

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

March 31

Assets

	2023	2022
Cash and due from banks	\$326,051,615	\$677,973,078
Investment securities	284,185,075	276,541,789
Loans	2,495,301,312	2,035,667,761
less allowance for possible loan losses	31,569,353	34,107,179
Premises & equipment, net	52,255,595	29,932,414
Other assets	30,015,255	25,449,617
Total Assets	\$3,156,239,499	\$3,011,457,480

Liabilities

Deposits:		
Non-interest bearing	\$569,237,248	\$576,753,021
Interest bearing	2,345,532,572	2,232,959,750
Total Deposits	2,914,769,820	2,809,712,771
Federal funds purchased		
Advances from FHLB	0	0
Other liabilities	22,616,763	2,698,261
Total Liabilities	2,937,386,583	2,812,411,032

Shareholders' Equity

	218,852,916	199,046,448
Total Liabilities & Shareholders' Equity	\$3,156,239,499	\$3,011,457,480

Regulatory Capital Ratios	FDIC Well-Capitalized	3-31-23	3-31-22
Risk-based Capital Ratio	Above 10%	10.38%	11.17%
Core Capital (Tier 1) Ratio	Above 8%	9.13%	9.92%
Common Equity (Tier 1) Ratio	Above 6%	9.13%	9.92%
Leverage Ratio	Above 5%	7.55%	7.04%