Cullman Bancorp, Inc.

Consolidated Balance Sheet

(Dollars in thousands, unaudited)

	September 30, 2026	December 31, 2025
ASSETS		
Interest bearing cash and cash equivalents	$ 177	$ 129
Non- interest bearing cash and cash equivalents	2,764	2,834
Federal funds sold	38,300	14,100
Cash and cash equivalents	41,241	17,063
Securities available for sale	21,637	21,848
Loans, net of allowance of $2,735 and $2,899 respectively	369,289	360,811
Premises and equipment, net	16,979	16,603
Foreclosed real estate	1,250	-
Accrued interest receivable	1,555	1,551
Restricted equity securities	3,813	3,325
Bank owned life insurance	10,071	9,836
Deferred Tax asset, net	2,291	1,944
Other assets	1,462	866
Total assets	$ 469,588	$ 433,847
LIABILITIES AND SHAREHOLDERS' EQUITY		
Deposits		
Non-interest bearing	$ 12,498	$ 12,620
Interest bearing	302,182	272,602
Total deposits	314,680	285,222
Federal Home Loan Bank advances	55,000	45,000
Accrued interest payable	691	450
Other liabilities	8,551	7,022
Total liabilities	378,922	337,694
Shareholders' equity		
Common stock, $0.01 par value; 30,000,000 shares authorized; 5,379,365 and 5,879,655 shares outstanding at September 30, 2026 and December 31, 2025	52	57
Additional paid-in capital	28,202	35,323
Retained earnings	67,533	65,210
Accumulated other comprehensive loss	(2,794)	(2,020)
Unearned ESOP shares, at cost	(2,327)	(2,417)
Total shareholders' equity	90,666	96,153
Total liabilities and shareholders' equity	$ 469,588	$ 433,847

Cullman Bancorp, Inc.

Consolidated Statements of Income

(Dollars in thousands, unaudited)

	For the Three Months Ended September 30,		For the Nine Months Ended September 30,	
	2026	**2025**	**2026**	**2025**
Interest and dividend income:				
Loans, including fees	$ 5,769	$ 5,470	$ 17,085	$ 15,967
Securities, taxable	168	166	470	508
Securities, tax exempt	4	3	11	11
Dividend Income	45	42	156	152
Federal funds sold and other	232	243	587	506
Total interest income	6,218	5,924	18,309	17,144
Interest expense:				
Deposits	1,300	1,232	3,684	3,720
Federal Home Loan Bank advances and other borrowings	559	593	1,630	1,568
Total interest expense	1,859	1,825	5,314	5,288
Net interest income	4,359	4,099	12,995	11,856
Provision for credit losses on loans	(92)	23	959	23
Provision for unfunded commitments	(20)	(18)	(36)	25
Net interest income after provision for loan losses	4,471	4,094	12,072	11,808
Noninterest income:				
Service charges on deposit accounts	276	295	827	841
Income on bank owned life insurance	80	77	235	226
Gain on sales of mortgage loans	-	-	4	-
Other	94	72	247	210
Total noninterest income	450	444	1,313	1,277
Noninterest expense:				
Salaries and employee benefits	2,114	2,014	6,208	6,229
Occupancy and equipment	355	361	1,083	1,037
Data processing	321	308	976	852
Professional and supervisory fees	124	134	422	406
Office expense	50	46	149	134
Advertising	40	45	97	118
FDIC deposit insurance	46	42	131	124
Contribution to Foundation	19	10	42	70
Other	172	126	435	418
Total noninterest expense	3,241	3,086	9,543	9,388
Income before income taxes	1,680	1,452	3,842	3,697
Income tax expense	373	291	818	778
Net income	$ 1,307	$ 1,161	$ 3,024	$ 2,919