FHLBank Topeka

FINANCIAL INTELLIGENCE / LIVE

A NEW WEBINAR FROM FHLBANK TOPEKA

- ✓ What's going on in the market and economy
- ✓ Peer analysis and member trends data
- ✓ Liquidity and funding strategies
- ✓ Tools and products available through your membership in FHLBank Topeka

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Poll Question

Which area of the webinar are you most excited to hear about today?

a. Economic update
b. Member financial trends
c. Liquidity and funding strategies
d. FHLBank Housing and Community Development Programs
e. 2026 Annual Member Conference

FHLBank Topeka

Economic Update

Poll Question

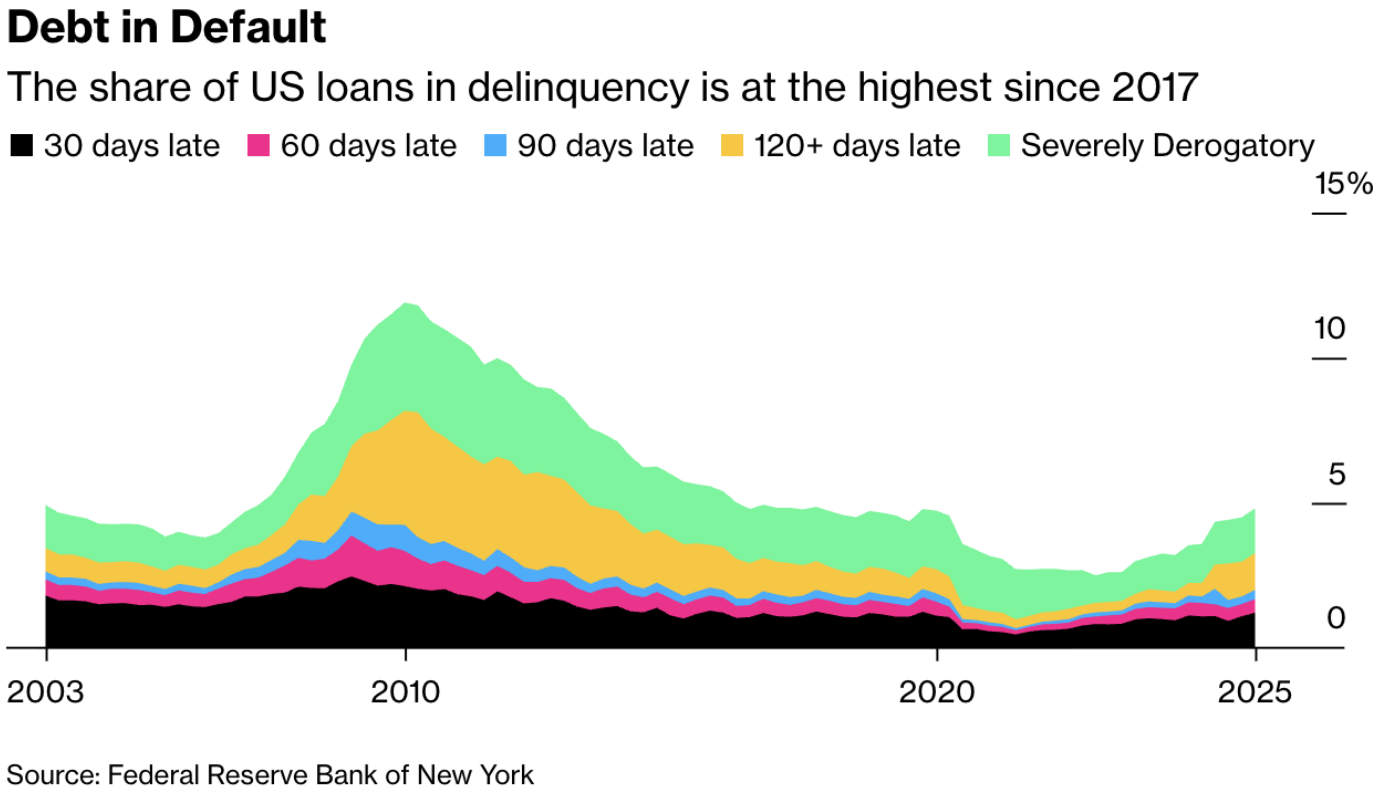
Do you expect the Fed to cut rates at their next meeting in March?

a. Yes, -25bps
b. Yes, -50bps
c. No, unchanged
d. No, rate hike

Economic Outlook

Mostly Positive for FHLB Members…

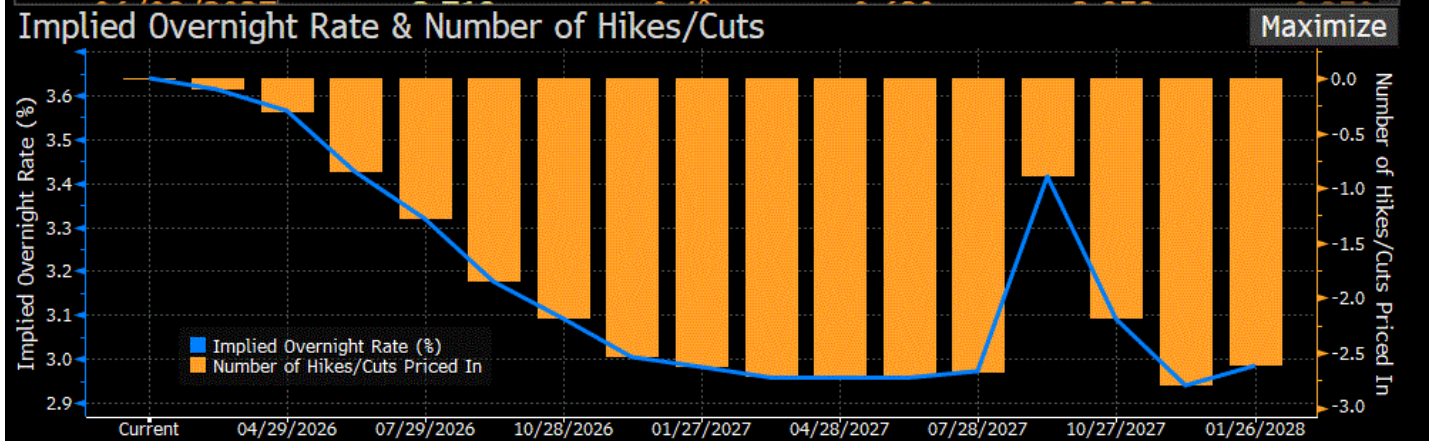
- Fed March Rate Cut Odds 10%
- GDP | 3.70%
- Core PCE | 2.80%
- Core CPI | 2.50%
- U3 Unemployment Rate | 4.30%
- HPI YOY | 2.23%
- Consumer Debt Defaults Rising



Fed Rate Cut Odds for March Only 10.3%

Leading up to each of the past 3 Fed Meetings, rate cut odds have slipped and then jumped back up

