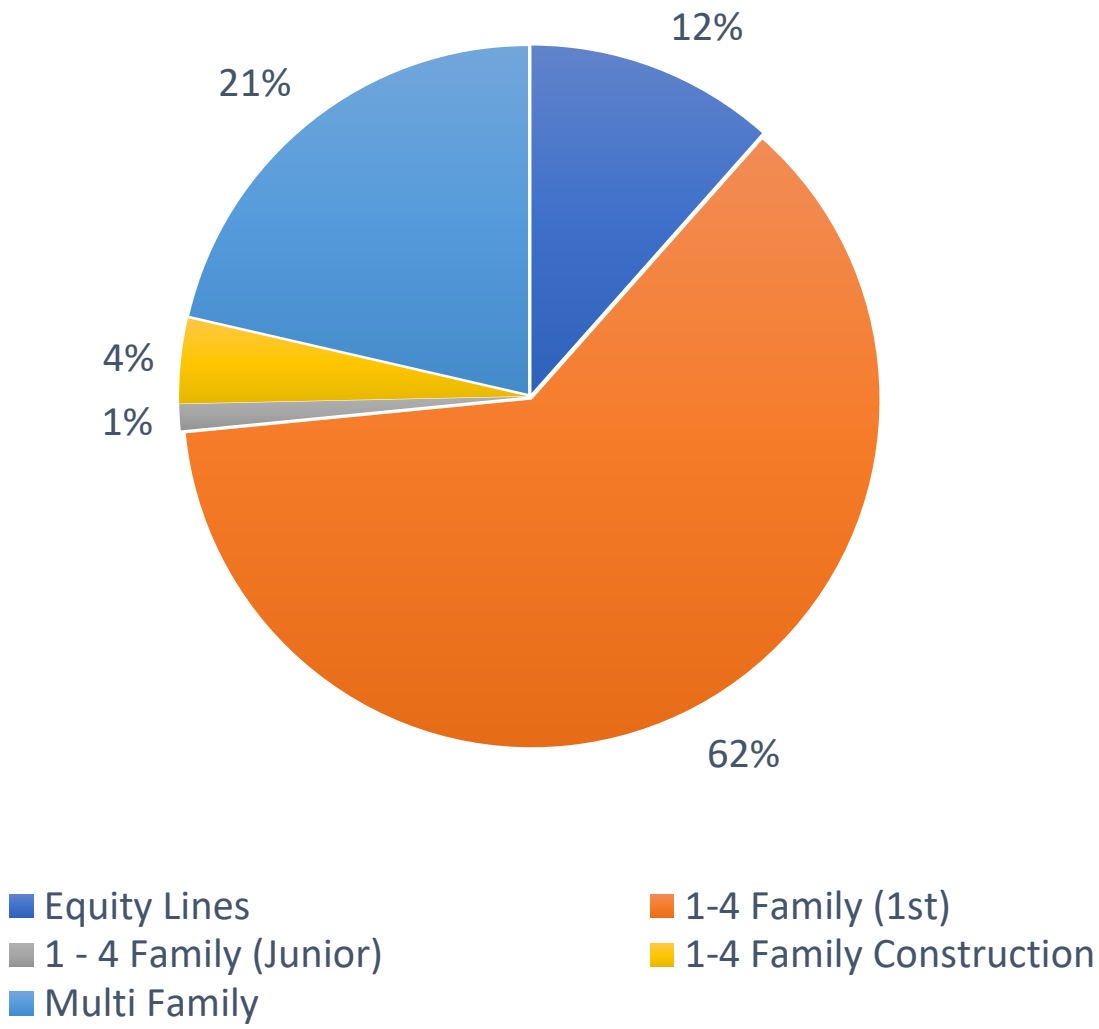
Non-Owner Occupied CRE Portfolio						
	Outstanding (Million)	# of Facilities	Average Facility (Million)	% of Non-Occupied CRE	% of Loan Portfolio	% of Total Reg. Cap.
Retail	$36.1	48	$.752	33.1%	3.9%	31.4%
Office	$27.6	36	$.766	25.3%	3.0%	24.0%
Industrial	$18.1	18	$1.0	16.6%	2.0%	15.7%
Assisted Living	$13.8	12	$1.15	12.6%	1.5%	12.0%
Mobile Home / Campground	$3.8	4	$.950	3.5%	0.42%	3.30%
Storage Units	$3.7	16	$.231	3.4%	0.40%	3.2%
Hotel	$2.1	2	$1.05	1.9%	0.23%%	1.8%
Other	$4.0	15	$..266	3.7%	0.44%	3.4%
Total	$109.2	151	$.723	100%	11.9%	.95%

Agriculture (06-30-2026)



- $57.5 million agricultural portfolio.
- Ag-related balances increased $7.6 million, or 15.2% in fiscal 2026.
- 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, 2026.

Housing Portfolio (06-30-2026)

