

CARROLLTON BANK

Since 1877

Member FDIC

www.carrolltonbanking.com

	<u>September 30</u> <u>2011</u>	<u>September 30</u> <u>2010</u>
Assets		
Cash and due from banks	\$18,966,004	\$23,212,768
Cash held at Federal Reserve	22,153,806	14,541,831
Federal funds sold	833,000	5,133,000
Available for sale securities	210,680,963	221,592,962
Loans	711,949,247	634,401,750
less allowance for possible loan losses	10,424,541	8,325,764
Premises & equipment, net	19,440,276	17,673,866
Other assets	12,510,025	12,886,481
Total Assets	986,108,780	921,116,894
Liabilities		
Deposits:		
Non-interest bearing	89,005,200	73,787,469
Interest bearing	745,000,088	704,774,377
Total Deposits	834,005,288	778,561,846
Federal funds purchased	-	-
Advances from FHLB	76,000,000	76,000,000
Other liabilities	1,589,472	1,925,053
Total Liabilities	911,594,760	856,486,899
Shareholders' Equity		
Common Stock	716,636	716,636
Paid in Capital	24,652,005	21,652,005
Retained Earnings	46,072,893	38,919,857
Unrealized Gain (Loss) on available for sale securities	3,072,486	3,341,497
Total Shareholders' Equity	74,514,020	64,629,995
Total Liabilities & Shareholders' Equity	\$986,108,780	\$921,116,894

<u>Regulatory Capital Ratios</u>	<u>FDIC</u>		
	<u>Well-Capitalized</u>	<u>9-30-11</u>	<u>9-30-10</u>
Risk-based Capital Ratio	Above 10%	11.04%	10.80%
Core Capital (Tier 1) Ratio	Above 6%	9.79%	9.55%
Leverage Ratio	Above 5%	7.20%	6.61%

Great Value, Good People