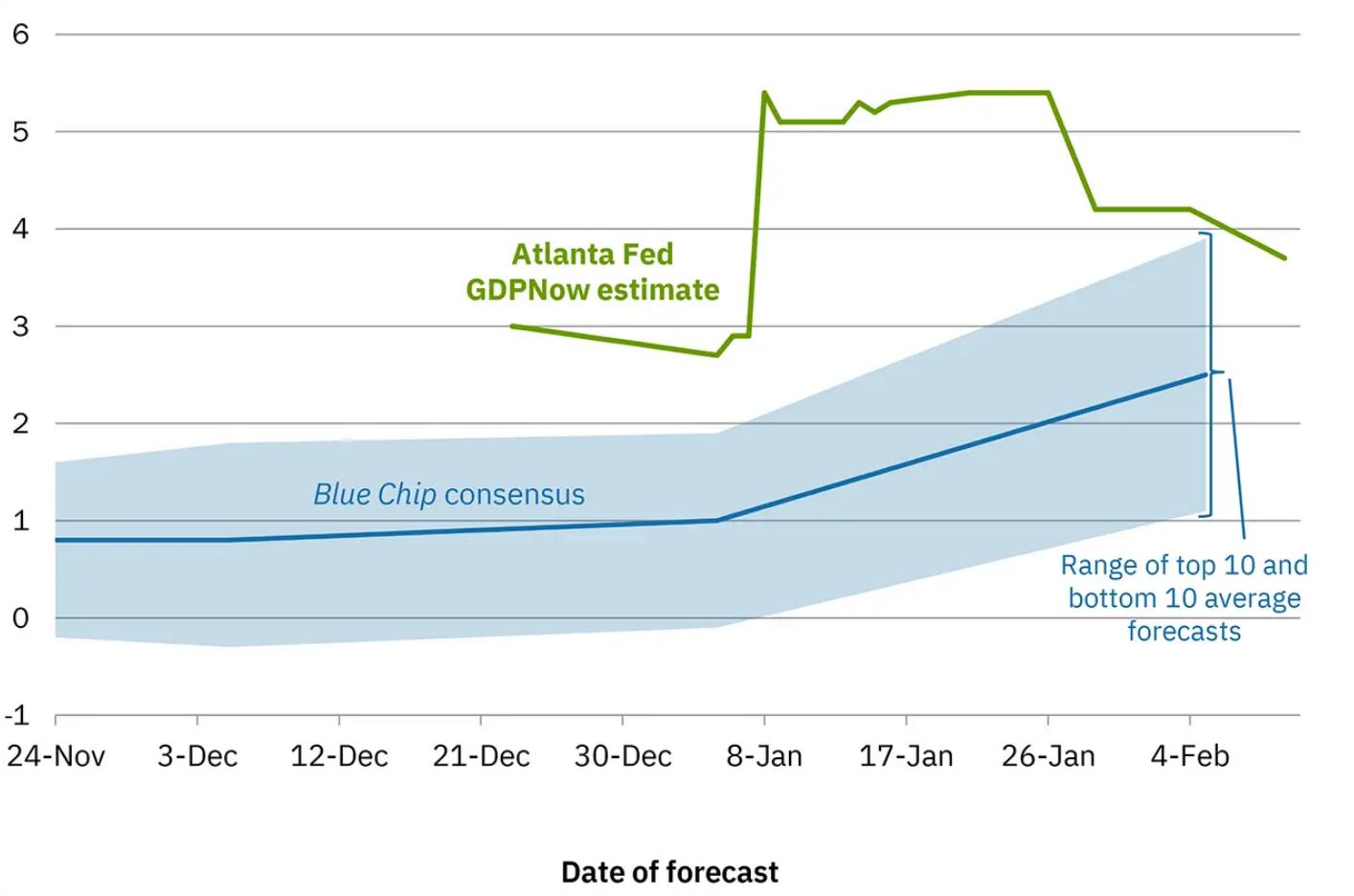
Meeting	#Hikes/Cuts	%Hike/Cut	Imp. Rate Δ	Implied Rate	A.R.M.
03/18/2026	-0.103	-10.3%	-0.026	3.613	0.250
04/29/2026	-0.305	-20.2%	-0.076	3.563	0.250
06/17/2026	-0.858	-55.3%	-0.215	3.424	0.250
07/29/2026	-1.285	-42.7%	-0.321	3.318	0.250
09/16/2026	-1.847	-56.2%	-0.462	3.177	0.250
10/28/2026	-2.195	-34.8%	-0.549	3.090	0.250
12/09/2026	-2.539	-34.4%	-0.635	3.004	0.250
01/27/2027	-2.635	-9.6%	-0.659	2.980	0.250
03/17/2027	-2.719	-8.4%	-0.680	2.959	0.250
04/28/2027	-2.715	+0.4%	-0.679	2.960	0.250



Source: Bloomberg.

Q4 GDP Estimate – 3.70% Atlanta Fed GDPNow

- Q3 GDP – 3.80%
- Atlanta Fed GDPNow Estimate 3.70%
- Blue Chip Consensus range: 1.00% - 4.00%



Source: Atlanta Fed.

Source: Bloomberg.

Inflation Cooling – Core CPI Down to 2.50%



Source: Bloomberg.

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Real Earnings Also Seeing Improvement



Source: Bloomberg.

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Treasury Yield – 3mo T-Bill Down 71bps



Source: Bloomberg.

12

Treasury Yield – 10yr UST Down 54bps



Source: Bloomberg.

13

Treasury Yield – 30yr UST Down 39bps



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Exposure to falling rates?

Anchor in yield and duration with bonds through leverage strategy with FHLBank advances

- May be attractive for members with capital and liquidity capacity
  - Hedge slowing loan activity, falling rates
- Pre-investment: borrow against future maturities (usually short-term) to buy bonds at current yields then use maturing low-yield bonds to repay borrowings
- Avoid strategy bias of not buying at top of rate cycle
- Reduce reinvestment risk
- Example: $10 million pre-fund strategy

	Start of Q1	End of Q1	End of Q2	End of Q3	End of Q4		
Payments on Borrowing >>>	-	2,500,000	2,500,000	2,500,000	2,500,000		
Cum. Cash Flow from Bond Portfolio >>>	-	*2,693,397*	*5,343,487*	*7,910,665*	*11,052,080*		
Balance on Borrowings	10,000,000	7,500,000	5,000,000	2,500,000	**PAID OFF**		
Wt. Avg Rate on Borrowings	3.69	3.64	3.62	3.60			
Interest Expense by Qtr >>>	143,438	92,125	68,250	45,188	22,500	228,063	<<< Annual Interest Based On Pay Off
New Purchases	**10,000,000**	**10,000,000**	**10,000,000**	**10,000,000**	**10,000,000**		
Bond Yield	4.50	4.50	4.50	4.50	**4.50**		
Interest Income by Qtr >>>	187,500	112,500	112,500	112,500	112,500	450,000	<<< Annual Interest Earned on Bonds
						221,938	**<<< Net Interest Income**

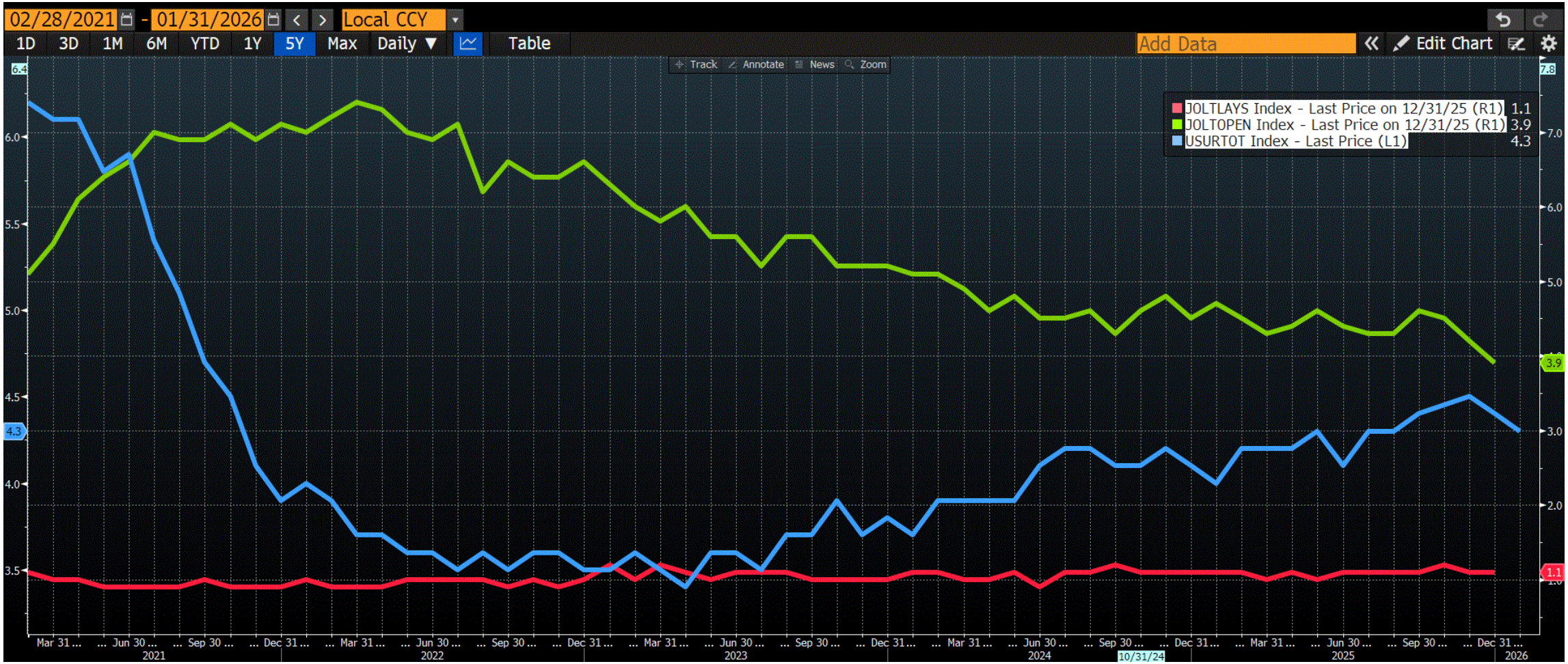
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Poll Question

