


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

	December 31	
	2024	2023
Assets		
Cash and due from banks	\$333,243,837	\$291,479,444
Investment securities	291,244,516	289,640,725
Loans	2,795,998,412	2,695,301,561
less allowance for possible loan losses	35,527,153	34,199,273
Premises & equipment, net	59,779,463	55,258,567
Other assets	41,769,342	42,382,631
Total Assets	\$3,486,508,417	\$3,339,863,655
Liabilities		
Deposits:		
Non-interest bearing	\$544,129,825	\$543,690,030
Interest bearing	2,652,019,461	2,520,231,617
Total Deposits	3,196,149,286	3,063,921,647
Federal funds purchased	-	-
Advances from FHLB	-	-
Other liabilities	22,557,015	23,626,113
Total Liabilities	3,218,706,301	3,087,547,760
Shareholders' Equity	267,802,116	252,315,895
Total Liabilities & Shareholders' Equity	\$3,486,508,417	\$3,339,863,655

Regulatory Capital Ratios	FDIC Well-Capitalized	12-31-2024	12-31-2023
Risk-based Capital Ratio	Above 10%	10.73%	10.64%
Core Capital (Tier 1) Ratio	Above 8%	9.49%	9.40%
Common Equity (Tier 1) Ratio	Above 6%	9.49%	9.40%
Leverage Ratio	Above 5%	7.96%	7.92%