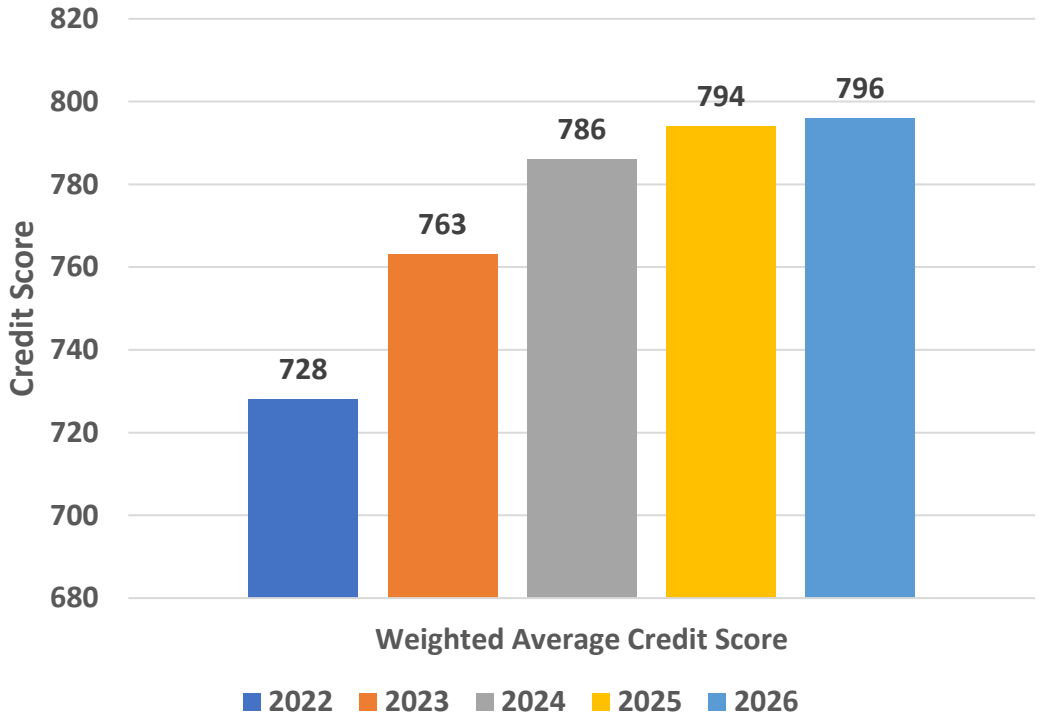


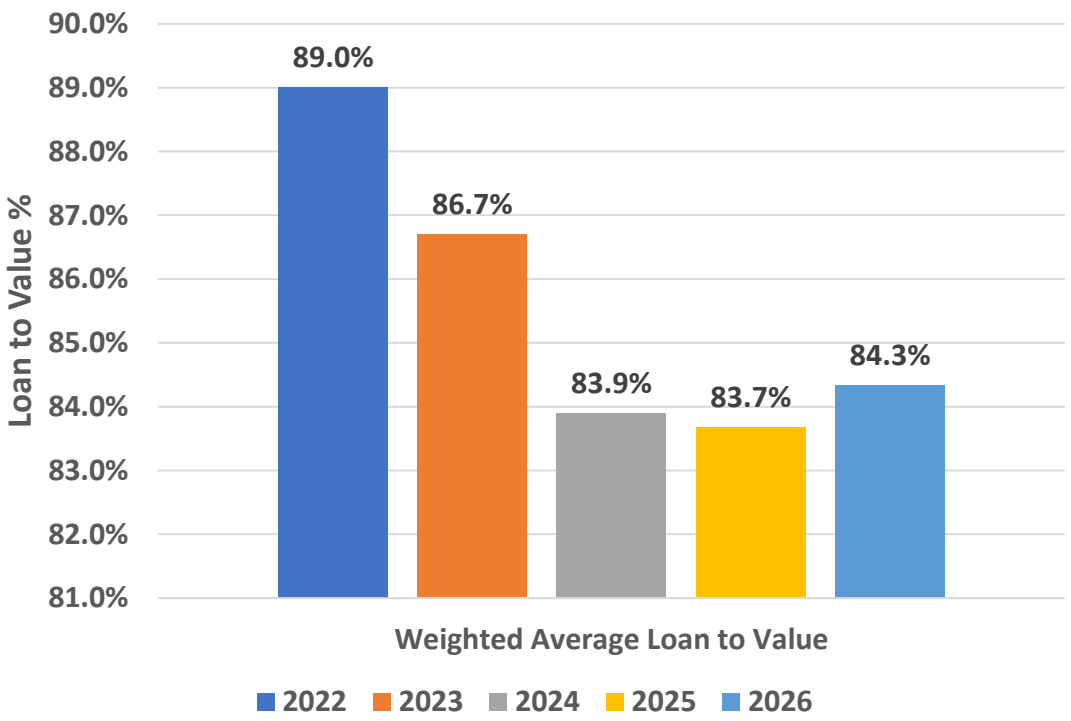
$The $275.6 million housing-related portfolio represents 29.4% of total loan balances.

The housing portfolio increased $19.0 million, or 7.4% in fiscal 2026.