What are your expectations for the health of the labor market in 2026?

a. No material changes
b. Marginal improvement
c. Significant improvement
d. Marginal deterioration
e. Significant deterioration

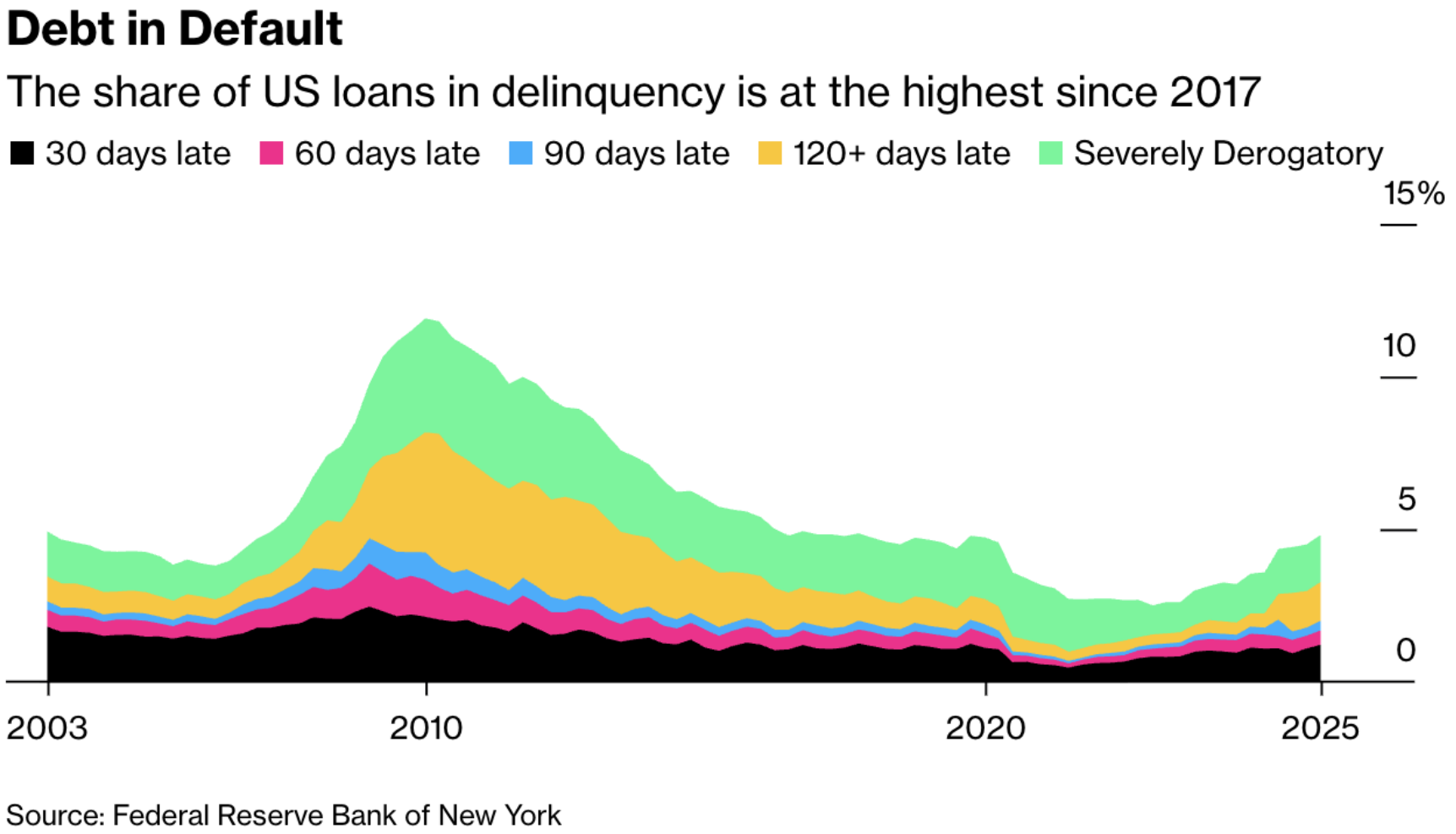
Unemployment Rate Falls to 4.30%, No Hire – No Fire



Source: Bloomberg.

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Delinquencies Highest Since 2017



