

## Cullman Bancorp, Inc

### Quarterly Report

#### Selected Income Statement Data

(Dollars in thousands except per share data, unaudited)

	Nine Months Ended September 30,	
	2018	2017
Interest income	\$ 10,134	\$ 9,507
Interest expense	1,837	1,818
Net interest income	8,297	7,689
Provision for loan losses	75	-
Net interest income after provision for loan losses	8,222	7,689
Noninterest income	1,328	1,214
Noninterest expense	5,793	5,760
Income before income taxes	3,757	3,143
Income taxes	808	1,044
Net income	\$ 2,949	\$ 2,099

#### Selected Balance Sheet Data

(Dollars in thousands, unaudited)

	September 30, 2018	September 30, 2017
Total assets	\$ 297,182	\$ 282,895
Total loans	238,525	223,092
Total deposits	193,287	182,628
Advances from FHLB and Fed Funds Purchased	49,000	49,000
Total equity	49,351	45,036
Total equity to total assets at end of period	16.61%	15.92%

#### Selected Asset Quality Data

(Dollars in thousands, unaudited)

	September 30, 2018	September 30, 2017
Nonperforming loans	\$ 694	\$ 1,336
Foreclosed real estate	273	1,932
Total nonperforming assets	\$ 967	\$ 3,268
Allowance for loan losses	\$ 2,149	\$ 2,071
Allowance for loan losses to total loans	0.90%	0.93%
Nonperforming loans to total loans	0.29%	0.60%
Nonperforming assets to total assets	0.33%	1.16%