

## Cullman Bancorp, Inc Quarterly Report

### Selected Income Statement Data

(Dollars in thousands except per share data, unaudited)

	Nine Months Ended September 30,	
	2020	2019
Interest income	\$ 10,579	\$ 10,728
Interest expense	2,273	2,346
Net interest income	8,306	8,382
Provision for loan losses	152	30
Net interest income after provision for loan losses	8,154	8,352
Noninterest income	1,074	1,061
Noninterest expense	6,081	5,897
Income before income taxes	3,147	3,516
Income taxes	674	743
Net income	<u>\$ 2,473</u>	<u>\$ 2,773</u>

### Selected Balance Sheet Data

(Dollars in thousands, unaudited)

	<u>September 30, 2020</u>	<u>September 30, 2019</u>
Total assets	\$ 326,121	\$ 302,895
Total loans	238,810	245,738
Total deposits	212,420	194,122
Advances from FHLB and Fed Funds Purchased	53,500	50,500
Total equity	55,562	53,132
Total equity to total assets at end of period	17.04%	17.54%

### Selected Asset Quality Data

(Dollars in thousands, unaudited)

	<u>September 30, 2020</u>	<u>September 30, 2019</u>
Nonperforming loans	\$ 19	\$ 55
Foreclosed real estate	372	326
Total nonperforming assets	<u>\$ 391</u>	<u>\$ 381</u>
Allowance for loan losses	\$ 2,351	\$ 2,195
Allowance for loan losses to total loans	0.98%	0.89%
Nonperforming loans to total loans	0.01%	0.02%
Nonperforming assets to total assets	0.12%	0.13%