

CARROLLTON BANK

www.carrolltonbanking.com


OUR
NUMBERS

are a

BIG PART OF
OUR STORY

We're proud to share our most recent financial statement. We see it both as a measure of our performance and a reflection of our values.



Member FDIC



CARROLLTON BANK

Condensed Financial Statement

	December 31	
	2023	2022
Assets		
Cash and due from banks	\$291,479,444	\$477,913,138
Investment securities	289,640,725	278,246,799
Loans	2,695,336,199	2,338,655,039
less allowance for possible loan losses	34,199,273	33,831,444
Premises & equipment, net	55,258,567	47,343,462
Other assets	42,347,993	27,521,804
Total Assets	\$3,339,863,655	\$3,135,848,798
Liabilities		
Deposits:		
Non-interest bearing	\$543,690,030	\$608,250,620
Interest bearing	2,520,231,617	2,296,706,275
Total Deposits	3,063,921,647	2,904,956,895
Federal funds purchased	-	-
Advances from FHLB	-	-
Other liabilities	23,626,113	21,418,394
Total Liabilities	3,087,547,760	2,926,375,289
Shareholders' Equity	252,315,895	209,473,509
Total Liabilities & Shareholders' Equity	\$3,339,863,655	\$3,135,848,798

Regulatory Capital Ratios	FDIC Well-Capitalized	12-31-23	12-31-22
Risk-based Capital Ratio	Above 10%	10.64%	10.74%
Core Capital (Tier 1) Ratio	Above 8%	9.40%	9.49%
Common Equity (Tier 1) Ratio	Above 6%	9.40%	9.49%
Leverage Ratio	Above 5%	7.92%	7.38%