

## Consumers Bancorp, Inc. Consolidated Financial Highlights

(Dollars in thousands, except per share data)

	<u>Three Month Period Ended</u>		<u>Twelve Month Period Ended</u>	
	<u>June 30,</u> <u>2019</u>	<u>June 30,</u> <u>2018</u>	<u>June 30,</u> <u>2019</u>	<u>June 30,</u> <u>2018</u>
<b>Consolidated Statements of Income</b>				
Total interest income	\$ 5,468	\$ 4,729	\$20,545	\$17,557
Total interest expense	<u>994</u>	<u>523</u>	<u>3,156</u>	<u>1,671</u>
<b>Net interest income</b>	4,474	4,206	17,389	15,886
Provision for loan losses	115	60	(440)	310
Other income	969	878	4,268	3,391
Other expenses	<u>4,142</u>	<u>3,703</u>	<u>15,518</u>	<u>14,237</u>
<b>Income before income taxes</b>	1,186	1,321	6,579	4,730
Income tax expense	<u>177</u>	<u>239</u>	<u>1,013</u>	<u>1,149</u>
<b>Net income</b>	<u>\$ 1,009</u>	<u>\$ 1,082</u>	<u>\$ 5,566</u>	<u>\$ 3,581</u>
Basic and diluted earnings per share	\$ 0.37	\$ 0.40	\$ 2.04	\$ 1.31

	<u>June 30,</u> <u>2019</u>	<u>June 30,</u> <u>2018</u>
<b>Consolidated Statements of Financial Condition</b>		
<b>Assets</b>		
Cash and cash equivalents	\$ 9,461	\$ 7,772
Certificates of deposit in other financial institutions	1,983	2,973
Securities, available-for-sale	144,010	144,028
Securities, held-to-maturity	3,786	4,024
Federal bank and other restricted stocks, at cost	1,723	1,459
Loans held for sale	1,657	1,448
Total loans	369,175	318,509
Less: allowance for loan losses	<u>3,788</u>	<u>3,422</u>
Net loans	365,387	315,087
Other assets	<u>25,929</u>	<u>25,828</u>
<b>Total assets</b>	<u>\$ 553,936</u>	<u>\$ 502,619</u>
<b>Liabilities and Shareholders' Equity</b>		
Deposits	\$ 472,174	\$ 429,963
Other interest-bearing liabilities	26,386	25,123
Other liabilities	<u>4,210</u>	<u>3,772</u>
<b>Total liabilities</b>	502,770	458,858
Shareholders' equity	<u>51,166</u>	<u>43,761</u>
<b>Total liabilities and shareholders' equity</b>	<u>\$ 553,936</u>	<u>\$ 502,619</u>

### At or For the Twelve-Month Periods Ended

	<u>June 30,</u> <u>2019</u>	<u>June 30,</u> <u>2018</u>
<b>Performance Ratios:</b>		
Return on Average Assets	1.07%	0.75%
Return on Average Equity	11.96	8.15
Average Equity to Average Assets	8.96	9.18
Net Interest Margin (Fully Tax Equivalent)	3.62	3.67
<b>Market Data:</b>		
Book Value to Common Share	\$ 18.72	\$ 16.03
Dividends Paid per Common Share (YTD)	\$ 0.52	\$ 0.495
Period End Common Shares	2,733,845	2,729,644
<b>Asset Quality:</b>		
Net Charge-offs (Recovery) to Total Loans	(0.22)%	(0.01)%
Non-performing Assets to Total Assets	0.14	0.22
ALLL to Total Loans	1.03	1.07