



February 10, 2021

Federal Home Loan Bank of Des Moines Equal Opportunity Statement

The Federal Home Loan Bank of Des Moines (FHLB Des Moines) is committed to a culture of diversity, equity and inclusion among our employees, directors, broker dealers and suppliers. We believe that the diversity of our workforce, suppliers, and broker dealers greatly enhances the Bank's ability to effectively fulfill its mission, live its values and meet the needs of the communities it serves. Our history of diversity and inclusion encourages all executives, leaders and employees to support and hold each other accountable to create a diverse and inclusive work environment and adhere to the principles within the Bank's Equal Opportunity Statement.

In addition, FHLB Des Moines is committed to the following:

- To recruit, hire, train, evaluate, promote and compensate all applicants and employees in a nondiscriminatory manner at all times without regard to race, color, religion, sex (including pregnancy, sexual orientation or gender identity), national origin, age, disability, veteran status, genetic information (including family medical history), status as a parent or any other characteristic protected by applicable law.
- To ensure that all employment actions with reference to such matters as performance evaluations, compensation, promotions, transfers, benefits, Bank-sponsored training, educational assistance, and social and recreational programs are administered in a nondiscriminatory manner without regard to race, color, religion, sex (including pregnancy, sexual orientation or gender identity), national origin, age, disability, veteran status, genetic information (including family medical history), status as a parent or any other characteristic protected by applicable law.
- To ensure to the maximum extent possible, in balance with financially safe and sound bank practices, that diverse suppliers and broker dealers are given equal access to business, outreach, contract and educational opportunities. We are committed to establishing and maintaining relationships with diverse suppliers and broker dealers who are committed and capable of helping us deliver the best value to our members.

The Bank's program includes, among other things, the following elements:

- Employee Recruitment. The Bank engages in recruiting and outreach directed at encouraging individuals who are minorities, women, individuals with disabilities, veterans or members of the LGBTQ community to seek or apply for employment with the Bank.

- Reasonable Accommodations. The Bank seeks to reasonably accommodate the known disability or religious beliefs or practices of an employee or applicant and the accommodation would not constitute an undue hardship to the Bank's business.
- Supplier Diversity. The Bank is committed to ensuring, to the maximum extent possible in balance with financially safe and sound business practices, the inclusion and utilization of diverse-owned businesses in contracting for goods and services.
- Financial Transactions. The Bank shall identify, engage and provide opportunities to diverse broker dealers in accordance with its safety and soundness practices related to the debt and investment securities portfolio.
- Board Nominees. The Bank actively recruits and encourages the consideration of diverse nominees for positions on the Bank's Board of Directors and Affordable Housing Advisory Council.


The Bank prohibits, and shall not knowingly permit:

- Retaliation against a person who in good faith makes a report of unlawful discrimination
- Retaliation against any employee, applicant, broker dealer or supplier who participates in an investigation of alleged unlawful discrimination


This Equal Opportunity Statement shall be posted in the Bank's physical facilities and website, including alternative media formats, as necessary. This Equal Opportunity Statement does not and should not be construed to create any right or benefit, substantive or procedural, enforceable at law, in equity or through administrative proceeding, by any party against the Bank, its directors, officers, employees and agents, or any other person.

Questions regarding this Equal Opportunity Statement may be directed to the Bank's Chief Diversity and Inclusion Officer at DiversityOffice@fhlbdm.com. For additional details regarding the Bank's diversity and inclusion program please visit www.fhlbdm.com.

I certify that the above is a true and correct copy of the Equal Opportunity Statement approved by the Bank's Board of Directors at its meeting on February 10, 2021.



Aaron B. Lee
SVP/General Counsel and Corporate Secretary



Kristina Williams
President and Chief Executive Officer