62% of the housing portfolio is comprised of amortizing 1-4 family first lien

Automobile Credit Metrics by Origination Year

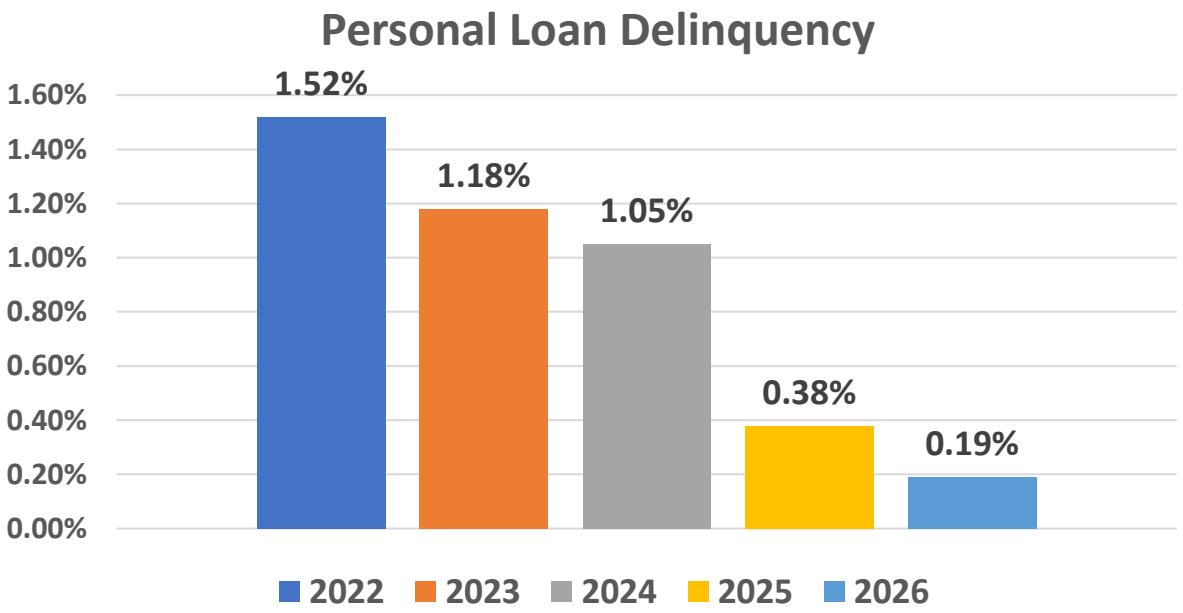


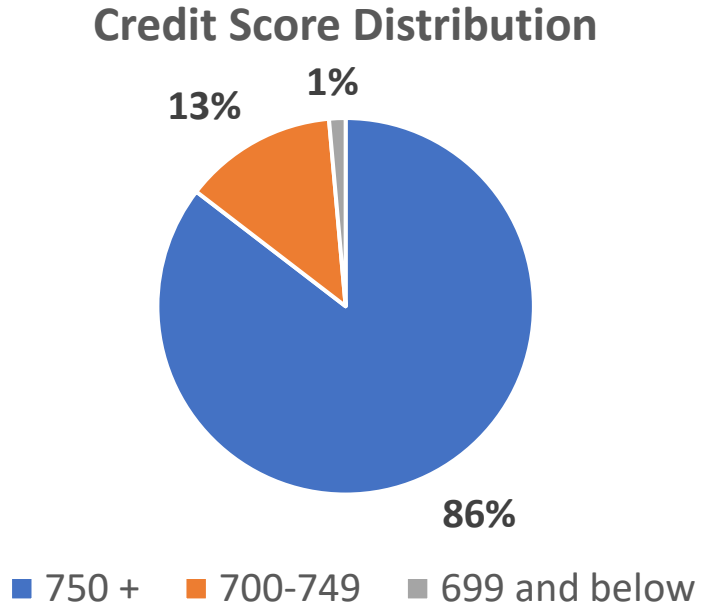


Consistent underwriting over five-year period

$88.7 million in personal loan originations in fiscal 2026

Automobile Portfolio (06-30-26)



