

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

	September 30	
	2021	2020
Assets		
Cash and due from banks	\$835,268,826	\$286,583,533
Investment securities	250,046,647	171,878,156
Loans	1,920,045,278	2,022,285,458
less allowance for possible loan losses	34,781,049	28,236,552
Premises & equipment, net	29,082,788	28,285,228
Other assets	23,763,485	25,665,062
Total Assets	\$3,023,425,975	\$2,506,460,885
Liabilities		
Deposits:		
Non-interest bearing	\$531,251,924	\$406,854,539
Interest bearing	2,301,663,981	1,872,379,222
Total Deposits	2,832,915,905	2,279,233,761
Federal funds purchased		
Advances from FHLB	-	43,000,000
Other liabilities	7,180,866	16,192,586
Total Liabilities	\$2,840,096,771	\$2,338,426,347
Shareholders' Equity	183,329,204	168,034,538
Total Liabilities & Shareholders' Equity	\$3,023,425,975	\$2,506,460,885

Regulatory Capital Ratios	FDIC Well-Capitalized	9-30-21	9-30-20
Risk-based Capital Ratio	Above 10%	10.55%	11.01%
Core Capital (Tier 1) Ratio	Above 8%	9.30%	9.76%
Common Equity (Tier 1) Ratio	Above 6%	9.30%	9.76%
Leverage Ratio	Above 5%	6.07%	6.65%