


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

### Assets

	2024	2023
Cash and due from banks	\$315,709,896	\$304,823,926
Investment securities	296,595,330	290,387,241
Loans	2,769,578,869	2,639,452,936
less allowance for possible loan losses	35,203,001	33,375,483
Premises & equipment, net	58,195,364	55,328,783
Other assets	40,093,831	43,118,624
<b>Total Assets</b>	<b>\$3,444,970,289</b>	<b>\$3,299,736,027</b>

### Liabilities

Deposits:		
Non-interest bearing	\$563,388,266	\$549,584,430
Interest bearing	2,589,233,623	2,480,850,068
Total Deposits	<b>3,152,621,889</b>	<b>3,030,434,498</b>
Federal funds purchased	-	-
Advances from FHLB	-	-
Other liabilities	24,770,021	24,724,222
<b>Total Liabilities</b>	<b>3,177,391,910</b>	<b>3,055,158,720</b>

### Shareholders' Equity

	267,578,379	244,577,307
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>\$3,444,970,289</b>	<b>\$3,299,736,027</b>

Regulatory Capital Ratios	FDIC Well-Capitalized	9-30-2024	9-30-2023
Risk-based Capital Ratio	Above 10%	10.65%	10.77%
Core Capital (Tier 1) Ratio	Above 8%	9.41%	9.52%
Common Equity (Tier 1) Ratio	Above 6%	9.41%	9.52%
Leverage Ratio	Above 5%	7.92%	7.96%