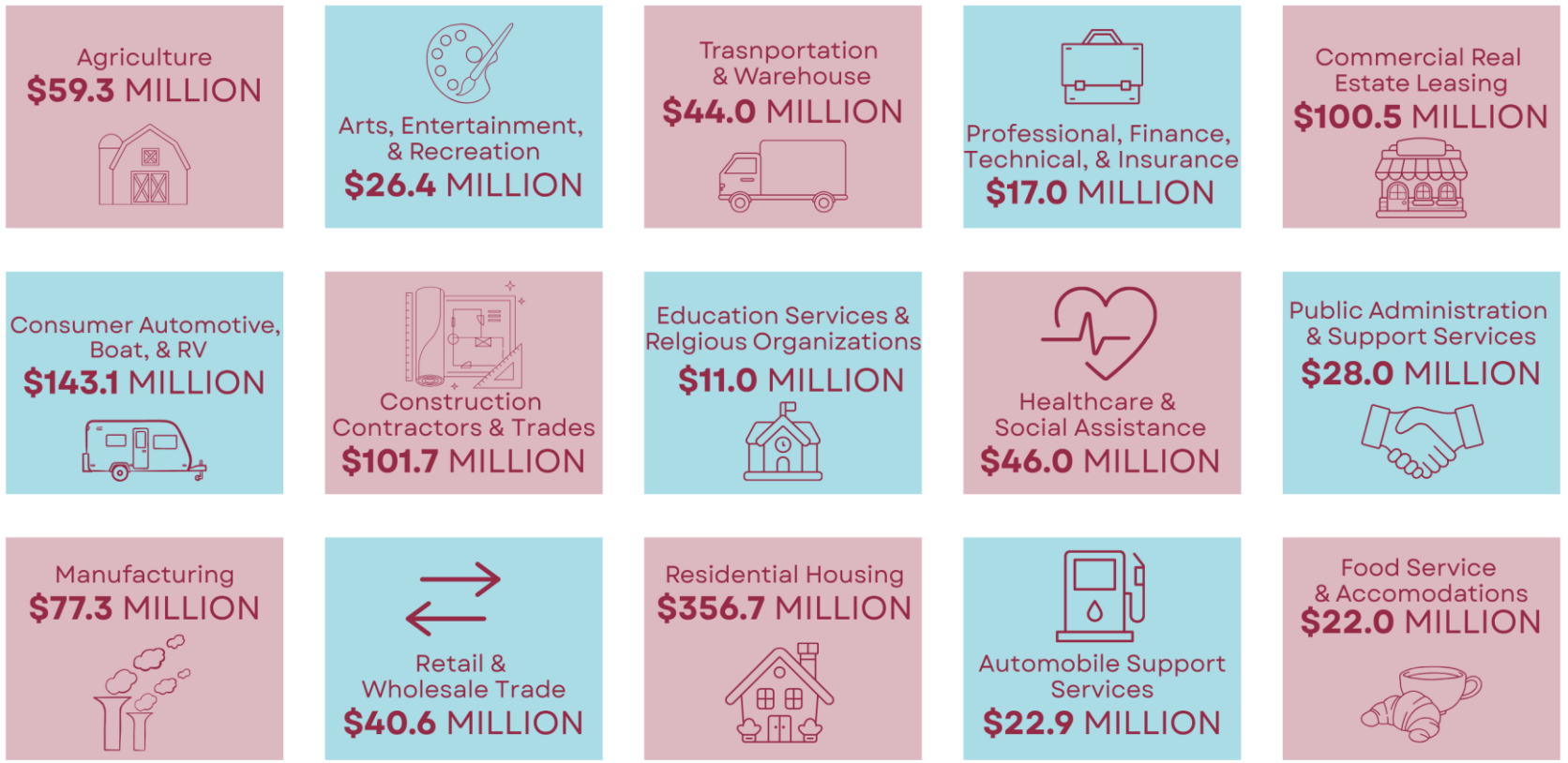


The auto portfolio totaled $ 141.4 million as of June 30, 2026

25 of 5,657 auto loans were over 30 days as of June 30, 2026

99% of the automobile portfolio has a credit score of 700 or higher.

Consumers' Loan Portfolio: **A Reflection of the Community**

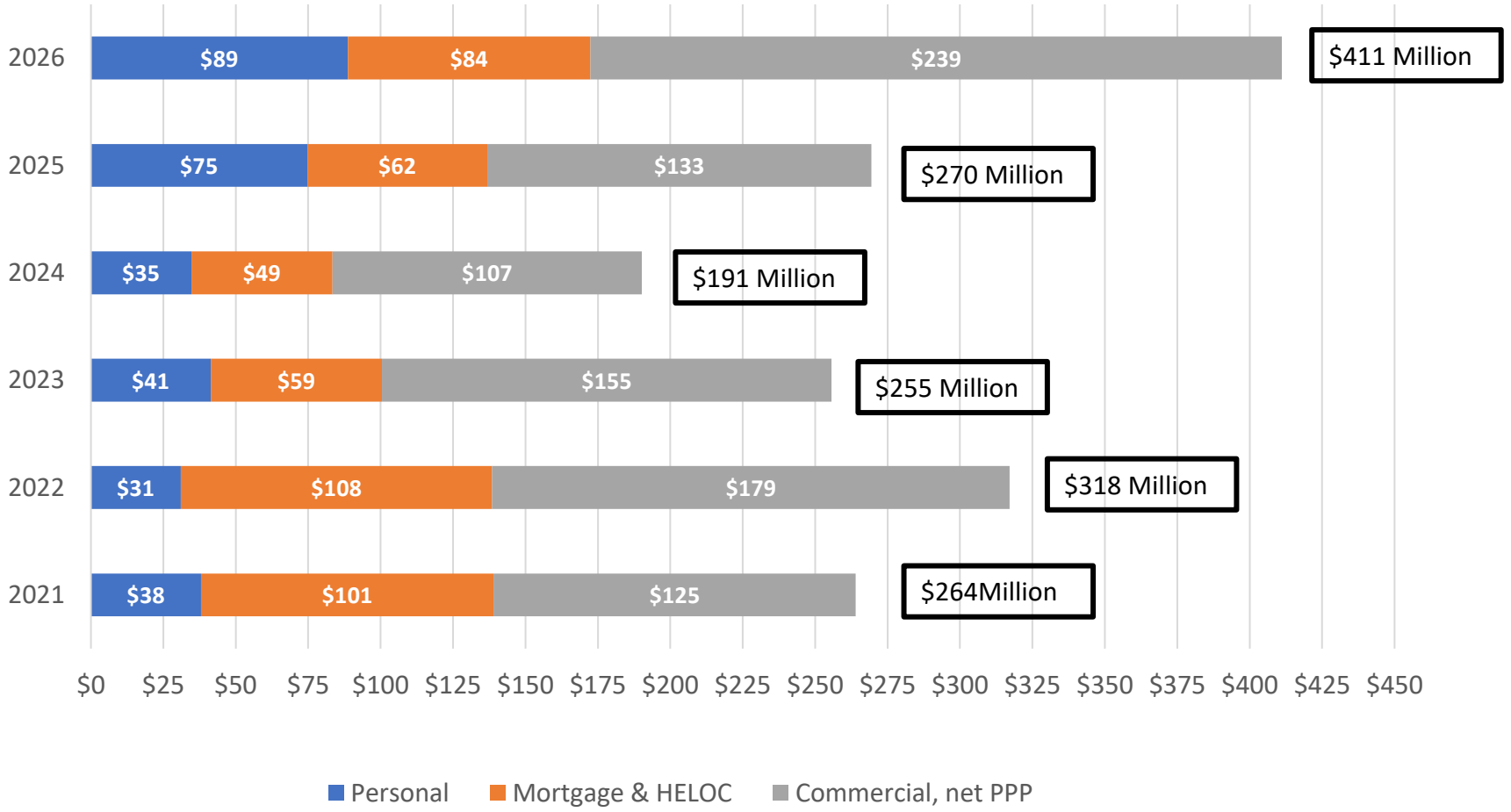


Graphic represents loan balances and undisbursed commitments as of June 30, 2026. It does not include all borrower classifications. Approximately $600,000 in miscellaneous commitments are not reflected.

