



FHLB Des Moines CAMELS Composite Ratings compared to Member Credit Capacity "Typical" Distribution

CAMELS Composite Rating

Note:

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

FHLB Des Moines Credit Capacity*	1	2	3	4	5
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.

Effective 4Q11