

## Cullman Bancorp, Inc

### Quarterly Report

#### Selected Income Statement Data

(Dollars in thousands except per share data, unaudited)

	Year Ended December 31,	
	2015	2014
Interest income	\$ 11,126	\$ 10,774
Interest expense	2,424	2,219
Net interest income	8,702	8,555
Provision for loan losses	153	-
Net interest income after provision for loan losses	8,549	8,555
Noninterest income	1,296	861
Noninterest expense	6,281	6,088
Income before income taxes	3,564	3,328
Income taxes	1,161	1,095
Net income	\$ 2,403	\$ 2,233

#### Selected Balance Sheet Data

(Dollars in thousands, unaudited)

	<u>December 31, 2015</u>	<u>December 31, 2014</u>
Total assets	\$ 243,962	\$ 232,483
Total loans	199,782	187,657
Total deposits	151,214	144,082
Advances from FHLB and Fed Funds Purchased	44,000	41,500
Total equity	44,147	42,753
Total equity to total assets at end of period	18.10%	18.39%

#### Selected Asset Quality Data

(Dollars in thousands, unaudited)

	<u>December 31, 2015</u>	<u>December 31, 2014</u>
Nonperforming loans	\$ 2,431	\$ 1,711
Foreclosed real estate	22	48
Total nonperforming assets	\$ 2,453	\$ 1,759
Allowance for loan losses	\$ 1,890	\$ 1,867
Allowance for loan losses to total loans	0.95%	0.99%
Nonperforming loans to total loans	1.22%	0.91%
Nonperforming assets to total assets	1.01%	0.76%