Top Five Industry Exposures

- Rental & Leasing ($234.1 million)
- Construction ($89.0 million)
- Manufacturing ($77.3 million)
- Agriculture ($59.3 million)
- Healthcare & Social Services ($46.0 million)

Loan Production Trend

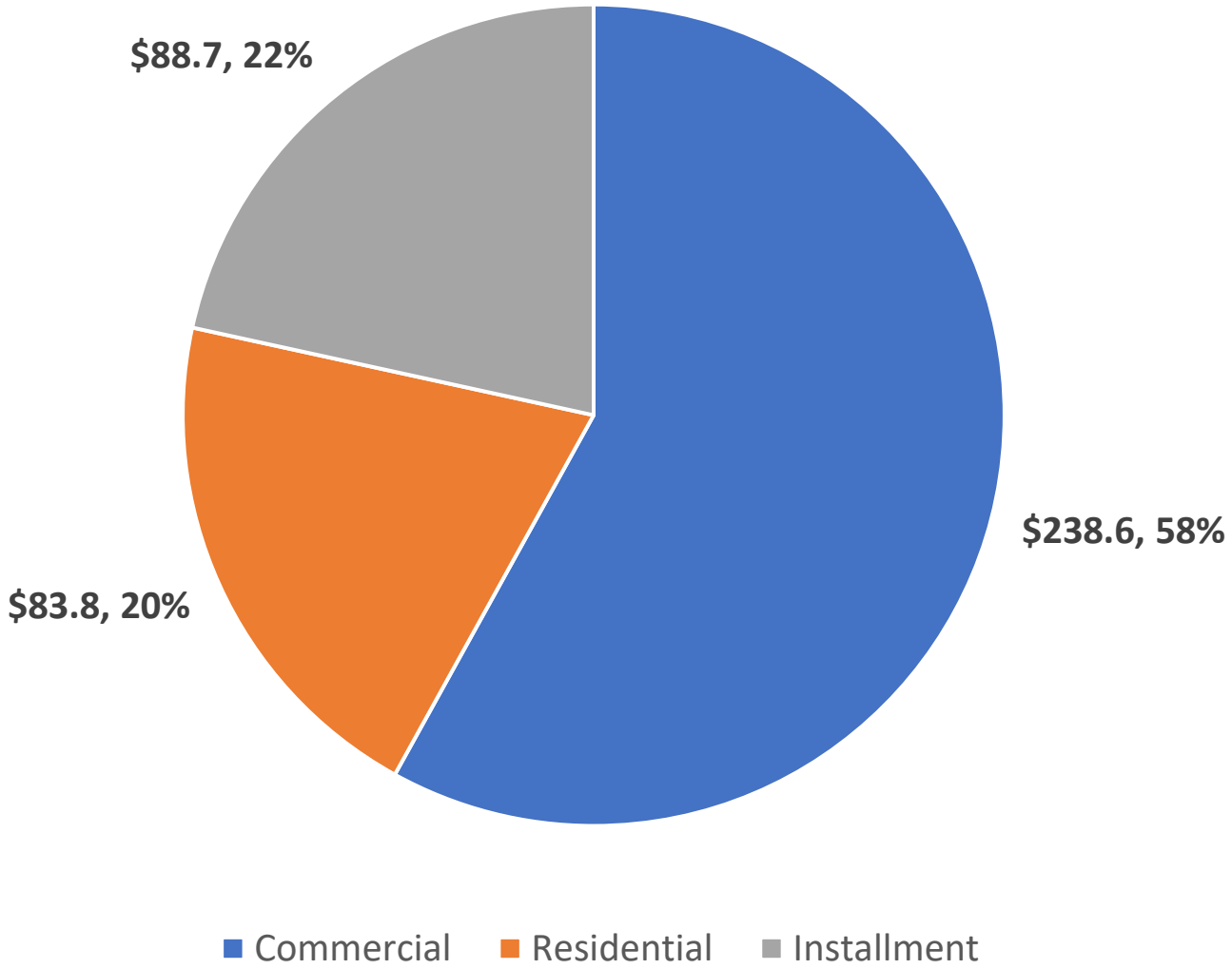


Fiscal 2026 total loan production is 52.0% higher than fiscal 2025

Total loan originations have increased a CAGR of 9.2% over the last five fiscal years

$1.7 billion in loan originations (fiscal 2021 – FYTD 2026)

