

# CARROLLTON BANK

## Condensed Financial Statement

September 30

### Assets

	2018	2017
Cash and due from banks	\$57,231,348	\$56,137,432
Investment securities	126,921,825	135,076,252
Loans	1,440,243,295	1,348,729,338
less allowance for possible loan losses	20,480,863	20,199,407
Premises & equipment, net	27,360,959	27,459,930
Other assets	17,140,979	14,492,696
<b>Total Assets</b>	<b>1,648,417,543</b>	<b>1,561,696,241</b>

### Liabilities

Deposits:		
Non-interest bearing	244,134,791	217,331,352
Interest bearing	1,161,212,842	1,115,073,513
Total Deposits	<b>1,405,347,633</b>	<b>1,332,404,865</b>
Federal funds purchased		
Advances from FHLB	106,000,000	101,000,000
Other liabilities	3,758,172	3,040,146
<b>Total Liabilities</b>	<b>1,515,105,805</b>	<b>1,436,445,011</b>

### Shareholders' Equity

	133,311,738	125,251,230
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>1,648,417,543</b>	<b>1,561,696,241</b>

Regulatory Capital Ratios	FDIC Well-Capitalized	9-30-18	9-30-17
Risk-based Capital Ratio	Above 10%	10.61%	10.36%
Core Capital (Tier 1) Ratio	Above 8%	9.36%	9.11%
Common Equity (Tier 1) Ratio	Above 6%	9.36%	9.11%
Leverage Ratio	Above 5%	8.29%	8.05%