Source: Federal Reserve Bank of New York

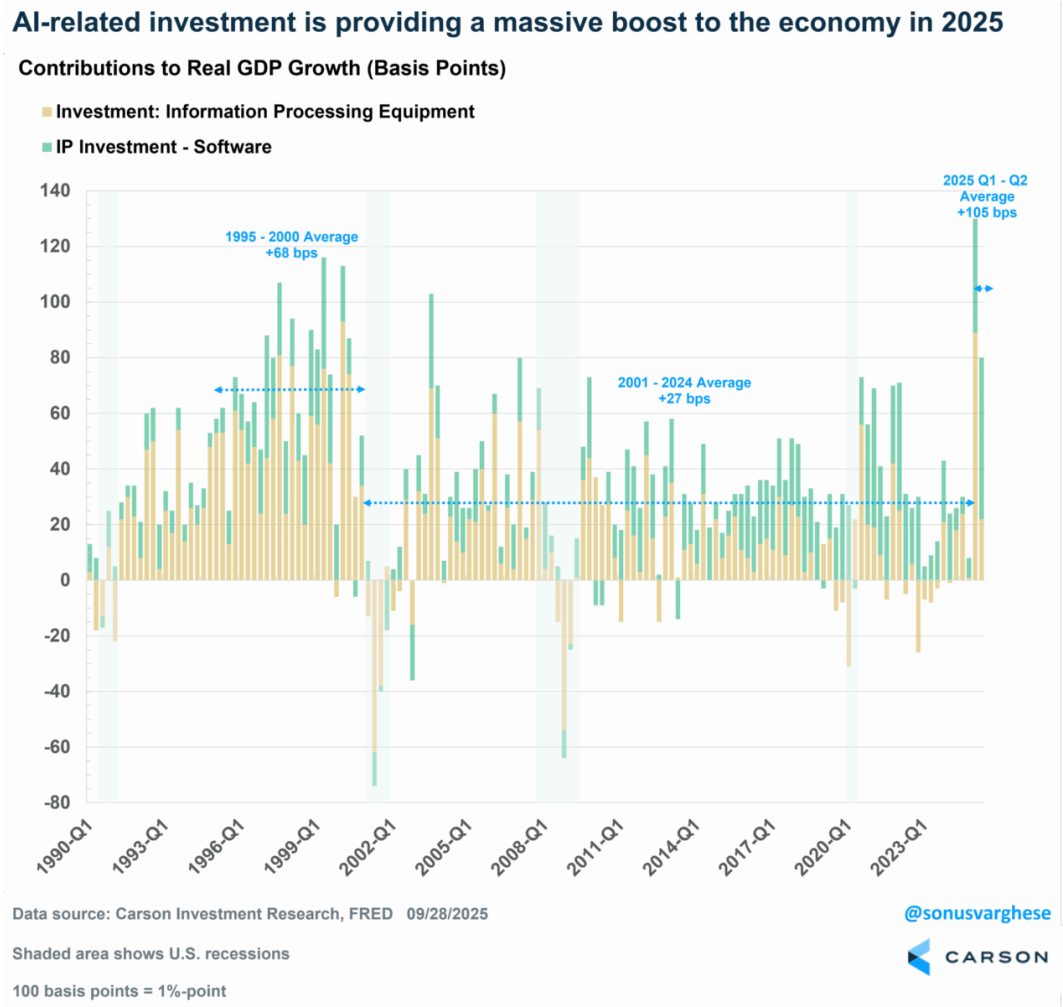
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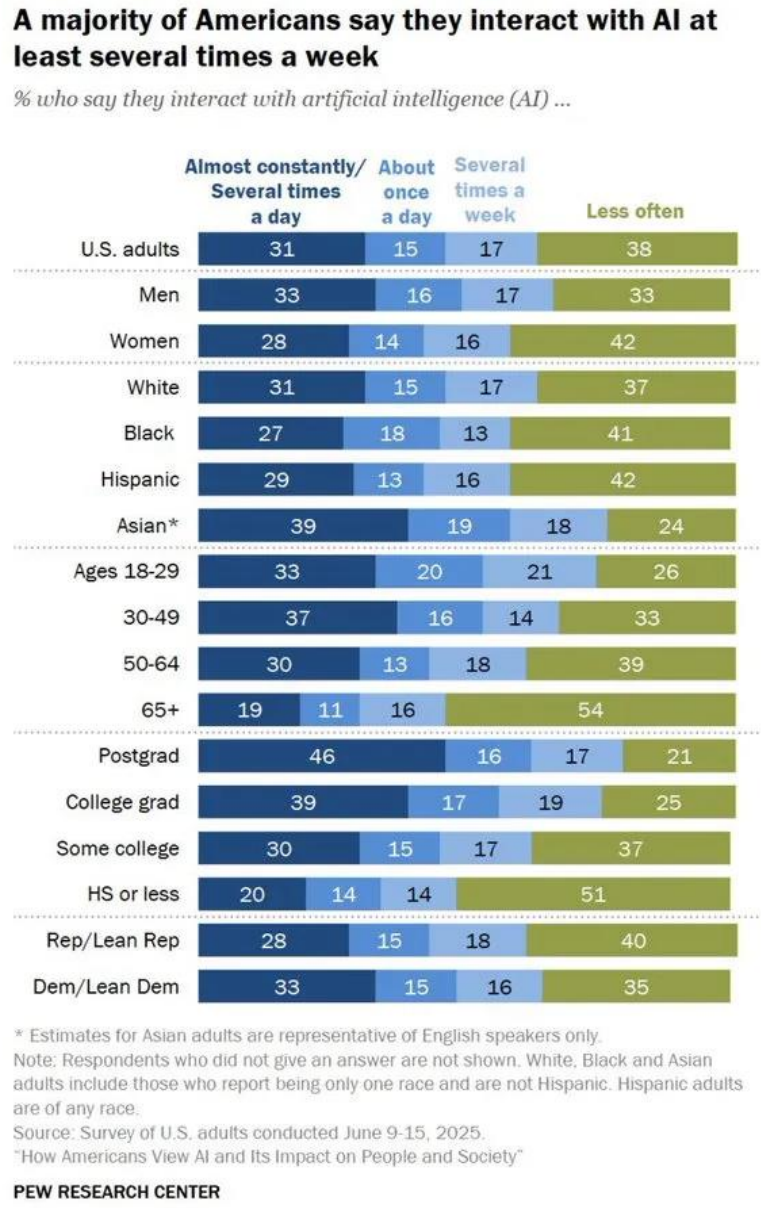
Poll Question

How do you think AI will impact the labor market in 2026?

a. No impact
b. Positive impact
c. Negative impact

Is AI a Threat or an Opportunity?





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AI's Impact on the Labor Market

Negatives

- According to a recent poll by Reuters/Ipsos, 71% of respondents are worried AI will "put too many people out of work permanently"
- Dario Amodei, CEO of Anthropic, AI could drive unemployment up 10-20% over the next 1-5yrs
- Jim Farley, CEO of Ford, AI could eliminate half of all white-collar workers
- Rush to AI could be a repeat of the Dot.com bubble

Positives

- Historically, new technologies have had a positive impact
  - *ATMs resulted in more bank tellers, Excel increased demand for accountants, Photoshop increased demand for graphic designers, etc.*
- Increased efficiency and productivity
- Improved work/life balance for families with shorter work weeks
- Forward thinking regulations on AI guardrails

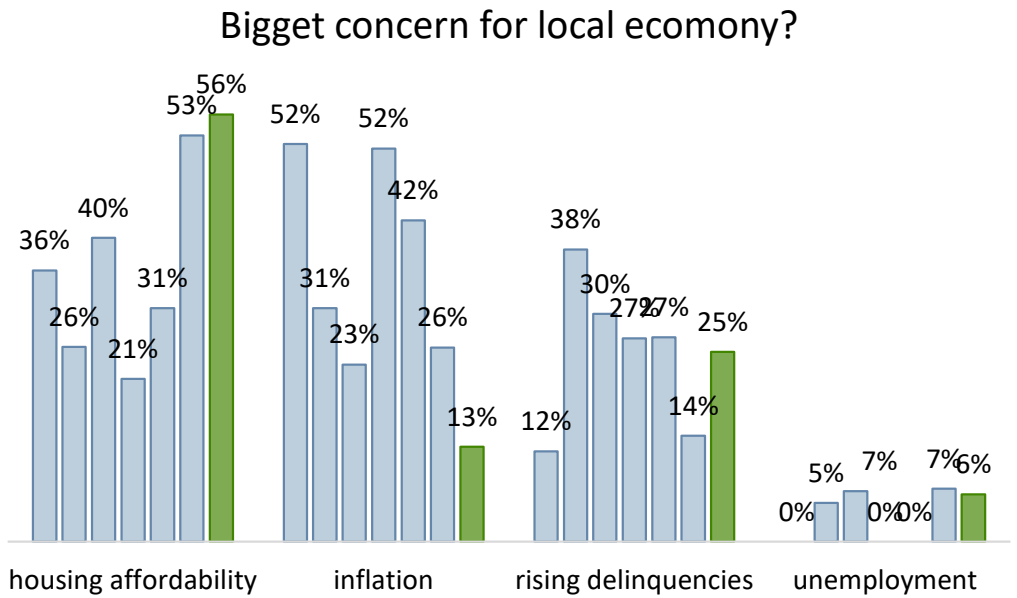
Source: The Atlantic – "America Isn't Ready for What AI Will Do to Jobs", February 10, 2026

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Poll Question

What's the biggest concern you have for your local economy?

a. Inflation
b. Housing Affordability
c. Unemployment
d. Rising Delinquencies



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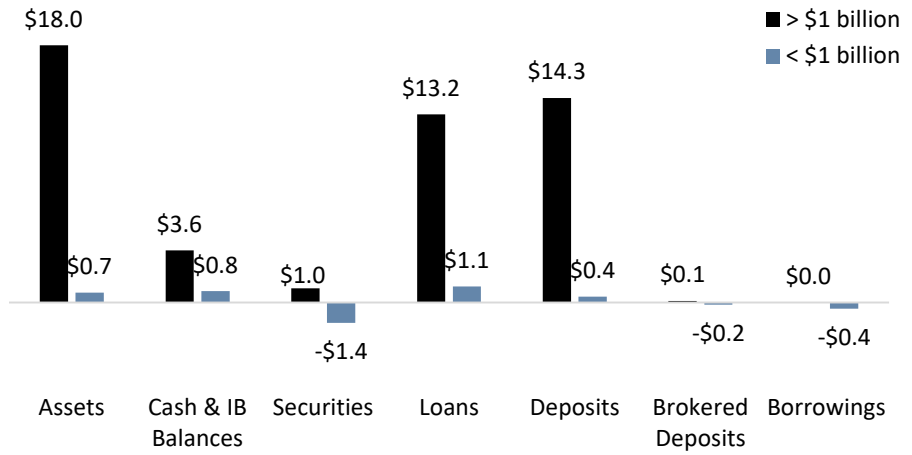
Member Financial Trends

Balance sheet trends

Change in asset and funding composition

Year-over-Year ($bn)

