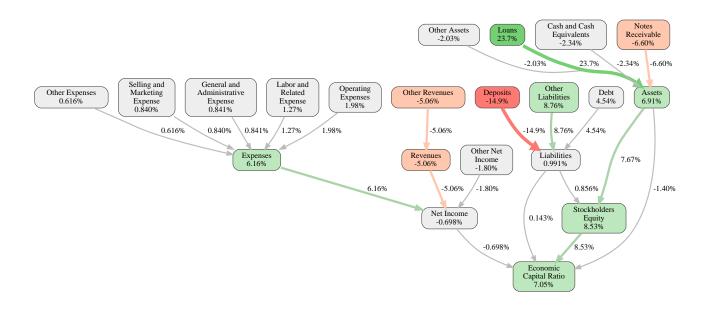


SAVINGS & CREDIT 2022

Cullman Savings Bank

Cullman Bancorp Inc. MD Rank 15 of 104





SAVINGS & CREDIT 2022

Cullman Savings Bank



Cullman Bancorp Inc. MD Rank 15 of 104

The relative strengths and weaknesses of Cullman Bancorp Inc. MD are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Cullman Bancorp Inc. MD compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 24% points. The greatest weakness of Cullman Bancorp Inc. MD is the variable Deposits, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 7.0% points above the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	2,213
Debt	0
Deposits	232,021
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	60
Labor and Related Expense	0
Loans	252,160
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	100,336
Other Compr. Net Income	-265
Other Expenses	344
Other Liabilities	22,894
Other Net Income	2,094
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	354,709
Liabilities	254,975
Expenses	344
Revenues	0
Stockholders Equity	99,734
Net Income	1,750
Comprehensive Net Income	1,485
Economic Capital Ratio	17%

