KIKO JAMES R Form 4 January 26, 2012

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

Check this box if no longer subject to Section 16.

Form 4 or

obligations

may continue.

See Instruction

Form 5

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person * 5. Relationship of Reporting Person(s) to 2. Issuer Name and Ticker or Trading KIKO JAMES R Issuer Symbol CONSUMERS BANCORP INC (Check all applicable) /OH/ [CBKM.OB] (Last) (First) (Middle) 3. Date of Earliest Transaction _X__ Director 10% Owner Officer (give title _ Other (specify (Month/Day/Year) below) 811 FOX AVE SE 01/23/2012 (Street) 4. If Amendment, Date Original 6. Individual or Joint/Group Filing(Check Filed(Month/Day/Year) Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting **PARIS, OH 44669** Person (City) (Ctata) (7:-

	(City)	(State)	(Zip) Tabl	e I - Non-D	Derivative	Secui	rities Ac	quired, Disposed	of, or Benefic	ially Owned	
1.Title of Security		2. Transaction Date (Month/Day/Year)	Execution Date, if		4. Securities Acquired on(A) or Disposed of			5. Amount of Securities	6. Ownership	7. Nature of Indirect	
	(Instr. 3)		any (Month/Day/Year)	Code (Instr. 8)	tr. 8) (Instr. 3, 4 and 5)		5)	Beneficially Owned Following Reported	Form: Direct (D) or Indirect (I) (Instr. 4)	Beneficial Ownership (Instr. 4)	
	Common			Code V	Amount	(A) or (D)	Price	Transaction(s) (Instr. 3 and 4)			
	Stock	01/23/2012		P	450	A	12.9	2,436.87 <u>(1)</u>	I	Spouse	
	Common Stock							6,350.06 <u>(1)</u> <u>(2)</u>	D		
	Common Stock							1,500	I	Partnership	

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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number.

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exer	cisable and	7. Title and	8. Price of	9. Nu
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transaction	orNumber	Expiration D	ate	Amount of	Derivative	Deriv
Security	or Exercise		any	Code	of	(Month/Day/	/Year)	Underlying	Security	Secui
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivativ	e		Securities	(Instr. 5)	Bene
	Derivative				Securities	;		(Instr. 3 and	4)	Own
	Security				Acquired					Follo
					(A) or					Repo
					Disposed					Trans
					of (D)					(Instr
					(Instr. 3,					
					4, and 5)					
								Amoi	unt	
									uiit	
						Date	Expiration	Of Title Numb	h-a	
						Exercisable	Date	Title Numl	Der	
				C-1- V	(A) (D)					
				Code V	(A) (D)			Share	S	

Reporting Owners

Reporting Owner Name / Address	Relationships						
rg	Director	10% Owner	Officer	Other			
KIKO JAMES R							
811 FOX AVE SE	X						
PARIS, OH 44669							

Signatures

/s/James R.
Kiko, Sr.

**Signature of Reporting Person

Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Includes shares purchased through dividend reinvestment plan.
- (2) Includes 72 unvested restricted stock awards.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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