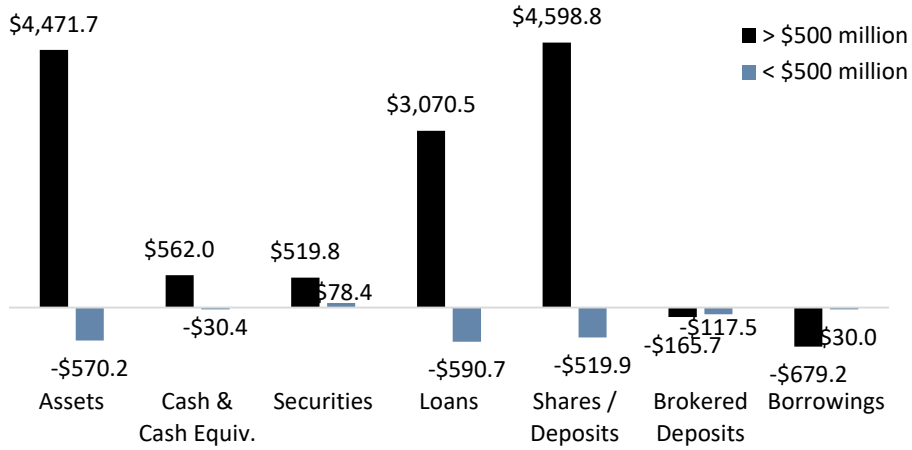
Banks ($bn)



Loan Growth
6.88%
5.57%

Deposit Growth
5.28%
4.36%

Credit Unions ($mm)



Loan Growth
3.12%
1.04%

Deposit Growth
4.02%
2.85%

- Share/deposit growth improves
  - Pivot in mix shift
  - Larger institutions stronger growth in non-maturity accounts
- Lending activity improves at credit unions, maintains moderate pace at banks
  - Year-over-year loan growth below historical average, except at banks < $1 billion
  - Residential focused institutions saw slowest loan growth, with credit union balances contracting
- Wholesale funding relatively unchanged

Source: S&P Global Market Intelligence.

Poll Questions

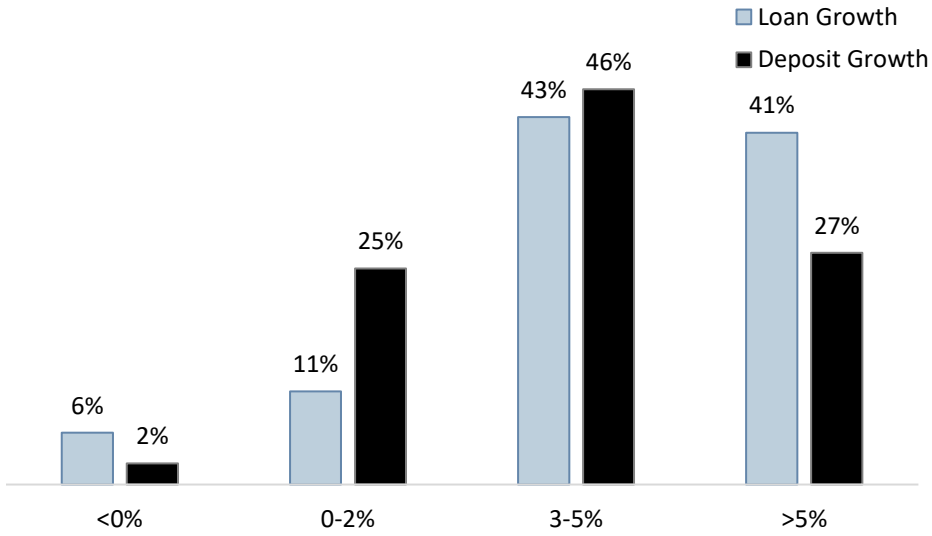
Loan growth expectations for 2026?

a. > 5%
b. 3% – 5%
c. 0% – 2%
d. < 0%

Deposit growth expectations for 2026?

a. > 5%
b. 3% – 5%
c. 0% – 2%
d. < 0%

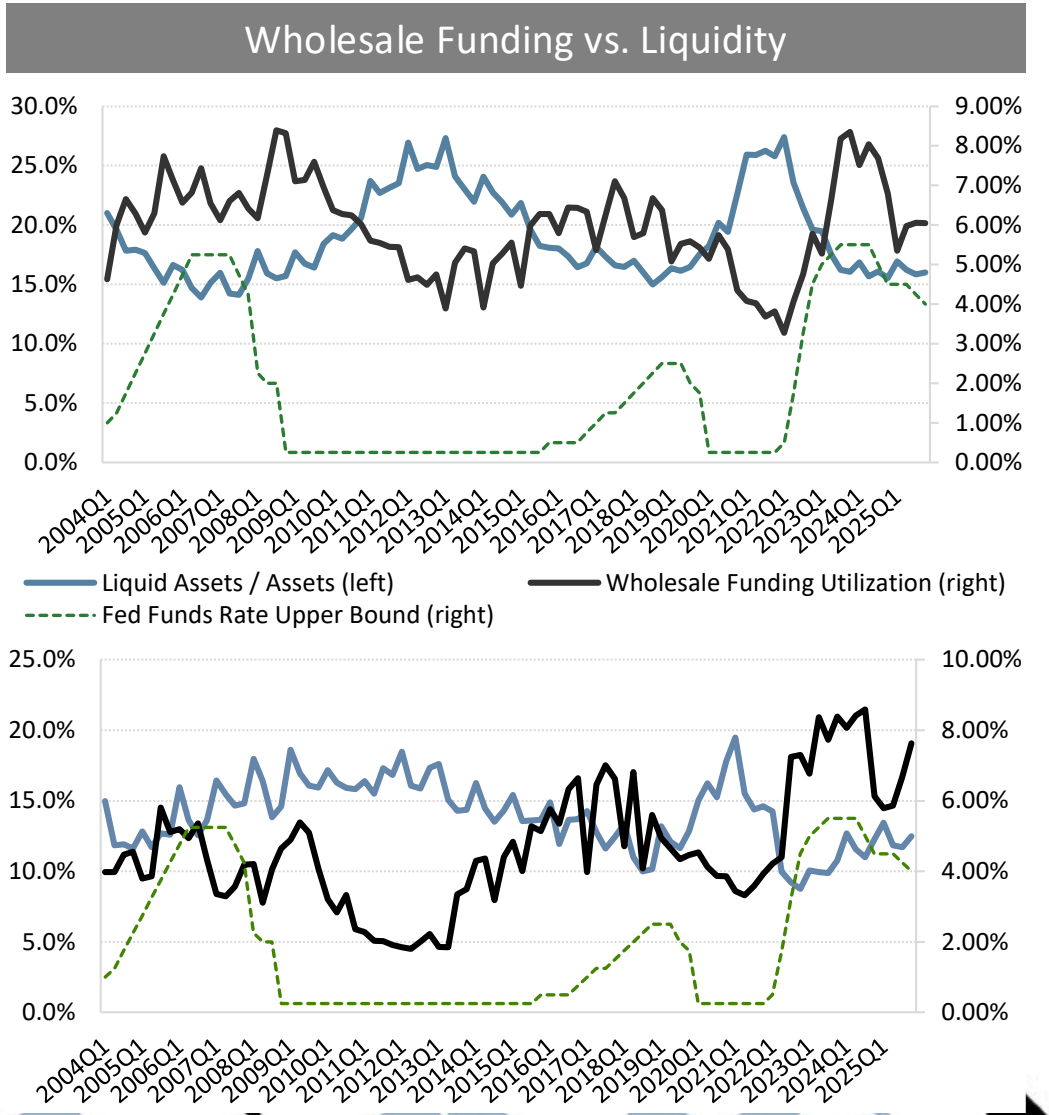
2025 Loan and Deposit Growth Expectations as of 1Q-2025:



	4.60%	5.75%	Bank Median
1.30%	3.68%		Credit Union Median

Liquidity pressures remain

Wholesale funding continues to fill funding gap



- Liquidity build stalled as deposit inflows and security cash flows fund continued loan growth
  - Increase in amount of loans pledged to support secured funding and liquidity access
- Members continue to operate near historically low liquidity levels
- Wholesale funding supporting liquidity needs at both bank and credit union members
  - Members generally staying short
- FHLBank advances and brokered deposits continue to be primary sources of wholesale funding
  - FHLBank advances wholesale funding of choice for credit unions

