

FHLBDM - Federally-Insured Depository Members
Financial Ratios by Credit Capacity
2018Q3

Banks & Thrifts	% of members, by charter	Tier 1 Leverage Ratio	Total RBC / RWA	NPA/Tier 1 + ALLL	NPA / TA	LLR / NPL	Pre-Tax ROAA
45%	78%	10.81	15.37	4.17	0.50	373.63	1.59
35%	16%	10.21	15.27	16.22	1.91	104.08	1.13
25%	5%	9.86	14.43	28.61	3.29	90.49	0.76
<= 20%	1%	9.30	14.14	47.60	5.88	42.64	-0.70
CUs	% of members, by charter	Net Worth / TA	NPL / Net Worth	NPA/Net Worth + LLR	NPA / TA	LLR / Delinquent Loans	ROAA
45%	78%	10.99	2.82	2.96	0.37	150.66	1.03
35%	14%	8.57	5.90	2.37	0.62	106.56	0.64
< 35%	7%	9.38	8.34	7.20	0.86	94.12	0.69

- 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