

CARROLLTON BANK

Condensed Financial Statement

	June 30	
	2018	2017
Assets		
Cash and due from banks	\$62,670,281	\$79,396,627
Investment securities	134,877,055	141,658,834
Loans	1,417,943,180	1,332,207,096
less allowance for possible loan losses	20,337,655	20,030,658
Premises & equipment, net	27,409,654	27,019,911
Other assets	14,510,889	13,135,575
Total Assets	1,637,073,404	1,573,387,385
Liabilities		
Deposits:		
Non-interest bearing	239,142,216	220,500,265
Interest bearing	1,137,501,463	1,063,425,085
Total Deposits	1,376,643,679	1,283,925,350
Federal funds purchased		
Advances from FHLB	126,000,000	164,000,000
Other liabilities	3,393,308	2,596,318
Total Liabilities	1,506,036,987	1,450,521,668
Shareholders' Equity	131,036,417	122,865,717
Total Liabilities & Shareholders' Equity	1,637,073,404	1,573,387,385

Regulatory Capital Ratios	FDIC Well-Capitalized	6-30-18	6-30-17
Risk-based Capital Ratio	Above 10%	10.48%	10.12%
Core Capital (Tier 1) Ratio	Above 8%	9.23%	8.87%
Common Equity (Tier 1) Ratio	Above 6%	9.23%	8.87%
Leverage Ratio	Above 5%	8.17%	7.83%