

## Cullman Bancorp, Inc Quarterly Report

### Selected Income Statement Data

(Dollars in thousands except per share data)

	Twelve Months Ended December 31,	
	2020	2019
Interest income	\$ 14,171	\$ 14,332
Interest expense	2,867	3,118
Net interest income	11,304	11,214
Provision for loan losses	152	55
Net interest income after provision for loan losses	11,152	11,159
Noninterest income	1,449	1,456
Noninterest expense	8,099	7,863
Income before income taxes	4,502	4,752
Income taxes	957	1,018
Net income	<u>\$ 3,545</u>	<u>\$ 3,734</u>

### Selected Balance Sheet Data

(Dollars in thousands, unaudited)

	<u>December 31, 2020</u>	<u>December 31, 2019</u>
Total assets	\$ 331,397	\$ 298,055
Total loans	234,160	251,003
Total deposits	216,963	188,888
Advances from FHLB and Fed Funds Purchased	53,500	51,500
Total equity	56,876	53,395
Total equity to total assets at end of period	17.16%	17.91%
Return on Assets	1.07%	1.25%

### Selected Asset Quality Data

(Dollars in thousands, unaudited)

	<u>December 31, 2020</u>	<u>December 31, 2019</u>
Nonperforming loans	\$ 19	\$ 53
Foreclosed real estate	434	386
Total nonperforming assets	<u>\$ 453</u>	<u>\$ 439</u>
Allowance for loan losses	\$ 2,361	\$ 2,218
Allowance for loan losses to total loans	1.01%	0.88%
Nonperforming loans to total loans	0.01%	0.02%
Nonperforming assets to total assets	0.14%	0.15%