

# CARROLLTON BANK

## Condensed Financial Statement

June 30

	2017	2016
<b>Assets</b>		
Cash and due from banks	\$79,396,627	\$54,959,939
Investment securities	141,658,834	147,819,764
Loans	1,332,207,096	1,096,434,367
less allowance for possible loan losses	20,030,658	16,355,627
Premises & equipment, net	27,019,911	26,256,879
Other assets	13,135,575	12,503,048
<b>Total Assets</b>	<b>1,573,387,385</b>	<b>1,321,618,370</b>
<b>Liabilities</b>		
Deposits:		
Non-interest bearing	220,500,265	190,453,294
Interest bearing	1,063,425,085	907,228,437
Total Deposits	<b>1,283,925,350</b>	<b>1,097,681,731</b>
Federal funds purchased		
Advances from FHLB	164,000,000	117,000,000
Other liabilities	2,596,318	2,546,997
<b>Total Liabilities</b>	<b>1,450,521,668</b>	<b>1,217,228,728</b>
<b>Shareholders' Equity</b>	122,865,717	104,389,642
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>1,573,387,385</b>	<b>1,321,618,370</b>

Regulatory Capital Ratios	FDIC Well-Capitalized	6-30-17	6-30-16
Risk-based Capital Ratio	Above 10%	10.12%	10.31%
Core Capital (Tier 1) Ratio	Above 8%	8.87%	9.06%
Common Equity (Tier 1) Ratio	Above 6%	8.87%	9.06%
Leverage Ratio	Above 5%	7.83%	7.80%