

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

	June 30	
	2020	2019
Assets		
Cash and due from banks	\$228,618,146	\$142,594,643
Investment securities	162,992,590	135,870,278
Loans	1,969,164,818	1,498,923,170
less allowance for possible loan losses	25,237,585	21,134,499
Premises & equipment, net	26,964,001	27,399,099
Other assets	20,213,409	18,116,454
	<u>2,382,715,379</u>	<u>1,801,769,145</u>
Total Assets		
Liabilities		
Deposits:		
Non-interest bearing	388,660,855	253,373,831
Interest bearing	1,765,032,511	1,129,498,402
Total Deposits	<u>2,153,693,367</u>	<u>1,582,872,233</u>
Federal funds purchased		
Advances from FHLB	47,000,000	65,000,000
Other liabilities	16,683,336	3,833,758
	<u>2,217,376,703</u>	<u>1,651,705,991</u>
Total Liabilities		
Shareholders' Equity	165,338,676	150,063,154
	<u>2,382,715,379</u>	<u>1,801,769,145</u>
Total Liabilities & Shareholders' Equity		

Regulatory Capital Ratios	FDIC Well-Capitalized	6-30-20	6-30-19
Risk-based Capital Ratio	Above 10%	11.13%	11.10%
Core Capital (Tier 1) Ratio	Above 8%	9.88%	9.85%
Common Equity (Tier 1) Ratio	Above 6%	9.88%	9.85%
Leverage Ratio	Above 5%	6.84%	8.30%