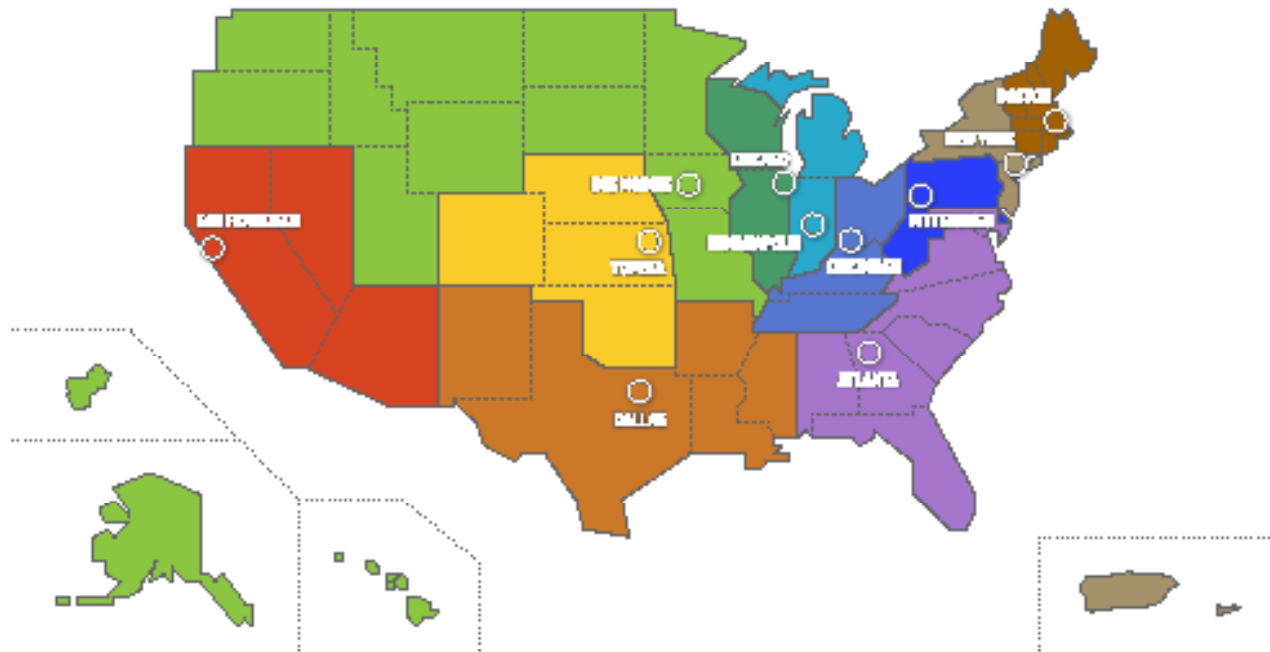


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Regulatory Financial Standard for Membership for Non-depository CDFIs

Net Asset Ratio

Minimum: Net Assets to Total Assets \geq 20%

- Net Assets divided by Total Assets, where Net Assets = (Assets - Liabilities)
- Net and Total Assets include restricted asset

Earnings

Minimum: Positive Net Income

- Net Income = (Gross Revenues - Total Expenses)
- Measured as a rolling three-year average

Loan Loss Reserves

Minimum: \geq 30% of Loans and Leases 90+ Days Past Due

- LLR divided by [loans and leases 90 days+ (including loans sold with full recourse)]
- LLR should be a specified balance sheet account

Liquidity

Minimum: \geq 1.0

- (Unrestricted cash and cash equivalents) divided by (average quarterly operating expense)
- Meets or exceeds for the 4 most recent quarters and for one or both of the 2 preceding years

Source: The Electronic Code of Federal Regulations, <http://bit.ly/1GPwXb5>

Note: The above are the regulatory minimums. Different FHLBs may have additional membership requirements.

FHLBank Non-depository CDFIs as of October 2021

Atlanta Access to Capital for Entrepreneurs, Inc.
Baltimore Community Lending, Inc.
Capital Impact Partners
Charleston LDC
Community Housing Capital, Inc.
Community Redevelopment Loan and Investment Fund, Inc.
Enterprise Community Loan Fund, Inc.
Florida Community Loan Fund
Neighborhood Housing Services of Baltimore
Neighborhood Lending Partners of Florida
NeighborWorks Columbus
Self-Help Ventures Fund
South Carolina Community Loan Fund

Boston Coastal Enterprises, Inc.
Community Concepts Finance Corp.
Massachusetts Housing Investment Corp.
MHIC, LLC

Chicago Chicago Community Loan Fund
Cinnaire Lending Corporation
Community Investment Corporation
IFF
Impact Seven, Inc.
RFLF 2, LLC

Cincinnati Cincinnati Development Fund
Community Ventures Corp.
Federation of Appalachian Housing Enterprises, Inc.
Ohio Capital Finance Corp.
Pathway Lending – Southeast Community Capital Corporation
The Affordable Housing Trust for Columbus & Franklin County Dallas

Dallas Affordable Homes of South Texas
Brazos Valley CDC, Inc.
LiftFund
Renaissance Community Loan Fund
Rio Grande Valley Multibank Corp.
Southern Bancorp Capital Partners
The Louisiana Community Development Capital Fund, Inc.

Des Moines Cook Inlet Lending Center, Inc.
Greater Minnesota Housing Fund
HomeSight
Neighborhood Finance Corp.
NeighborWorks Salt Lake
NewWest Community Capital, Inc.

Indianapolis Indianapolis Neighborhood Housing Partnership, Inc.
Lake Superior Community Development Corporation
Metro Community Development, Inc.
Neighborhoods Inc. of Battle Creek

New York AAFE Community Development Fund, Inc.
Community Loan Fund of the Capital Region
Corporation for Supportive Housing
Home Headquarters, Inc.
Inclusiv
The Community Development Trust, Inc.
The Disability Fund, Inc.

Pittsburgh Community First Fund
The Reinvestment Fund, Inc.

San Francisco Century Housing Corp.
Clearinghouse CDFI
Community Vision Capital & Consulting
Genesis LA Economic Growth Corporation
Lendistry
Low Income Investment Fund
Raza Development Fund, Inc.

Topeka Impact Development Fund
Mercy Community Capital
MetaFund Corp.
Midwest Housing Development Fund, Inc.