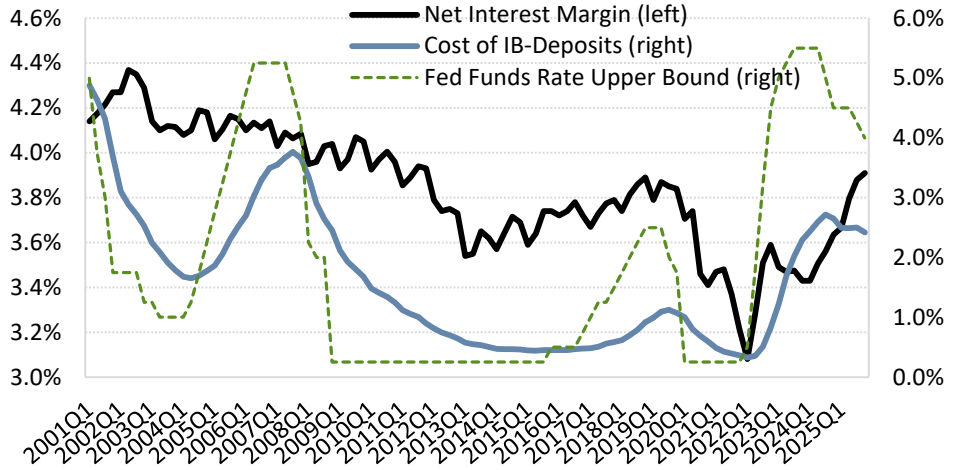
Source: S&P Global Market Intelligence.

Wholesale funding = (Total Borrowings + Brokered Deposits less Brokered Reciprocals/Nonmember Deposits + Listing Service Deposits) / (Total Borrowings + Total Deposits)
Liquid Assets / Assets [banks] = (Cash & Balances Due + Securities + FedFundsSold + RevRepos + Trading Accounts – Pledged Securities) / Total Assets.
Liquid Assets / Assets [credit unions] = (Cash on Hand + Cash on Deposit + Cash Equivalents + Investments Maturing <= 1 year) / Assets.

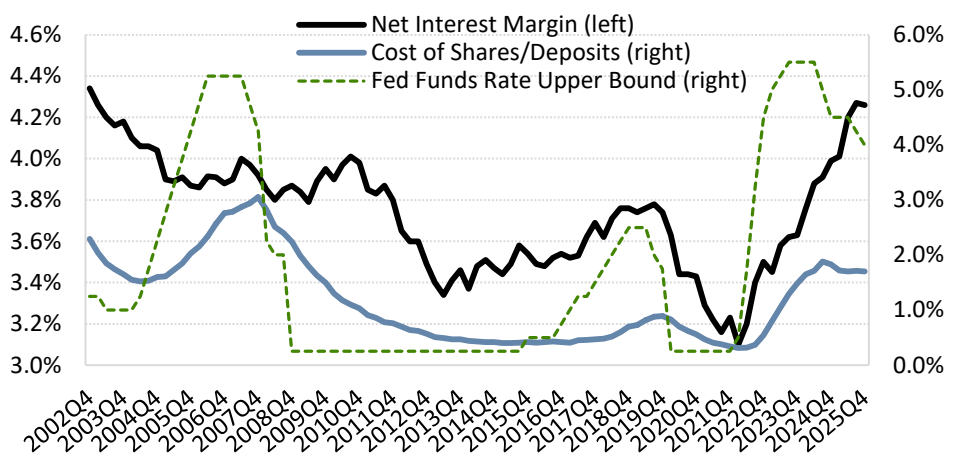
Strong margin performance across industry

Share/deposit funding costs stubborn

NIM vs. Cost of Deposits [banks]



NIM vs. Cost of Deposits [credit unions]



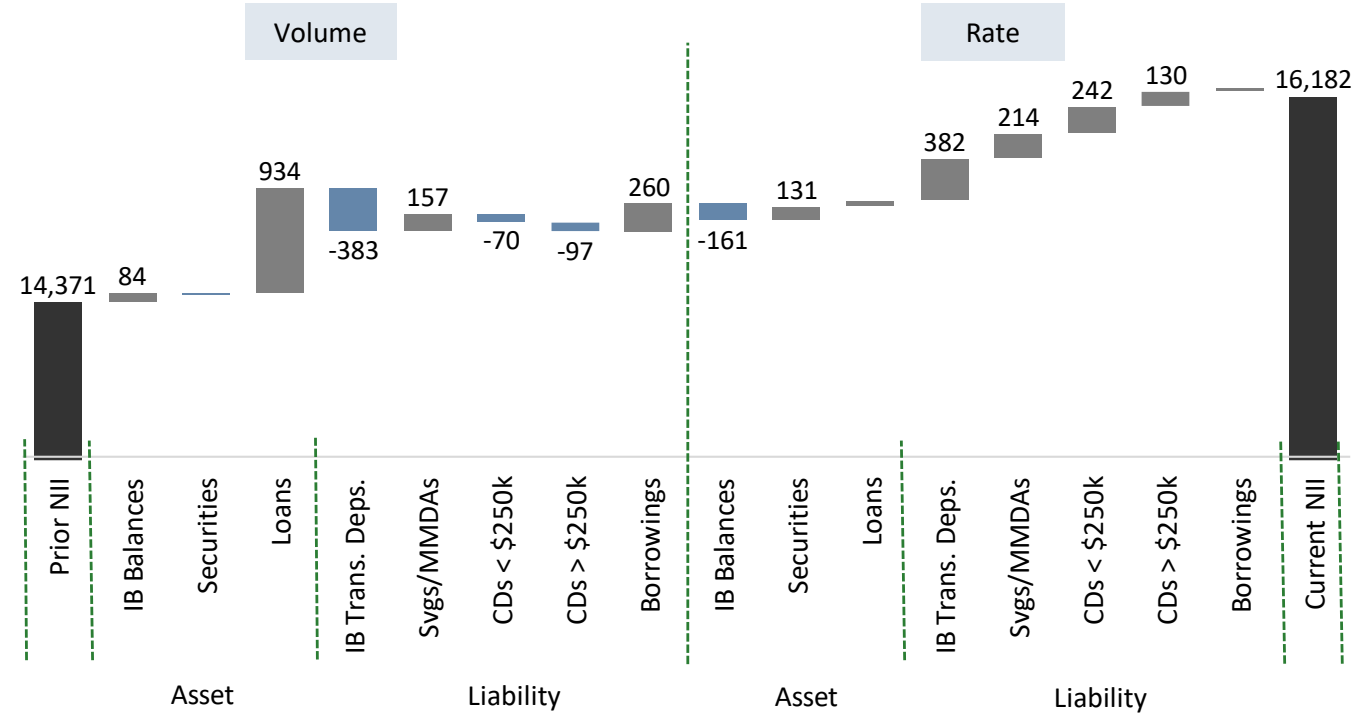
- After the rate cuts… interest-bearing deposit beta under 10% for bank members, less than 1% for credit union members
  - Smaller institution betas near zero while larger institutions more aggressive
- Shift in yield curve shape has favored earning asset yield expansion
  - Fourth quarter median security yield of 2.99% for district banks, highest in over a decade. Credit union yield over 3.50%.
  - Loan yields at highest levels since Great Recession

Source: S&P Global Market Intelligence.