2026 Originated Loan Commitments

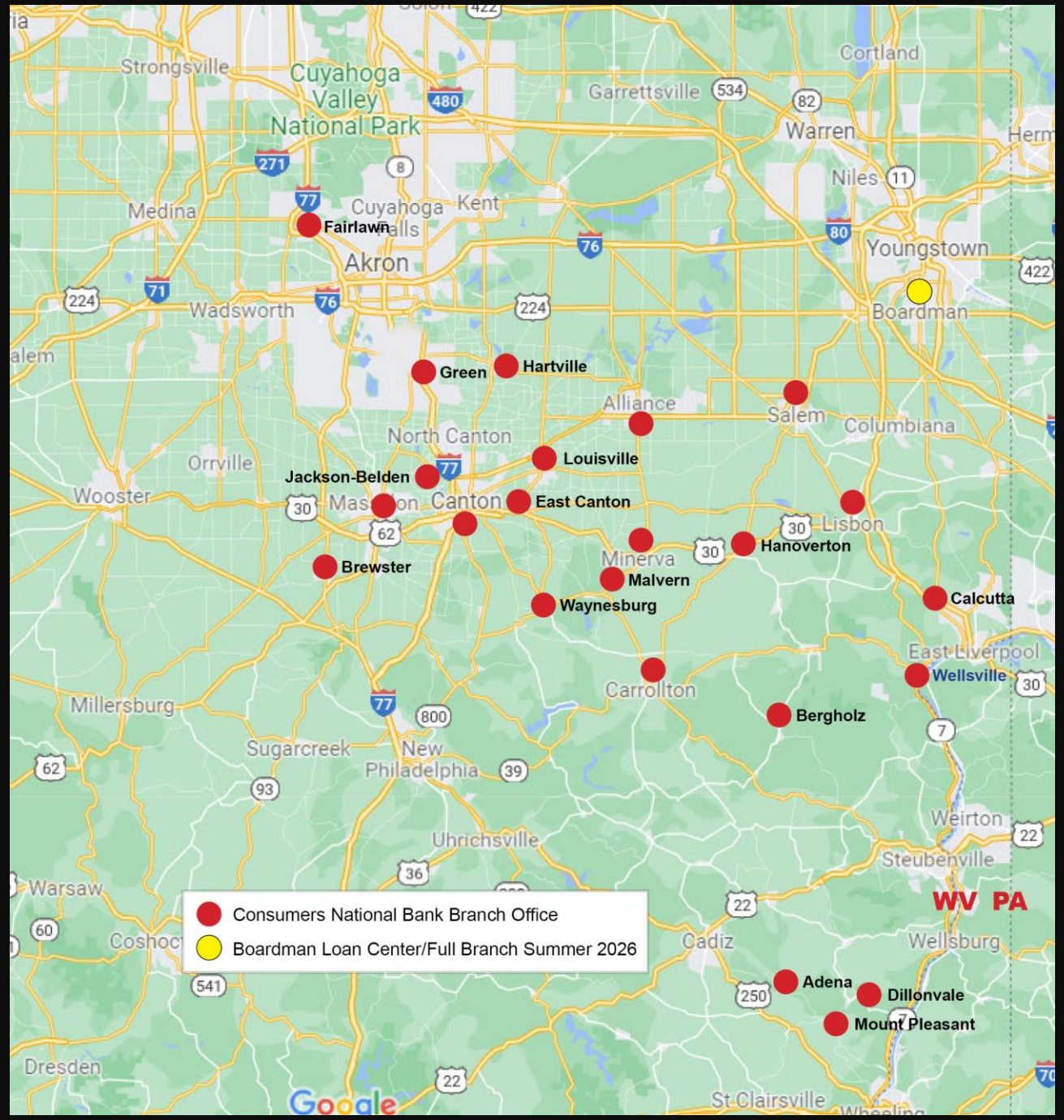


Commercial commitments increased 80%.1% in 2026 to $238.6 million.

Personal & mortgage related loans to noncommercial customers comprise 42% of total 2026 production

34.4% increase in portfolio mortgage and Home Equity commitments in 2026

18.2% increase in installment commitments in 2026



Twenty-four locations in 6 east central Ohio counties

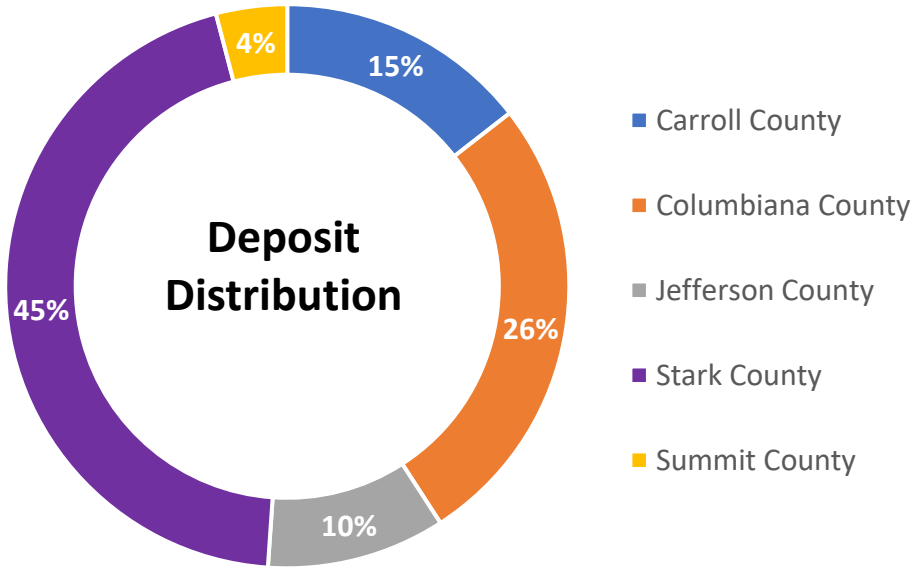
As of: June 2026	Deposit Market ($000)	Consumers Deposits ($000)	Market Share	Rank
Carroll 2 Locations	$573,808	$162,300	28.28%	2/5
Columbiana 5 Locations	$2,312,222	$295,800	12.79%	4/10
Jefferson 4 Locations	$1,327,567	$114,756	8.64%	7/9
Stark 10 Locations	$10,143,425	$502,596	4.95%	6/17
Summit 2 Locations	$16,806,614	$45,694	.27%	20/23
Total Counties	$31,163636	$1,121,146	3.60%	7/25
Total Consumers Branch Zip Codes (opened one Yr.)	$11,682,906	$1,121,146	9.60%	3/21

