

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

	September 30	
	2022	2021
Assets		
Cash and due from banks	\$593,150,832	\$835,268,825
Investment securities	270,913,478	250,046,647
Loans	2,235,984,585	1,920,045,278
less allowance for possible loan losses	34,058,754	34,781,049
Premises & equipment, net	32,009,916	29,082,788
Other assets	24,227,733	23,763,486
Total Assets	\$3,122,227,790	\$3,023,425,975
Liabilities		
Deposits:		
Non-interest bearing	\$619,216,424	\$531,251,924
Interest bearing	2,303,870,350	2,301,663,981
Total Deposits	2,923,086,774	2,832,915,905
Federal funds purchased	-	-
Advances from FHLB	-	-
Other liabilities	4,437,267	7,180,866
Total Liabilities	2,927,524,041	2,840,096,771
Shareholders' Equity	194,703,749	183,329,204
Total Liabilities & Shareholders' Equity	\$3,122,227,790	\$3,023,425,975

Regulatory Capital Ratios	FDIC Well-Capitalized	9-30-22	9-30-21
Risk-based Capital Ratio	Above 10%	10.81%	10.55%
Core Capital (Tier 1) Ratio	Above 8%	9.56%	9.30%
Common Equity (Tier 1) Ratio	Above 6%	9.56%	9.30%
Leverage Ratio	Above 5%	7.10%	6.07%