

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$61	\$57	-6.2%	
Loans	\$23	\$22	-3.5%	
Construction & development	\$2	\$2	0.6%	
Closed-end 1-4 family residential	\$8	\$10	20.2%	
Home equity	\$0	\$0	-57.9%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-58.8%	
Commercial & Industrial	\$5	\$4	-18.4%	
Commercial real estate	\$2	\$1	-42.2%	
Unused commitments	\$3	\$3	-9.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$24	\$21	-11.1%	
Asset-backed securities	\$0	\$0	-100.0%	
Other securities	\$6	\$5	-25.0%	
Cash & balances due	\$4	\$5	33.1%	
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	\$54	\$51	-6.3%	
Deposits	\$52	\$49	-5.6%	
Total other borrowings	\$3	\$2	-20.0%	
FHLB advances	\$3	\$2	-20.0%	
Equity				
Equity capital at quarter end	\$7	\$6	-5.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.3%	9.4%	--	
Tier 1 risk based capital ratio	15.8%	16.5%	--	
Total risk based capital ratio	17.0%	17.5%	--	
Return on equity ¹	2.2%	8.2%	--	
Return on assets ¹	0.2%	0.9%	--	
Net interest margin ¹	4.7%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	149.2%	526.6%	--	
Loss provision to net charge-offs (qtr)	133.3%	175.0%	--	
Net charge-offs to average loans and leases ¹	2.0%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	0.0%	0.0%	-0.1%	0.0%
Closed-end 1-4 family residential	4.1%	0.5%	1.2%	0.4%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	16.5%	0.0%	1.4%	0.0%
Commercial & Industrial	0.0%	0.0%	-6.9%	0.0%
Commercial real estate	0.0%	0.0%	10.5%	0.0%
Total loans	1.9%	0.3%	0.5%	0.2%