$31.2 Billion Deposit Market

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

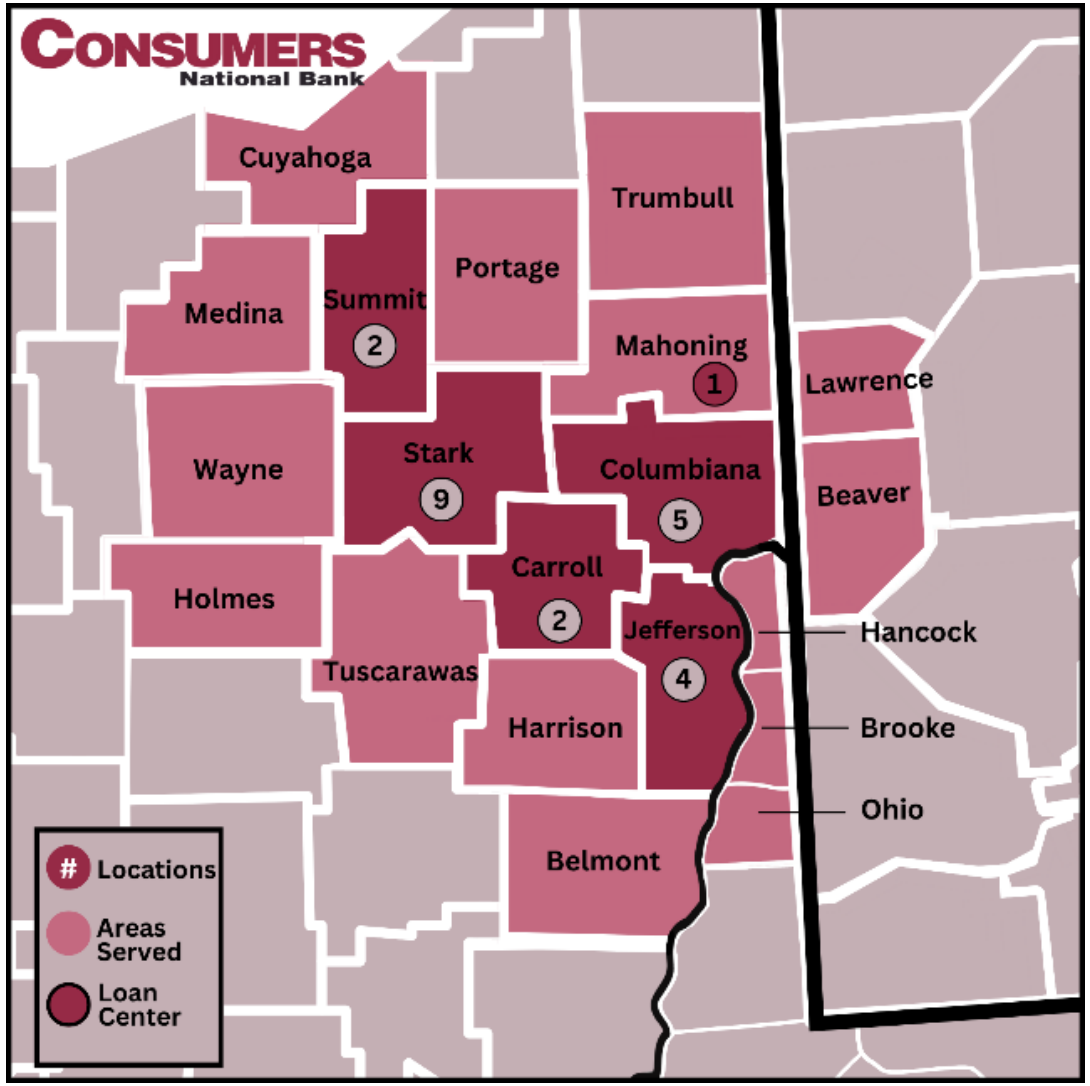
Consumers is the largest of two independent banks headquartered in the five-county region

Deposits in the five-county market increased 4.4% in fiscal 2026. Consumers deposits in the region increased 8.10%



MSA Market Share

MSA	Market	Market Institutions / Offices	Consumers	Consumers Offices	Market Share
Akron, OH	$19.7 Billion	24 / 155	$45.6 Million	2	.23%%
Canton-Massillon	$10.7 Billion	18 / 96	$664.9 Million	12	6.20%%
Weirton - Steubenville	$2.5 Billion	11 / 31	$114.7 Million	4	4.57%
Total MSAs	$32.9 Billion	31 / 286	$825.2 Million	18	2.51%
Non-MSAs (Columbiana County)	$2.3 Billion	10 / 30	$295.8 Million	5	12.79%
Total	$35.2 Billion	316	$1.12 Billion	23	3.18%



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 56 institutions operating in the twenty-county market area

$180.9 Billion Deposit Market / 1.5 million households / 96,000 employers

2026 Highlights & Acknowledgements

Carrollton Branch: Exceeded $100 Million in Deposits

Downtown Canton: Opened First Branch in Canton's Central Business District in 30 Years

Small Business Administration: 2026 Top Small Community Bank Lender in Ohio

Small Business Administration: Top 20 (11) SBA 7(a) Lender in Ohio

Habitat for Humanity East Central Ohio: 2026 Community Impact Partner

Growth Capital: 2026 Community Bank of the Year

American Banker: Top 200 (ranked 40) Publicly Traded Community Banks in U.S.

The Market: Eclipsed $100 Million in Market Capitalization

OTC: Third Largest OTCQX Bank in Ohio by Market Capitalization

Office of the Comptroller: Outstanding Community Development Rating (2025)

OPPORTUNITIES

- Market Disruptions & Industry Consolidation
- Summit, Jefferson, Mahoning, Trumbull Counties
- Agricultural Lending
- Generational Asset Transfer
- Participation Partnership
- Private Banking
- Middle Market Commercial
- Indirect Lending & Mortgage Services

CONSUMERS National Bank

STRENGTHS

- Core Deposits & Liquidity
- Business Development Teams
- Market Reputation
- Market Size & Diversity
- Technology
- Asset Quality
- Commercial Lending Capabilities
- Engaged, Tenured Staff

