

# CARROLLTON BANK

[www.carrolltonbanking.com](http://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	
	2023	2022
<b>Assets</b>		
Cash and due from banks	\$304,823,926	\$593,150,832
Investment securities	290,387,241	270,913,478
Loans	2,639,452,936	2,235,984,585
less allowance for possible loan losses	33,375,483	34,058,754
Premises & equipment, net	55,328,783	32,009,916
Other assets	43,118,624	24,227,733
<b>Total Assets</b>	<b>\$3,299,736,027</b>	<b>\$3,122,227,790</b>
<b>Liabilities</b>		
Deposits:		
Non-interest bearing	\$549,584,430	\$619,216,424
Interest bearing	2,480,850,068	2,303,870,350
Total Deposits	<b>3,030,434,498</b>	<b>2,923,086,774</b>
Federal funds purchased	-	-
Advances from FHLB	-	-
Other liabilities	24,724,222	4,437,267
<b>Total Liabilities</b>	<b>3,055,158,720</b>	<b>2,927,524,041</b>
<b>Shareholders' Equity</b>	244,577,307	194,703,749
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>\$3,299,736,027</b>	<b>\$3,122,227,790</b>

Regulatory Capital Ratios	FDIC Well-Capitalized	9-30-23	9-30-22
Risk-based Capital Ratio	Above 10%	10.77%	10.81%
Core Capital (Tier 1) Ratio	Above 8%	9.52%	9.56%
Common Equity (Tier 1) Ratio	Above 6%	9.52%	9.56%
Leverage Ratio	Above 5%	7.96%	7.10%