

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	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets	\$56	\$49	-12.5%	
Loans	\$25	\$25	0.4%	
<i>Construction & development</i>	\$1	\$1	-31.8%	
<i>Closed-end 1-4 family residential</i>	\$11	\$10	-13.0%	
<i>Home equity</i>	\$0	\$0	-18.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	-1.2%	
<i>Commercial & Industrial</i>	\$4	\$4	1.9%	
<i>Commercial real estate</i>	\$2	\$4	46.3%	
Unused commitments	\$1	\$1	60.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$17	\$12	-32.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$8	\$8	1.6%	
Cash & balances due	\$2	\$1	-30.3%	
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	\$50	\$43	-13.9%	
Deposits	\$48	\$41	-15.4%	
Total other borrowings	\$2	\$2	33.3%	
FHLB advances	\$2	\$2	33.3%	
Equity				
Equity capital at quarter end	\$6	\$6	-0.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.9%	10.4%	--	
Tier 1 risk based capital ratio	16.4%	16.1%	--	
Total risk based capital ratio	17.6%	17.4%	--	
Return on equity ¹	-0.5%	-41.9%	--	
Return on assets ¹	-0.1%	-5.2%	--	
Net interest margin ¹	4.2%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	486.1%	42.7%	--	
Loss provision to net charge-offs (qtr)	0.0%	460.9%	--	
Net charge-offs to average loans and leases ¹	0.0%	3.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.9%	0.0%	0.0%	0.0%
<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%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.0%	12.5%	0.0%	4.4%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.4%	10.4%	0.1%	0.8%