

**FHLBDM Credit Capacity
Financial Ratios Comparison**

| Banks & Thrifts | % of members, by charter | Tier 1 Leverage Ratio | Total RBC / RWA | NPA/Tier 1 + ALLL | NPA / TA | LLR / NPL | Pre-Tax ROAA |
|----------------------------|---------------------------------|------------------------------|------------------------|----------------------------|-----------------|-------------------------------|---------------------|
| 35% | 93% | 10.53 | 15.33 | 5.68 | 0.65 | 303.30 | 1.46 |
| 25% | 5% | 9.52 | 14.30 | 28.40 | 3.21 | 75.46 | 0.80 |
| <= 20% | 2% | 9.15 | 14.16 | 59.30 | 6.56 | 36.39 | 0.25 |
| CUs | % of members, by charter | Net Worth / TA | NPL / Net Worth | NPA/Net Worth + LLR | NPA / TA | LLR / Delinquent Loans | ROAA |
| 35% | 92% | 10.47 | 3.39 | 4.05 | 0.45 | 140.00 | 0.87 |
| < 35% | 8% | 8.65 | 9.25 | 10.42 | 0.98 | 70.12 | 0.16 |

Notes: 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.
The financial ratios shown are medians based on 3Q17 financial results.