



# CAPITOL BANKSHARES, INC.

## June 2022 Financial Highlights

Stable, Steady, Strong

### Highlights & Stock Performance\*

During the twelve months ending June 30, 2022, Net Loans increased 16.02% to \$389.0M and Deposits increased 5.18% to \$411.1M.

Period Ending	Last Transaction Price of the Period	Range of Transaction Prices		Total Shares Exchanged
		Highest	Lowest	
6/30/22	\$71.00	\$71.00	\$65.00	16,560
12/31/21	\$65.00	\$65.00	\$60.00	26,990
12/31/20	\$60.00	\$60.00	\$60.00	8,435

### 5 Year Financial Highlights

	June 30, 2022	Year Ended			
		2021	2020	2019	2018
Total Assets - Consolidated	501,985,421	489,004,508	485,118,907	399,476,823	368,138,289
Total Net Loans - Consolidated	389,027,984	356,107,029	337,139,705	288,760,107	278,725,719
Total Deposits - Consolidated	411,122,529	422,690,896	423,762,772	348,510,092	313,534,475
ROAYTD - Bank only	0.96%	1.12%	1.12%	1.29%	1.29%
ROEYTD - Bank only	9.01%	9.74%	9.99%	10.78%	11.78%
Earnings - Consolidated	2,391,338	5,361,397	5,047,317	4,833,376	4,619,523
Earning Before Taxes - Consolidated	3,207,578	7,192,034	6,770,402	6,454,225	5,971,131
Total Equity - Consolidated	54,971,130	57,854,007	54,019,438	48,188,673	42,067,339
Average Shares Outstanding net of Treasury	983,357	975,400	966,171	961,207	953,984
Ending Shares Outstanding net of Treasury	984,157	980,222	971,432	963,842	957,662
Shares held in the Treasury	-	864	2,614	3,364	3,364
Book Value per Share**	\$55.86	\$59.02	\$55.61	\$50.00	\$43.93
EPS (Average Shares)	\$4.86	\$5.50	\$5.22	\$5.03	\$4.84
Fully Diluted EPS (Avg Shares & Options)	\$4.63	\$5.20	\$4.94	\$4.77	\$4.61
Recent Sales Price	\$71.00	\$65.00	\$60.00	\$59.00	\$53.50
Price to Book	1.27	1.10	1.08	1.18	1.22
Price to Earnings	14.60	11.83	11.55	11.77	11.09
<b>Dividend Information</b>					(A)
Dividend Per Share	\$0.65	\$0.52	\$0.50	\$0.48	\$0.38
Dividend Payout Ratio	11.92%	10.05%	9.99%	10.00%	12.01%

(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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