

As of Date: 3/31/2023



**FHLBDM - Federally-Insured Depository Members
Financial Ratios by Credit Capacity
2023Q1**

Banks & Thrifts							
Credit Capacity	% of Members by charter	Tier 1 Leverage	Total RBC/RWA	NPA/TA	NPA/Tier 1 + LRR	LLR/NPL	Pre-Tax ROAA
45%	86%	9.95	14.36	0.16	1.46	1,105.21	1.23
35%	10%	9.75	15.23	0.82	7.80	170.04	1.03
< 35%	4%	9.96	15.91	1.20	11.31	115.14	1.01
Credit Unions							
Credit Capacity	% of Members by charter	Net Worth/Assets	NPL/Net Worth	NPA/TA	NPA/Net Worth + LRR	LLR/Delinquent Loans	ROAA
45%	78%	10.53	2.11	0.25	2.66	0.00	0.73
35%	14%	8.68	3.12	0.27	3.57	0.00	0.40
< 35%	7%	8.17	3.75	0.30	4.52	0.00	0.56

- 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.