

As of Date: 3/31/2025



## FHLB Des Moines - Federally-Insured Depository Members Financial Ratios by Credit Capacity 2024Q4

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
< 35%	5%	9.59	14.38	0.79	6.43	264.43	0.33
35%	17%	9.61	14.26	0.65	6.25	207.51	0.68
45%	77%	10.37	14.78	0.25	2.13	549.21	1.23
Credit Unions							
Credit Capacity	% of Members by charter	Net Worth/Assets	NPL/Net Worth	NPA/TA	NPA/Net Worth + LRR	LLR/Delinquent Loans	ROAA
< 35%	13%	8.54	8.93	0.86	13.65	0.00	0.14
35%	21%	9.38	5.81	0.60	7.45	0.00	0.48
45%	66%	11.59	3.72	0.47	4.52	0.00	0.74

- 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.