

# Fund Finance Friday



## FDIC Risk Review Assesses Bank NDFI Loan Exposure

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The FDIC published its **annual review** of funding, interest rates, and credit risks for the banking system this week. On loans to non-depository financial institutions (NDFI), the report concludes, “The composition and structure of bank loans to NDFIs generally exhibit a lower degree of credit risk.

Supervisory observations reflect strong historical performance and more favorable credit ratings for bank loans to NDFIs compared to traditional commercial loans.” Consistent with our **prior reporting**, the report finds NDFI non-performing loan rates remain well below other institutional borrower lending categories.