

As of Date: 12/30/2022



**FHLBDM - Federally-Insured Depository Members  
Financial Ratios by Credit Capacity  
2022Q3**

<b>Banks &amp; Thrifts</b>							
<b>Credit Capacity</b>	<b>% of Members by charter</b>	<b>Tier 1 Leverage</b>	<b>Total RBC/RWA</b>	<b>NPA/TA</b>	<b>NPA/Tier 1 + LRR</b>	<b>LLR/NPL</b>	<b>Pre-Tax ROAA</b>
45%	86%	9.84	14.42	0.19	1.70	955.26	1.43
35%	10%	9.74	15.76	0.95	8.77	146.41	1.04
< 35%	4%	9.71	15.23	1.61	12.34	140.55	1.10
<b>Credit Unions</b>							
<b>Credit Capacity</b>	<b>% of Members by charter</b>	<b>Net Worth/Assets</b>	<b>NPL/Net Worth</b>	<b>NPA/TA</b>	<b>NPA/Net Worth + LRR</b>	<b>LLR/Delinquent Loans</b>	<b>ROAA</b>
45%	79%	10.32	2.02	0.23	2.54	178.33	0.93
35%	14%	8.84	3.48	0.29	4.22	133.58	0.61
< 35%	7%	8.19	4.10	0.40	5.33	91.16	0.41

- Credit capacities shown in the first column are a percentage of the member's total assets.
- The "% of members" shown in the second column are by charter. The totals for this column may not equal 100% due to rounding.
- For banks and thrifts, Nonperforming Assets consist of nonperforming loans (loans 90+ past due and nonaccrual loans) net of government guarantees, other real estate owned, repossessed assets, troubled restructured loans and nonperforming securities.
- For credit unions, Nonperforming Assets consist of loans 60+ days past due and total foreclosed and repossessed assets.