

FHLBank Chicago

Capital Plan Authorized Ranges and Settings

	Previous Capital Plan		Amended Capital Plan	
	Authorized Range	Setting	Authorized Range	Setting
Membership Stock Requirement				
% of Mortgage Assets¹	0.20% - 2%	0.40%	0.20% - 1%	0.40%
Membership Stock Floor	\$500 - \$20,000	\$10,000	None	\$10,000
Membership Stock Cap	Lesser of 1) a dollar cap between \$10,000 - \$75 million, and 2) 9.9% of Bank's total capital stock at prior year end.	\$5 million	\$1 million - \$25 million	\$5 million
B2/B1 Threshold²	\$10,000 - \$75 million	\$10,000	None	None
Activity Stock Requirement				
Advances Stock Requirement³	4% - 6%	4.5%	4% - 5%	4.5%
AMA Stock Requirement	0% - 6%	0%	0% - 5%	0%
Letter of Credit Stock Requirement	None	None	0% - 2%	0%

The authorized ranges and settings in the Amended Capital Plan are effective July 1, 2020.

¹ The percentage of mortgage assets is used to calculate a member's membership stock requirement.

² The amount of a member's Class B2 membership stock that exceeds this threshold and is necessary to support the member's Activity Stock Requirement is automatically converted to Class B1 activity stock.

³ The Board of Directors may adjust this percentage to as low as 2% for certain advances and has currently authorized a pool of funds available for advances that can be capitalized at 2% under the Bank's Reduced Capitalization Advance Program (RCAP).