

As of Date: 3/29/2024



**FHLB Des Moines - Federally-Insured Depository Members
Financial Ratios by Credit Capacity
2023Q4**

Banks & Thrifts							
Credit Capacity	% of Members by charter	Tier 1 Leverage	Total RBC/RWA	NPA/TA	NPA/Tier 1 + LRR	LLR/NPL	Pre-Tax ROAA
45%	80%	10.17	14.27	0.18	1.57	831.60	1.06
35%	14%	9.93	14.35	0.63	6.29	227.26	0.50
< 35%	5%	10.17	14.14	1.16	9.59	165.40	0.36
Credit Unions							
Credit Capacity	% of Members by charter	Net Worth/Assets	NPL/Net Worth	NPA/TA	NPA/Net Worth + LRR	LLR/Delinquent Loans	ROAA
45%	72%	11.27	3.62	0.42	4.21	0.00	0.68
35%	17%	9.41	5.22	0.48	7.02	0.00	0.36
< 35%	11%	8.33	8.75	0.79	11.08	0.00	(0.16)

- Credit capacities shown in the first column are a percentage of the member's total assets.
- The "% of members" shown in the second column are by charter. The totals for this column may not equal 100% due to rounding.
- For banks and thrifts, Nonperforming Assets consist of nonperforming loans (loans 90+ past due and nonaccrual loans) net of government guarantees, other real estate owned, repossessed assets, troubled restructured loans and nonperforming securities.
- For credit unions, Nonperforming Assets consist of loans 60+ days past due and total foreclosed and repossessed assets.