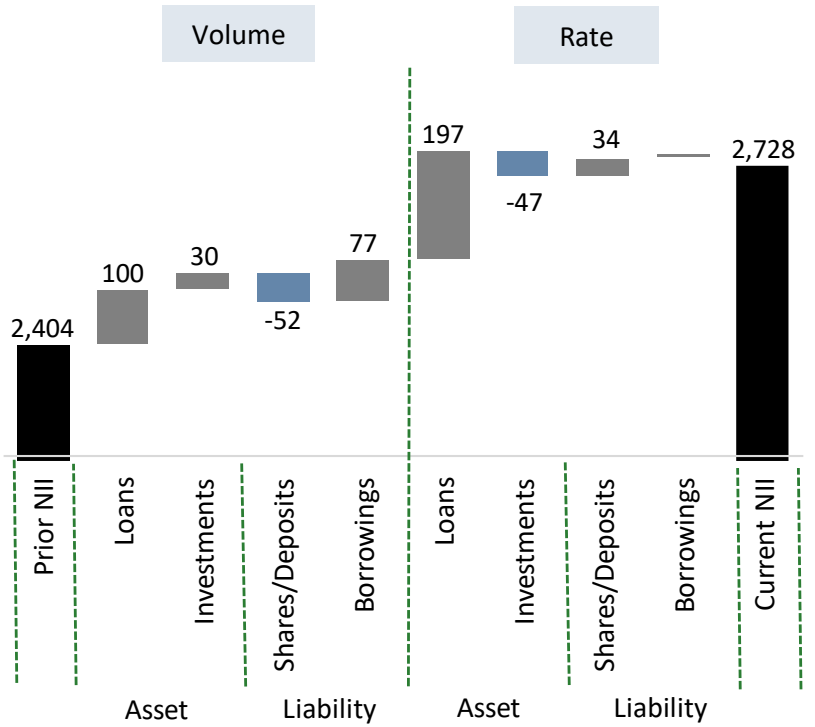
Net interest income growth driven by both rate and volume changes

Lower funding costs and loan growth largest contributors to increase

Rate Volume Analysis | 2024 vs. 2025
[bank member aggregate]



Rate Volume Analysis | 2024 vs. 2025
[credit union member aggregate]



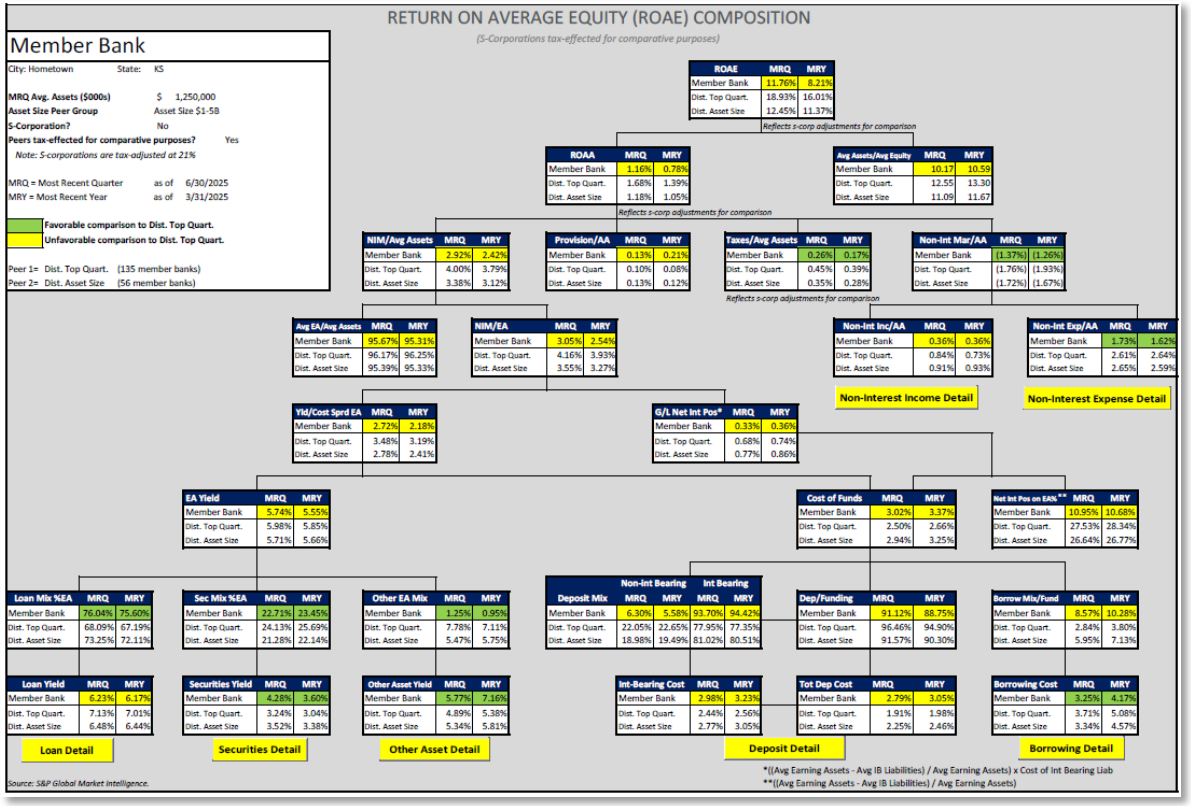
Volume Effect: measures how changes in amount of earning assets/interest-bearing liabilities affect income/expense

Rate Effect: measures how changes in interest rates on earning assets/interest-bearing liabilities affect income/expense

Source: S&P Global Market Intelligence.

How does your institution compare to peers?

Request a Return on Average Equity (ROAE) Analysis from FHLBank



Performance Component: Securities Mix and Yields

ROAE Composition

Securities Mix	Member: Member Bank			
	Actual (000s)		% of Avg Assets	
	MRQ	MRY	MRQ	MRY
Avg US Treas & Other US Govt	$ 60,215	$ 102,521	4.82%	9.32%
Avg Mortgage Backed Securities	$ 142,835	$ 89,800	11.43%	8.16%
Avg Other Securities	$ 92,311	$ 97,280	7.38%	8.84%
Avg Sec (Debt & Equity) (000s)	$ 295,361	$ 289,600	23.63%	26.33%
Avg Securities/Avg Earning Assets %	22.71%	23.45%		
Avg Assets (000s)	$ 1,250,000	$ 1,100,000		
Return on Average Equity	11.76%	8.21%		

(S-Corporations tax-effected for comparative purposes)

Peer Group Comparison % of Avg Assets								
District Avg.		District Top Quartile		KS	State Avg.	Asset Size $1-5B	
MRQ	MRY	MRQ	MRY	MRQ	MRY	MRQ	MRY
3.89%	4.45%	5.12%	5.27%	4.47%	5.10%	3.44%	4.26%
11.26%	11.42%	12.39%	13.40%	9.92%	10.53%	8.21%	7.98%
5.64%	6.07%	8.12%	6.07%	7.34%	8.19%	7.89%	8.35%
20.80%	21.94%	25.63%	27.19%	21.73%	23.82%	19.54%	20.58%
23.22%	24.56%	24.13%	25.69%	26.53%	27.98%	21.28%	22.14%
$ 907,229	$ 885,343	$ 741,073	$ 727,491	$ 544,600	$ 530,061	$ 1,798,004	$ 1,749,017
10.99%	9.66%	18.93%	16.01%	11.09%	10.20%	12.45%	11.37%

Securities Yield	Member: Member Bank	
	Actual	
	MRQ	MRY
Yield on US Treas & Govt Agency Sec	0.96%	0.89%
Yield on Mortgage Backed Securities	5.06%	5.00%
Yield on All Other Securities	4.65%	4.80%
Overall Yld on Tot Invest Full Tax Eq	4.28%	3.60%
		% of Avg Tot Securities
Other:	MRQ	MRY	MRQ	MRY
Pledged Securities	$ 71,267	$ 77,618	23.91%	28.01%

Peer Group Yield Comparison							
District Avg.		District Top Quartile		KS	State Avg.	Asset Size $1-5B	
MRQ	MRY	MRQ	MRY	MRQ	MRY	MRQ	MRY
2.86%	2.89%	3.27%	3.29%	3.05%	3.01%	2.74%	2.73%
3.18%	3.13%	3.09%	2.92%	3.22%	3.18%	3.52%	3.40%
2.91%	2.83%	2.85%	2.77%	2.53%	2.43%	3.31%	3.34%
3.19%	2.96%	3.24%	3.04%	3.03%	2.73%	3.52%	3.38%
% of Avg Tot Securities							
MRQ	MRY	MRQ	MRY	MRQ	MRY	MRQ	MRY
50.89%	50.38%	55.52%	55.13%	56.53%	55.46%	47.79%	48.15%

