

CALVERT FINANCIAL CORPORATION

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 2868147	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$46	\$56	20.6%	
Loans	\$28	\$29	1.6%	
<i>Construction & development</i>	\$3	\$5	71.7%	
<i>Closed-end 1-4 family residential</i>	\$10	\$9	-8.2%	
<i>Home equity</i>	\$1	\$1	-19.5%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$2	0.4%	
<i>Commercial & Industrial</i>	\$5	\$5	-5.7%	
<i>Commercial real estate</i>	\$3	\$4	26.4%	
Unused commitments	\$4	\$3	-31.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2	\$13	466.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$11	\$6	-40.7%	
Cash & balances due	\$1	\$4	418.1%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$41	\$50	22.2%	
Deposits	\$38	\$48	25.4%	
Total other borrowings	\$3	\$3	-16.7%	
FHLB advances	\$3	\$3	-16.7%	
Equity				
Equity capital at quarter end	\$5	\$5	6.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.2%	8.8%	--	
Tier 1 risk based capital ratio	13.7%	13.7%	--	
Total risk based capital ratio	15.0%	14.9%	--	
Return on equity ¹	5.1%	16.5%	--	
Return on assets ¹	0.5%	1.6%	--	
Net interest margin ¹	4.6%	5.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	212.6%	255.8%	--	
Loss provision to net charge-offs (qtr)	300.0%	150.0%	--	
Net charge-offs to average loans and leases ¹	0.3%	0.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.7%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.2%	0.0%	0.2%	0.1%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.4%	0.8%	0.3%
<i>Commercial & Industrial</i>	4.0%	5.8%	0.0%	0.8%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.9%	1.0%	0.1%	0.2%