

**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%	10.44	15.21	5.42	0.62	337.04	1.27
25%	5%	9.28	14.22	28.99	2.75	83.16	0.70
<= 20%	2%	9.71	14.26	50.28	6.09	37.66	-0.56
CUs	% of members, by charter	Net Worth / TA	NPL / Net Worth	NPA/Net Worth + LLR	NPA / TA	LLR / Delinquent Loans	ROAA
35%	92%	10.52	3.74	4.32	0.48	131.37	0.75
< 35%	8%	8.56	8.80	10.40	0.94	89.19	0.50

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 4Q17 financial results.