



**CAPITOL
BANKSHARES, INC.**

June 2026 Financial Highlights

Highlights & Stock Performance*

Year-to-date earnings for 2026 was \$1.2MM higher than the same period in 2025. Book value was \$73.73 per share as of June 30, 2026, an increase of 8.58% compared to the same period in 2025.

Period Ending	Last Transaction Price of the Period	Range of Transaction Prices		Total Shares Exchanged
		Highest	Lowest	
6/30/2026	\$73.00	\$73.00	\$71.50	6,274
12/31/2025	\$73.00	\$73.00	\$72.50	26,104
12/31/2024	\$73.00	\$75.00	\$72.00	33,795

5 Year Financial Highlights

	June 30, 2026	Year Ended			
		2025	2024	2023	2022
Total Assets - Consolidated	565,292,727	633,600,723	628,790,739	589,793,601	551,419,476
Total Net Loans - Consolidated	424,777,853	471,978,328	489,449,978	485,010,145	441,373,678
Total Deposits - Consolidated	471,454,658	541,194,295	537,759,312	505,966,911	462,929,923
ROA YTD - Bank only	1.11%	0.85%	0.64%	0.62%	0.95%
ROE YTD - Bank only	9.70%	8.26%	6.44%	6.36%	9.42%
Earnings - Consolidated	3,321,351	5,318,155	3,822,287	3,483,570	4,928,148
Earning Before Taxes - Consolidated	3,888,267	6,168,416	4,419,353	5,311,850	6,584,385
Total Equity - Consolidated	70,984,047	69,127,860	63,018,058	60,842,045	56,527,009
Average Shares Outstanding net of Treasury	962,600	969,843	988,349	994,188	985,672
Ending Shares Outstanding net of Treasury	962,770	957,859	974,748	995,316	990,807
Shares held in the Treasury	59,889	51,800	24,668	-	-
Book Value per Share**	\$73.73	\$72.17	\$64.65	\$61.13	\$57.05
EPS (Average Shares)	\$6.72	\$5.48	\$3.87	\$3.50	\$5.00
Fully Diluted EPS (Avg Shares & Options)	\$6.61	\$5.28	\$3.71	\$3.34	\$4.77
Recent Sales Price	\$73.00	\$73.00	\$73.00	\$73.00	\$73.00
Price to Book	0.99	1.01	1.13	1.19	1.28
Price to Earnings	10.86	13.31	18.88	20.83	14.6
<u>Dividend Information</u>					
Dividend Per Share	\$0.66	\$0.47	\$0.45	\$0.56	\$0.65
Dividend Payout Ratio	11.95%	12.01%	12.59%	11.31%	11.92%

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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