Cullman Bancorp, Inc.

Consolidated Balance Sheet

(Dollars in thousands, unaudited)

	June 30, 2026	December 31, 2025
ASSETS		
Interest bearing cash and cash equivalents	$ 131	$ 129
Non- interest bearing cash and cash equivalents	3,436	2,834
Federal funds sold	20,900	14,100
Cash and cash equivalents	24,467	17,063
Securities available for sale	23,054	21,848
Loans, net of allowance of $2,827 and $2,899 respectively	376,266	360,811
Premises and equipment, net	17,155	16,603
Accrued interest receivable	1,493	1,551
Restricted equity securities	3,809	3,325
Bank owned life insurance	9,991	9,836
Deferred Tax asset, net	2,112	1,944
Other assets	1,281	866
Total assets	$ 459,628	$ 433,847
LIABILITIES AND SHAREHOLDERS' EQUITY		
Deposits		
Non-interest bearing	$ 12,132	$ 12,620
Interest bearing	291,629	272,602
Total deposits	303,761	285,222
Federal Home Loan Bank advances	55,000	45,000
Accrued interest payable	445	450
Other liabilities	8,149	7,022
Total liabilities	367,355	337,694
Shareholders' equity		
Common stock, $0.01 par value; 30,000,000 shares authorized; 5,523,464 and 5,879,655 shares outstanding at June 30, 2026 and December 31, 2025	54	57
Additional paid-in capital	30,460	35,323
Retained earnings	66,226	65,210
Accumulated other comprehensive loss	(2,110)	(2,020)
Unearned ESOP shares, at cost	(2,357)	(2,417)
Total shareholders' equity	92,273	96,153
Total liabilities and shareholders' equity	$ 459,628	$ 433,847

Cullman Bancorp, Inc.
Consolidated Statements of Income
(Dollars in thousands, unaudited)

	For the Three Months Ended June 30,		For the Six Months Ended June 30,	
	2026	2025	2026	2025
Interest and dividend income:				
Loans, including fees	$ 5,696	$ 5,331	$ 11,316	$ 10,497
Securities, taxable	153	170	302	342
Securities, tax exempt	4	4	8	8
Dividend Income	69	67	111	110
Federal funds sold and other	188	128	354	263
Total interest income	6,110	5,700	12,091	11,220
Interest expense:				
Deposits	1,198	1,235	2,383	2,488
Federal Home Loan Bank advances and other borrowings	559	497	1,072	975
Total interest expense	1,757	1,732	3,455	3,463
Net interest income	4,353	3,968	8,636	7,757
Provision for credit losses on loans	(13)	(12)	1,051	-
Provision for unfunded commitments	17	49	(16)	43
Net interest income after provision for loan losses	4,349	3,931	7,601	7,714
Noninterest income:				
Service charges on deposit accounts	282	278	551	546
Income on bank owned life insurance	78	75	155	149
Gain on sales of mortgage loans	-	-	4	-
Other	82	71	153	138
Total noninterest income	442	424	863	833
Noninterest expense:				
Salaries and employee benefits	2,278	2,179	4,094	4,215
Occupancy and equipment	390	344	728	676
Data processing	340	215	655	544
Professional and supervisory fees	154	143	298	272
Office expense	53	42	99	88
Advertising	25	40	57	73
FDIC deposit insurance	44	40	85	82
Contribution to Foundation	18	30	23	60
Other	149	163	263	292
Total noninterest expense	3,451	3,196	6,302	6,302
Income before income taxes	1,340	1,159	2,162	2,245
Income tax expense	271	264	445	487
Net income	$ 1,069	$ 895	$ 1,717	$ 1,758