

## Cullman Bancorp, Inc

### Quarterly Report

#### Selected Income Statement Data

(Dollars in thousands except per share data, unaudited)

	Six Months Ended June 30,	
	2015	2014
Interest income	\$ 5,453	\$ 5,261
Interest expense	1,302	1,081
Net interest income	4,151	4,180
Provision for loan losses	-	-
Net interest income after provision for loan losses	4,151	4,180
Noninterest income	699	453
Noninterest expense	3,119	3,053
Income before income taxes	1,731	1,580
Income taxes	532	496
Net income	\$ 1,199	\$ 1,084

#### Selected Balance Sheet Data

(Dollars in thousands, unaudited)

	June 30, 2015	June 30, 2014
Total assets	\$ 240,758	\$ 229,201
Total loans	188,739	178,908
Total deposits	149,464	144,665
Advances from FHLB and Fed Funds Purchased	44,000	39,000
Total equity	43,166	41,697
Total equity to total assets at end of period	17.93%	18.19%

#### Selected Asset Quality Data

(Dollars in thousands, unaudited)

	June 30, 2015	June 30, 2014
Nonperforming loans	\$ 2,495	\$ 1,153
Foreclosed real estate	85	949
Total nonperforming assets	\$ 2,580	\$ 2,102
Allowance for loan losses	\$ 1,856	\$ 1,726
Allowance for loan losses to total loans	0.98%	0.96%
Nonperforming loans to total loans	1.32%	0.64%
Nonperforming assets to total assets	1.07%	0.92%