

CARROLLTON BANK

Condensed Financial Statement

	December 31	
	2017	2016
Assets		
Cash and due from banks	\$45,963,966	\$69,606,917
Investment securities	142,280,162	159,246,027
Loans	1,385,053,134	1,193,331,044
less allowance for possible loan losses	19,932,638	17,849,466
Premises & equipment, net	27,289,839	26,084,944
Other assets	15,330,908	12,588,849
Total Assets	1,595,985,371	1,443,008,315
Liabilities		
Deposits:		
Non-interest bearing	231,958,632	205,012,315
Interest bearing	1,133,633,674	1,010,940,143
Total Deposits	1,365,592,306	1,215,952,458
Federal funds purchased		
Advances from FHLB	98,000,000	117,000,000
Other liabilities	3,310,596	3,166,355
Total Liabilities	1,466,902,902	1,336,118,813
Shareholders' Equity	129,082,469	106,889,502
Total Liabilities & Shareholders' Equity	1,595,985,371	1,443,008,315

Regulatory Capital Ratios	FDIC Well-Capitalized	12-31-17	12-31-16
Risk-based Capital Ratio	Above 10.00%	10.51%	10.12%
Core Capital (Tier 1) Ratio	Above 8.00%	9.26%	8.87%
Common Equity (Tier 1) Ratio	Above 6.50%	9.26%	8.87%
Leverage Ratio	Above 5.00%	8.19%	7.50%