

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	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$61	\$61	0.1%	
Loans	\$27	\$23	-16.5%	
Construction & development	\$3	\$2	-27.7%	
Closed-end 1-4 family residential	\$10	\$8	-12.3%	
Home equity	\$0	\$0	37.4%	
Credit card	\$0	\$0		
Other consumer	\$2	\$0	-71.6%	
Commercial & Industrial	\$5	\$5	-11.4%	
Commercial real estate	\$4	\$2	-46.3%	
Unused commitments	\$2	\$2	4.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$20	\$24	17.9%	
Asset-backed securities	\$0	\$0	-17.1%	
Other securities	\$5	\$6	24.3%	
Cash & balances due	\$4	\$4	-3.7%	
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		
Liabilities	\$55	\$54	-1.6%	
Deposits	\$53	\$52	-2.9%	
Total other borrowings	\$2	\$3	25.0%	
FHLB advances	\$2	\$3	25.0%	
Equity				
Equity capital at quarter end	\$6	\$7	16.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.6%	9.3%	--	
Tier 1 risk based capital ratio	14.1%	16.0%	--	
Total risk based capital ratio	15.3%	17.3%	--	
Return on equity ¹	4.7%	4.0%	--	
Return on assets ¹	0.5%	0.4%	--	
Net interest margin ¹	5.1%	4.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	264.3%	141.9%	--	
Loss provision to net charge-offs (qtr)	164.8%	106.8%	--	
Net charge-offs to average loans and leases ¹	1.3%	2.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	4.1%	0.1%	1.3%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	16.5%	0.1%	0.0%
Commercial & Industrial	4.5%	0.0%	1.5%	0.2%
Commercial real estate	0.3%	0.0%	0.0%	0.0%
Total loans	0.9%	1.9%	0.3%	0.5%