

## Cullman Bancorp, Inc

### Quarterly Report

#### Selected Income Statement Data

(Dollars in thousands except per share data, unaudited)

	Twelve Months Ended December 31,	
	2017	2016
Interest income	\$ 12,711	\$ 12,075
Interest expense	2,389	2,194
Net interest income	10,322	9,881
Provision for loan losses	-	294
Net interest income after provision for loan losses	10,322	9,587
Noninterest income	1,654	1,524
Noninterest expense	7,529	6,939
Income before income taxes	4,447	4,172
Income taxes	1,807	1,437
Net income	<u>\$ 2,640</u>	<u>\$ 2,735</u>

#### Selected Balance Sheet Data

(Dollars in thousands, unaudited)

	<u>December 31, 2017</u>	<u>December 31, 2016</u>
Total assets	\$ 284,184	\$ 274,041
Total loans	223,419	224,085
Total deposits	184,265	169,648
Advances from FHLB and Fed Funds Purchased	49,000	54,000
Total equity	46,877	45,336
Total equity to total assets at end of period	16.50%	16.54%

#### Selected Asset Quality Data

(Dollars in thousands, unaudited)

	<u>December 31, 2017</u>	<u>December 31, 2016</u>
Nonperforming loans	\$ 1,299	\$ 2,755
Foreclosed real estate	823	1,015
Total nonperforming assets	<u>\$ 2,122</u>	<u>\$ 3,168</u>
Allowance for loan losses	\$ 2,071	\$ 2,113
Allowance for loan losses to total loans	0.93%	0.94%
Nonperforming loans to total loans	0.58%	1.23%
Nonperforming assets to total assets	0.75%	1.16%