

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

	March 31	
	2022	2021
Assets		
Cash and due from banks	\$677,973,079	\$531,434,500
Investment securities	276,541,789	228,827,575
Loans	2,035,667,762	2,070,546,867
less allowance for possible loan losses	34,107,179	34,704,602
Premises & equipment, net	29,932,414	28,644,585
Other assets	25,449,615	25,118,050
	<u>\$3,011,457,480</u>	<u>\$2,849,866,975</u>
Total Assets		
Liabilities		
Deposits:		
Non-interest bearing	\$576,753,021	\$513,824,797
Interest bearing	2,232,959,750	2,115,284,946
Total Deposits	<u>2,809,712,771</u>	<u>2,629,109,743</u>
Federal funds purchased	-	-
Advances from FHLB	-	35,000,000
Other liabilities	2,698,261	12,487,466
	<u>2,812,411,032</u>	<u>2,676,597,209</u>
Total Liabilities		
Shareholders' Equity		
	199,046,448	173,269,766
	<u>\$3,011,457,480</u>	<u>\$2,849,866,975</u>
Total Liabilities & Shareholders' Equity		

Regulatory Capital Ratios	FDIC Well-Capitalized	3-31-22	3-31-21
Risk-based Capital Ratio	Above 10%	11.17%	10.75%
Core Capital (Tier 1) Ratio	Above 8%	9.92%	9.50%
Common Equity (Tier 1) Ratio	Above 6%	9.92%	9.50%
Leverage Ratio	Above 5%	7.04%	6.09%