Priorities for Building the Future



CONSUMERS National Bank

Experienced & Stable Management Team

Executive Leadership				
		CBKM Tenure	Banking	Certification
Ralph Lober II	President & CEO	19	36	MBA, CPA, GSB-Madison, CEPA
Suzanne Mikes	EVP, Chief Credit Officer	9	23	MBA, GSB-Madison, RMA Credit Risk Certification, CEPA
Renee Wood	EVP, Chief Financial Officer	21	31	GSB-Madison
David Benavides	SVP, Senior Loan Officer	1	26	GSB-Madison
Kimberly Chuckalovchak	SVP, Chief Information Officer	21	21	CBSTP, CBSE, CBSM
Hillary Hudak	SVP, Chief People Officer	12	11	SPHR, SHRM-SCP
Stephen Karapasha	SVP, Chief Risk & Chief Legal Counsel		9	Esq, LL.M, Ohio Bar
Robert (Rob) Miller	SVP, Chief Retail & Deposit Officer		36	
Derek Williams	SVP, Retail Operations	15	44	BAI School of Retail Banking

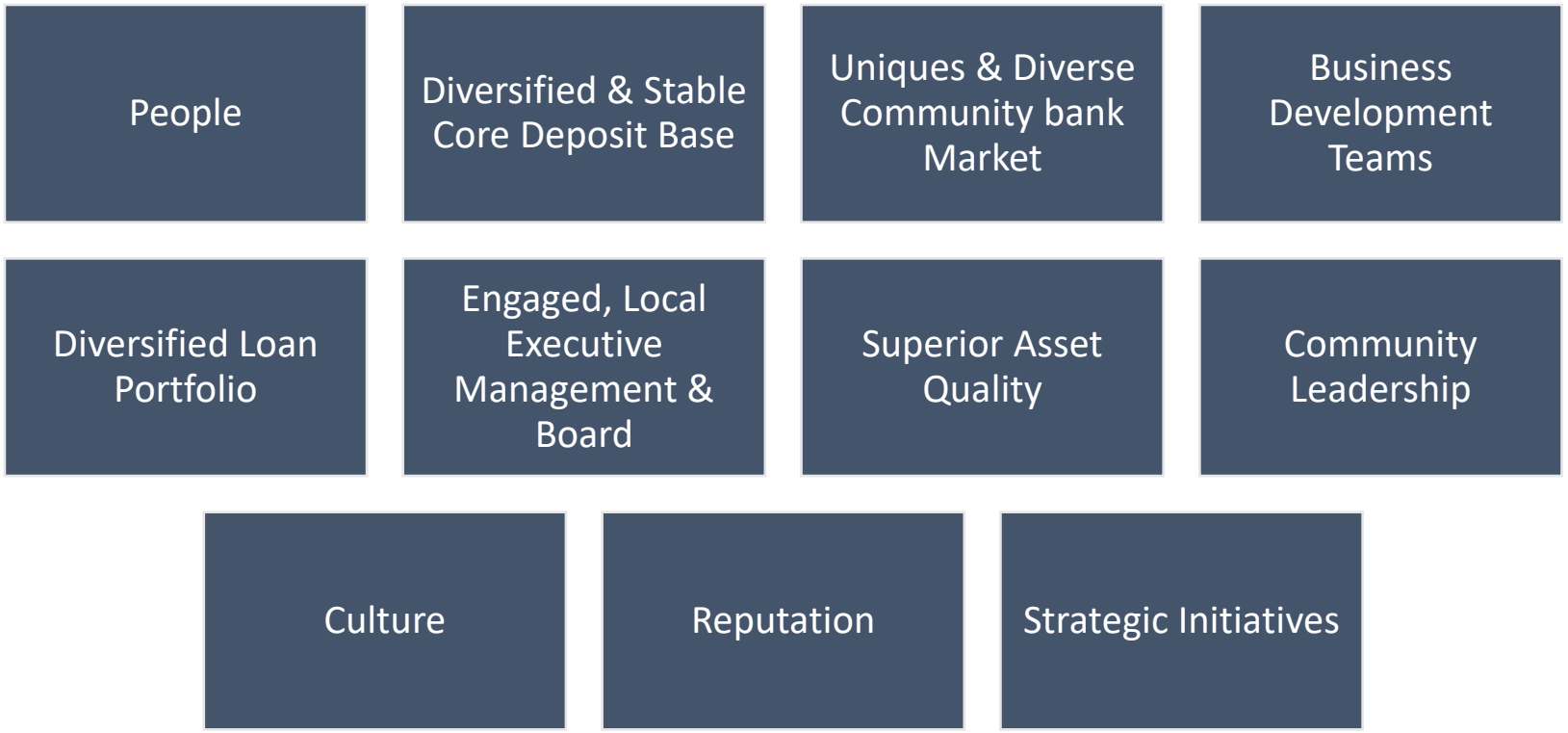
*In total, directors and executive management insiders hold approximately 12.66 % of outstanding shares

LOCAL & DIVERSE BOARD OF DIRECTORS

				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	Retired, Consumers National Bank	1987	Minerva, OH	4.64%
John (J.W.) Parkinson	Principal, Appalachian Capital Management, LTD	2020	Wintersville, OH	.85%
Michael Wheeler	Head of Capital Markets, Green Harvest Capital	2021	Jackson Twp., OH	.12%

*In total, directors and executive management insiders hold approximately 12.66 % of outstanding shares

Future Success & Shareholder Value



12 Month Total Return

OTCQX: CBKM

BKX – KBW Bank Index BANK - NASDAQ Bank Price Return



12 Month Return (9/30)	
CBKM Total Return	40.2%
CBKM Change in stock price	35.9%

Market Information	CBKM	Ohio banks*
Price / Tangible Book Value	126.6%	120.6%
Price / Tangible Book Value excluding AOCI	93.8%	102.4%
Price / LTM EPS	8.7x	10.7x
Dividend Yield	2.76%	2.69%

*Includes public banks headquartered in Ohio with assets less than $25 billion. Market information is as of 10/23/2026.



CONSUMERS
Bancorp Inc.

Thank You

2026 Annual Shareholders Meeting – October 29, 2026