

## Cullman Bancorp, Inc

### Quarterly Report

#### Selected Income Statement Data

(Dollars in thousands except per share data, unaudited)

	Six Months Ended June 30,	
	2019	2018
Interest income	\$ 7,115	\$ 6,636
Interest expense	1,526	1,194
Net interest income	5,589	5,442
Provision for loan losses	30	34
Net interest income after provision for loan losses	5,559	5,408
Noninterest income	632	898
Noninterest expense	3,895	3,846
Income before income taxes	2,296	2,460
Income taxes	471	512
Net income	<u>\$ 1,825</u>	<u>\$ 1,948</u>

#### Selected Balance Sheet Data

(Dollars in thousands, unaudited)

	<u>June 30, 2019</u>	<u>June 30, 2018</u>
Total assets	\$ 299,472	\$ 301,819
Total loans	245,651	233,993
Total deposits	191,903	196,772
Advances from FHLB and Fed Funds Purchased	50,500	49,000
Total equity	52,182	48,526
Total equity to total assets at end of period	17.42%	16.08%

#### Selected Asset Quality Data

(Dollars in thousands, unaudited)

	<u>June 30, 2019</u>	<u>June 30, 2018</u>
Nonperforming loans	\$ 60	\$ 826
Foreclosed real estate	118	899
Total nonperforming assets	<u>\$ 178</u>	<u>\$ 1,725</u>
Allowance for loan losses	\$ 2,195	\$ 2,117
Allowance for loan losses to total loans	0.89%	0.90%
Nonperforming loans to total loans	0.02%	0.35%
Nonperforming assets to total assets	0.06%	0.57%