

**CALVERT FINANCIAL CORPORATION**

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 2868147	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2012</b> \$ millions	<b>2013</b> \$ millions	%chg from prev	
<b>Assets</b>	\$57	\$56	-2.7%	
Loans	\$22	\$25	11.5%	
Construction & development	\$2	\$1	-36.7%	
Closed-end 1-4 family residential	\$10	\$11	13.1%	
Home equity	\$0	\$0	-62.4%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	25.0%	
Commercial & Industrial	\$4	\$4	13.8%	
Commercial real estate	\$1	\$2	95.8%	
Unused commitments	\$3	\$1	-79.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$21	\$17	-17.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$5	\$8	65.1%	
Cash & balances due	\$5	\$2	-66.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$51	\$50	-1.8%	
Deposits	\$49	\$48	-0.5%	
Total other borrowings	\$2	\$2	-25.0%	
FHLB advances	\$2	\$2	-25.0%	
<b>Equity</b>				
Equity capital at quarter end	\$6	\$6	-10.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.4%	9.9%	--	
Tier 1 risk based capital ratio	16.5%	16.4%	--	
Total risk based capital ratio	17.5%	17.6%	--	
Return on equity <sup>1</sup>	8.2%	-0.5%	--	
Return on assets <sup>1</sup>	0.9%	-0.1%	--	
Net interest margin <sup>1</sup>	4.4%	4.2%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	526.6%	486.1%	--	
Loss provision to net charge-offs (qtr)	175.0%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.4%	0.0%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.5%	0.9%	0.4%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	0.3%	0.4%	0.2%	0.1%