

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

	December 31	
	2022	2021
Assets		
Cash and due from banks	\$477,913,138	\$833,993,225
Investment securities	278,246,799	266,556,805
Loans	2,338,655,039	1,976,452,014
less allowance for possible loan losses	33,831,444	34,456,262
Premises & equipment, net	47,343,462	29,245,731
Other assets	27,521,804	23,935,885
Total Assets	\$3,135,848,798	\$3,095,727,398
Liabilities		
Deposits:		
Non-interest bearing	\$608,250,620	\$555,452,682
Interest bearing	2,296,706,275	2,334,760,530
Total Deposits	2,904,956,895	2,890,213,212
Federal funds purchased	-	-
Advances from FHLB	-	-
Other liabilities	21,418,394	5,421,605
Total Liabilities	2,926,375,289	2,895,634,817
Shareholders' Equity	209,473,509	200,092,581
Total Liabilities & Shareholders' Equity	\$3,135,848,798	\$3,095,727,398

Regulatory Capital Ratios	FDIC Well-Capitalized	12-31-22	12-31-21
Risk-based Capital Ratio	Above 10%	10.74%	10.97%
Core Capital (Tier 1) Ratio	Above 8%	9.49%	9.72%
Common Equity (Tier 1) Ratio	Above 6%	9.49%	9.72%
Leverage Ratio	Above 5%	7.38%	6.51%