



# CAPITOL BANKSHARES, INC.

## September 2021 Financial Highlights

Stable, Steady, Strong

### Highlights & Stock Performance\*

During the twelve months ending September 30, 2021, total equity grew 9.0% to \$57.0M and net earnings were higher than the prior year by 20.8%.

Period Ending	Last Transaction Price of the Period	Range of Transaction Prices		Total Shares Exchanged
		Highest	Lowest	
9/30/21	\$64.00	\$64.00	\$60.00	24,800
12/31/20	\$60.00	\$60.00	\$60.00	8,435
12/31/19	\$59.00	\$59.00	\$55.00	20,030

### 5 Year Financial Highlights

	September 30, 2021	Year Ended			
		2020	2019	2018	2017
Total Assets - Consolidated	470,648,465	485,118,907	399,476,823	368,138,289	361,231,733
Total Net Loans - Consolidated	327,865,528	337,139,705	288,760,107	278,725,719	244,155,914
Total Deposits - Consolidated	404,844,701	423,762,772	348,510,092	313,534,475	309,739,907
ROA YTD - Bank only	1.19%	1.12%	1.29%	1.29%	0.88%
ROE YTD - Bank only	10.37%	9.99%	10.78%	11.78%	8.46%
Earnings - Consolidated	4,283,718	5,047,317	4,833,376	4,619,523	3,015,622
Earning Before Taxes - Consolidated	5,760,572	6,770,402	6,454,225	5,971,131	5,337,796
Total Equity - Consolidated	57,037,385	54,019,438	48,188,673	42,067,339	38,100,555
Average Shares Outstanding net of Treasury	974,616	966,171	961,207	953,984	952,119
Ending Shares Outstanding net of Treasury	975,512	971,432	963,842	957,662	952,337
Shares held in the Treasury	1,564	2,614	3,364	3,364	3,364
Book Value per Share**	\$58.47	\$55.61	\$50.00	\$43.93	\$40.01
EPS (Ending Shares)	\$5.86	\$5.22	\$5.03	\$4.84	\$3.17
Fully Diluted EPS (Avg Shares & Options)	\$5.54	\$4.94	\$4.77	\$4.61	\$3.04
Recent Sales Price	\$64.00	\$60.00	\$59.00	\$53.50	\$50.00
Price to Book	1.09	1.08	1.18	1.22	1.25
Price to Earnings	10.93	11.55	11.77	11.09	15.79
<b>Dividend Information</b>					
Dividend Per Share	\$0.52	\$0.50	\$0.48	(A)	\$0.35
Dividend Payout Ratio	10.05%	9.99%	10.00%	12.01%	10.74%

(A) Payout Ratio calculated with prior year net income before tax law adjustment 10.37%.

Average shares = weighted average shares held during the year by all shareholders. Earnings per share = annualized earnings divided by average shares. Measures amount of current year net income allocated to each shareholder. Book value = total equity divided by ending shares. Measures net amount to be received by each shareholder should the Company liquidate; also known as net worth per shareholder. Recent sales price = price per share on most recent stock sale. Price to book = recent sales price divided by book value. Price to earnings = recent sales price divided by earnings per share. Dividend per share = dividends paid in current year for each share of stock owned on declaration date. Dividend payout ratio = total dividends paid in current year divided by prior year consolidated earnings. Measures the percent of prior year earnings that was paid out to shareholders rather than retained in the Company as an increase in equity.

\*Private Party Transactions \*\*Book Value should not be construed as indicative of the current or anticipated future fair market of the stock.



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