

# CARROLLTON BANK

Since 1877 Member FDIC

[www.carrolltonbanking.com](http://www.carrolltonbanking.com)

September 30

	<u>2016</u>	<u>2015</u>
<b>Assets</b>		
Cash and due from banks	\$12,800,844	\$12,437,479
Cash held at Federal Reserve	81,160,908	16,409,981
Federal funds sold	11,418,921	1,088,618
Available for sale securities	142,422,141	196,128,266
Loans	1,129,896,689	965,949,844
less allowance for possible loan losses	16,912,673	14,478,920
Premises & equipment, net	26,211,763	24,443,031
Other assets	11,801,702	9,149,047
<b>Total Assets</b>	<b>1,398,800,295</b>	<b>1,211,127,346</b>
<b>Liabilities</b>		
Deposits:		
Non-interest bearing	199,773,162	164,003,769
Interest bearing	972,971,136	828,851,759
<b>Total Deposits</b>	<b>1,172,744,298</b>	<b>992,855,528</b>
Federal funds purchased	-	-
Advances from FHLB	117,000,000	117,000,000
Other liabilities	2,775,268	2,684,822
<b>Total Liabilities</b>	<b>1,292,519,566</b>	<b>1,112,540,350</b>
<b>Shareholders' Equity</b>		
Common Stock	716,636	716,636
Paid in Capital	25,502,005	25,502,005
Retained Earnings	79,458,579	72,008,595
Unrealized Gain (Loss) on available for sale securities	603,509	359,760
<b>Total Shareholders' Equity</b>	<b>106,280,729</b>	<b>98,586,996</b>
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>\$1,398,800,295</b>	<b>\$1,211,127,346</b>

## Regulatory Capital Ratios

	FDIC <u>Well-Capitalized</u>	<u>9-30-16</u>	<u>9-30-15</u>
Risk-based Capital Ratio	Above 10%	10.34%	10.94%
Core Capital (Tier 1) Ratio	Above 8%	9.09%	9.69%
Common Equity (Tier 1) Ratio	Above 6.5%	9.09%	9.69%
Leverage Ratio	Above 5%	7.52%	8.08%

*Great Value, Good People*