



FHLB Des Moines Federally-Insured Members CAMELS Composite Ratings compared to Member Credit Capacity "Typical" Distribution

Large "X" =
Primary Category
Small "x" =
Secondary Category

FHLB Des Moines Credit Capacity*	CAMELS Composite Rating				
	1	2	3	4	5
45%	X	X			
35%	x	X	x		
25%		x	X		
20%			x	X	
10%				X	
5%				x	X

This chart is the typical distribution of a member's assigned credit capacity based on the financial results as of the quarter the CAMELS rating was assigned. Historically, approximately 99% of members had credit capacity that correlates to this table. However, subsequent quarters' changes in a member's financial condition can cause a change to their assigned credit capacity that may then no longer correspond to the chart.

* The "FHLB Des Moines Credit Capacity" percentages shown are based on a member's total assets.