


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

	2024	2023
Assets		
Cash and due from banks	\$361,071,193	\$326,051,615
Investment securities	294,465,092	284,185,075
Loans	2,739,275,146	2,495,301,312
less allowance for possible loan losses	34,671,876	31,569,353
Premises & equipment, net	55,415,190	52,255,595
Other assets	42,332,605	30,015,255
Total Assets	\$3,457,887,350	\$3,156,239,499

Liabilities

Deposits:		
Non-interest bearing	\$541,359,198	\$569,237,248
Interest bearing	2,631,154,979	2,345,532,572
Total Deposits	3,172,514,177	2,914,769,820
Federal funds purchased	-	-
Advances from FHLB	-	-
Other liabilities	25,363,920	22,616,763
Total Liabilities	3,197,878,097	2,937,386,583

Shareholders' Equity

	260,009,253	218,852,916
Total Liabilities & Shareholders' Equity	\$3,457,887,350	\$3,156,239,499

Regulatory Capital Ratios	FDIC Well-Capitalized	3-31-24	3-31-23
Risk-based Capital Ratio	Above 10%	10.47%	10.38%
Core Capital (Tier 1) Ratio	Above 8%	9.27%	9.13%
Common Equity (Tier 1) Ratio	Above 6%	9.27%	9.13%
Leverage Ratio	Above 5%	7.89%	7.55%