

## Cullman Bancorp, Inc

### Quarterly Report

#### Selected Income Statement Data

(Dollars in thousands except per share data, unaudited)

	Nine Months Ended September 30,	
	2015	2014
Interest income	\$ 8,251	\$ 8,027
Interest expense	1,887	1,640
Net interest income	6,364	6,387
Provision for loan losses	55	-
Net interest income after provision for loan losses	6,310	6,387
Noninterest income	1,051	604
Noninterest expense	4,506	4,544
Income before income taxes	2,855	2,447
Income taxes	899	783
Net income	\$ 1,956	\$ 1,664

#### Selected Balance Sheet Data

(Dollars in thousands, unaudited)

	September 30, 2015	September 30, 2014
Total assets	\$ 243,074	\$ 227,304
Total loans	189,476	183,128
Total deposits	150,467	141,725
Advances from FHLB and Fed Funds Purchased	44,000	39,000
Total equity	44,141	42,400
Total equity to total assets at end of period	18.16%	18.65%

#### Selected Asset Quality Data

(Dollars in thousands, unaudited)

	September 30, 2015	September 30, 2014
Nonperforming loans	\$ 2,306	\$ 1,344
Foreclosed real estate	101	288
Total nonperforming assets	\$ 2,407	\$ 1,632
Allowance for loan losses	\$ 1,891	\$ 1,902
Allowance for loan losses to total loans	1.00%	1.04%
Nonperforming loans to total loans	1.22%	0.73%
Nonperforming assets to total assets	0.99%	0.72%