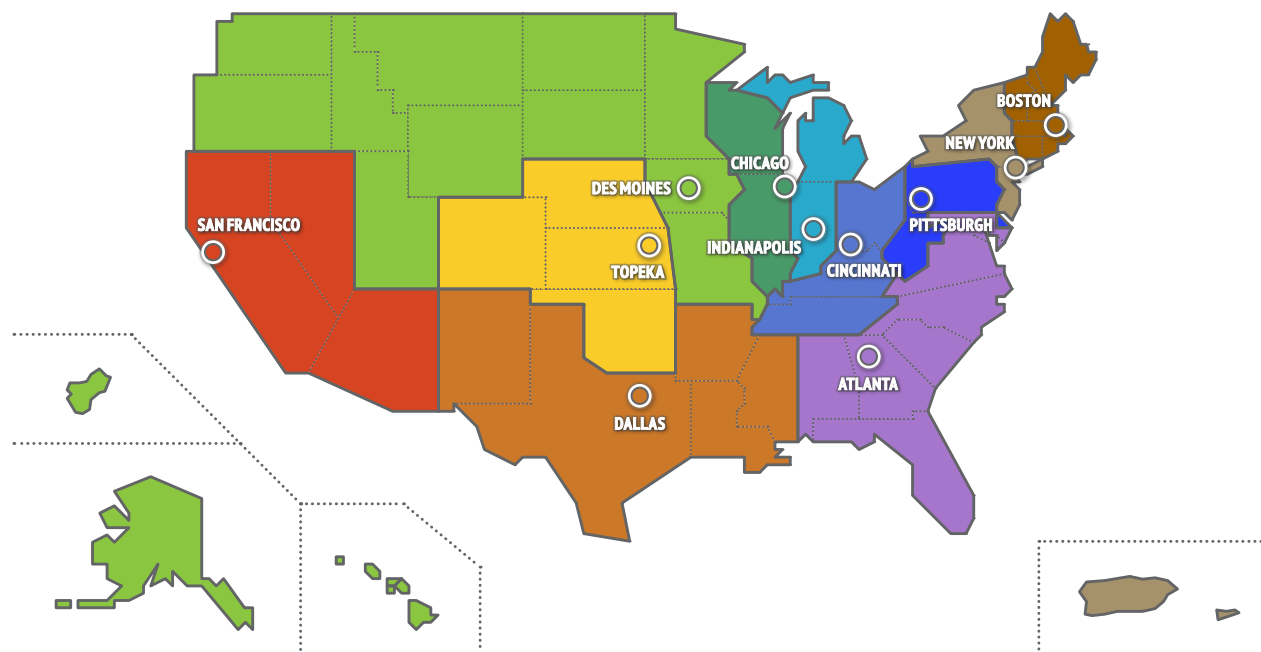


# About the FHLBanks

[www.fhlbanks.com](http://www.fhlbanks.com)



## FHLBank Districts



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# Regulatory Financial Standard for Membership for Non-depository CDFIs

## Net Asset Ratio **Minimum: Net Assets to Total Assets ≥ 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: ≥ 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: ≥ 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

<b>Atlanta</b>	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	<b>Des Moines</b>	Cook Inlet Lending Center, Inc. Greater Minnesota Housing Fund HomeSight Neighborhood Finance Corp. NeighborWorks Salt Lake NewWest Community Capital, Inc.
<b>Boston</b>	Coastal Enterprises, Inc. Community Concepts Finance Corp. Massachusetts Housing Investment Corp. MHIC, LLC	<b>Indianapolis</b>	Indianapolis Neighborhood Housing Partnership, Inc. Lake Superior Community Development Corporation Metro Community Development, Inc. Neighborhoods Inc. of Battle Creek
<b>Chicago</b>	Chicago Community Loan Fund Cinnaire Lending Corporation Community Investment Corporation IFF Impact Seven, Inc. RFLF 2, LLC	<b>New York</b>	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.
<b>Cincinnati</b>	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	<b>Pittsburgh</b>	Community First Fund The Reinvestment Fund, Inc.
<b>Dallas</b>	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.	<b>San Francisco</b>	Century Housing Corp. Clearinghouse CDFI Community Vision Capital & Consulting Genesis LA Economic Growth Corporation Lendistry Low Income Investment Fund Raza Development Fund, Inc.
		<b>Topeka</b>	Impact Development Fund Mercy Community Capital MetaFund Corp. Midwest Housing Development Fund, Inc.