

## Cullman Bancorp, Inc Quarterly Report

### Selected Income Statement Data

(Dollars in thousands except per share data, unaudited)

	Nine Months Ended September 30,	
	2017	2016
Interest income	\$ 9,507	\$ 8,979
Interest expense	1,818	1,621
Net interest income	7,689	7,358
Provision for loan losses	-	190
Net interest income after provision for loan losses	7,689	7,168
Noninterest income	1,214	899
Noninterest expense	5,760	4,959
Income before income taxes	3,143	3,108
Income taxes	1,044	1,081
Net income	<u>\$ 2,099</u>	<u>\$ 2,027</u>

### Selected Balance Sheet Data

(Dollars in thousands, unaudited)

	<u>September 30, 2017</u>	<u>September 30, 2016</u>
Total assets	\$ 282,895	\$ 274,543
Total loans	223,092	213,799
Total deposits	182,628	174,463
Advances from FHLB and Fed Funds Purchased	49,000	49,000
Total equity	45,036	45,280
Total equity to total assets at end of period	15.92%	16.49%

### Selected Asset Quality Data

(Dollars in thousands, unaudited)

	<u>September 30, 2017</u>	<u>September 30, 2016</u>
Nonperforming loans	\$ 1,336	\$ 3,038
Foreclosed real estate	1,932	130
Total nonperforming assets	<u>\$ 3,268</u>	<u>\$ 3,168</u>
Allowance for loan losses	\$ 2,071	\$ 2,009
Allowance for loan losses to total loans	0.93%	0.90%
Nonperforming loans to total loans	0.60%	1.36%
Nonperforming assets to total assets	1.16%	1.12%