

# CARROLLTON BANK

## Condensed Financial Statement

	December 31	
	2019	2018
<b>Assets</b>		
Cash and due from banks	\$229,911,582	\$41,673,154
Investment securities	195,053,315	121,576,264
Loans	1,548,200,872	1,451,181,160
less allowance for possible loan losses	21,597,956	20,888,655
Premises & equipment, net	27,227,820	27,162,586
Other assets	17,968,132	16,901,221
<b>Total Assets</b>	<b>1,996,763,765</b>	<b>1,637,605,730</b>
<b>Liabilities</b>		
Deposits:		
Non-interest bearing	287,492,113	255,988,111
Interest bearing	1,492,675,832	1,161,852,330
Total Deposits	<b>1,780,167,945</b>	<b>1,417,840,441</b>
Federal funds purchased		
Advances from FHLB	53,000,000	76,000,000
Other liabilities	4,728,906	4,257,867
<b>Total Liabilities</b>	<b>1,837,896,851</b>	<b>1,498,098,308</b>
<b>Shareholders' Equity</b>	<b>158,866,914</b>	<b>139,507,422</b>
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>1,996,763,765</b>	<b>1,637,605,730</b>

Regulatory Capital Ratios	FDIC Well-Capitalized	12-31-19	12-31-18
Risk-based Capital Ratio	Above 10%	11.28%	10.89%
Core Capital (Tier 1) Ratio	Above 8%	10.03%	9.64%
Common Equity (Tier 1) Ratio	Above 6%	10.03%	9.64%
Leverage Ratio	Above 5%	7.94%	8.66%