

Calvin B. Taylor Bankshares, Inc. and Subsidiary
Financial Highlights for 2009

	2009	2008	% Change
<u>At Year End</u>			
Assets	393,528,296	372,602,511	5.62%
Deposits	312,647,619	292,459,213	6.90%
Loans, net	240,061,869	241,430,914	-0.57%
Total capital	72,277,293	72,283,494	-0.01%
<u>For the Year</u>			
Average assets	386,037,967	366,900,373	5.22%
Average equity	71,898,071	73,726,179	-2.48%
Net interest income	15,359,555	15,978,389	-3.87%
Net income	5,109,609	6,059,217	-15.67%
<u>Per Share Data</u>			
Book value	24.09	23.71	1.60%
Net income	1.69	1.97	-14.21%
<u>Ratios</u>			
Return on average assets	1.32%	1.65%	
Return on average equity	7.11%	8.22%	
Total capital to total assets	18.37%	19.40%	
Efficiency ratio	49.07%	44.14%	