

As of Date: 3/29/2023

**FHLBDM - Federally-Insured Depository Members  
Financial Ratios by Credit Capacity  
2022Q4**

<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%	9.89	14.20	0.16	1.47	1,049.72	1.34
35%	10%	9.70	14.56	0.94	9.09	153.14	0.79
< 35%	4%	9.89	16.27	1.15	10.79	111.67	0.95
<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%	78%	10.51	2.64	0.31	3.21	141.03	0.86
35%	14%	8.86	3.22	0.27	3.58	108.69	0.61
< 35%	7%	8.33	4.85	0.34	5.15	65.48	0.55

- 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 guaranteed loans, 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.