



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 32% points. The greatest weakness of Cullman Bancorp Inc. MD is the variable Deposits, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 5.7% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	292,949
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	155
Labor and Related Expense	0
Loans	329,943
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	93,286
Other Compr. Net Income	-3,835
Other Expenses	1,101
Other Liabilities	29,943
Other Net Income	5,284
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	423,229
Liabilities	323,047
Expenses	1,101
Revenues	0
Stockholders Equity	100,182
Net Income	4,183
Comprehensive Net Income	348
Economic Capital Ratio	14%