Note:
Average Other Securities (Incl Securities Issued by States & Pol Subdivisions in the US, Asset-Backed Securities, and Other Debt Securities plus the Average of the Historical Cost of Investments in Mutual Funds and Other Equity Securities with Readily Determinable Fair Values)

Comparison to Peers
Low High

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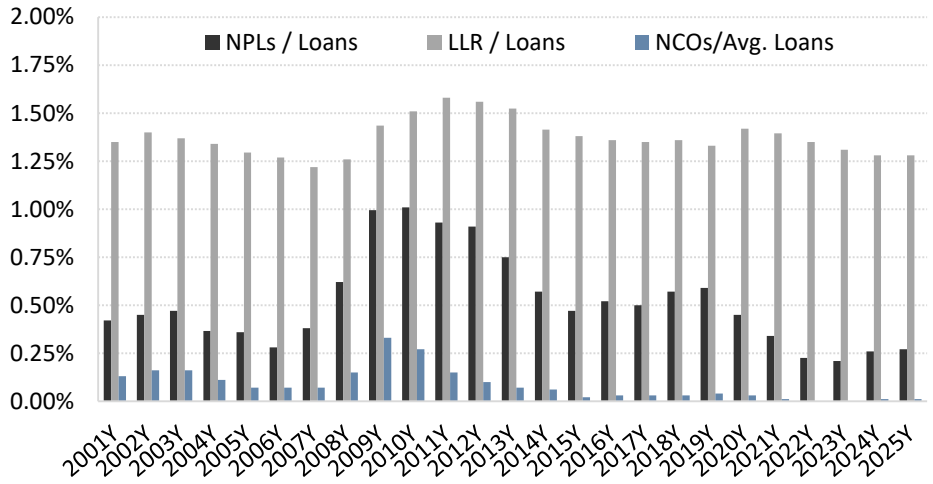
Delinquencies move higher as consumer concerns linger

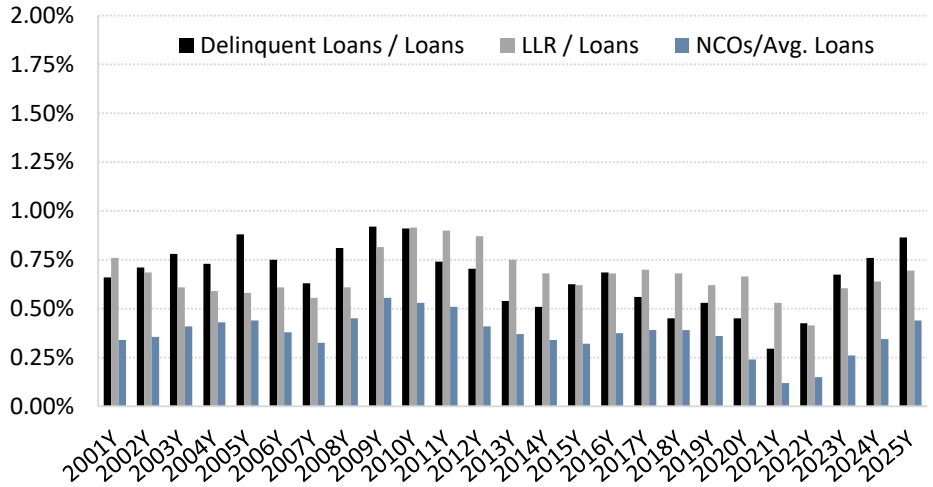
Asset quality metrics stable

Banks

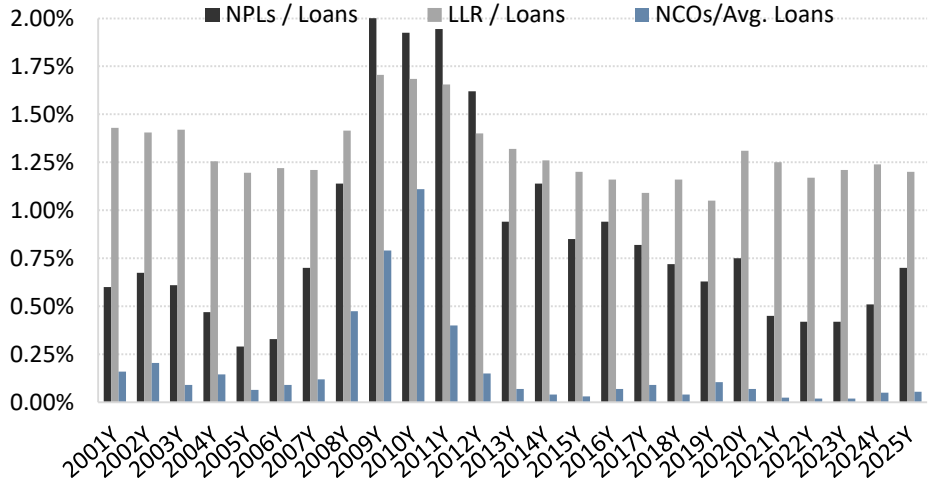
Credit Unions

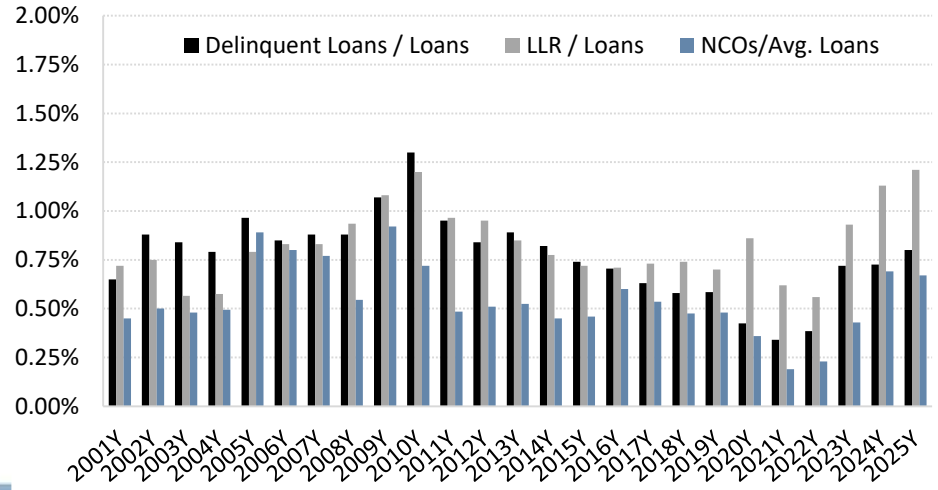
Asset Quality Ratios [< $1bn / < $500mm]





Asset Quality Ratios [> $1bn / > $500mm]





Source: S&P Global Market Intelligence.

On the horizon

- Margin tailwinds are still working in your favor
- Deposit costs are easing, but competition isn’t
- Gradual easing in interest rates expected with uneven, data-dependent cuts
- Balance sheet remixing is a major opportunity
- Liquidity management must stay front and center
- Credit normalization occurring, not collapsing
- Technology investment is not optional, now necessary
- M&A poised to accelerate
- Economic outlook: slower, but still resilient

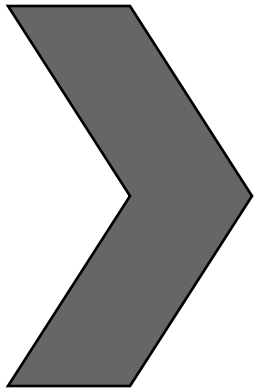
FHLBank Topeka

Liquidity and Funding Strategies

Out with the old, in with the new

And how FHLBank can help navigate new era of liquidity management

- Operating environment reshaped by rate volatility, deposit behavior shifts, supervisory expectations and the reawakening of secured funding
- Over past 5-6 years, liquidity management has shifted from:

Static		**Dynamic**
Deposit-centric		**Collateral-centric**
Securities-driven		**Secured funding driven**
Assumptions-based		**Stress-tested**
Back-office		**Strategic**

- Access to reliable FHLBank funding strengthens your overall liquidity position

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FHLBank capacity reliable component of liquidity stack

Reinforces FHLBank funding a tool for day-to-day and contingent funding needs

"Examiners and other supervisory staff should not discourage or prohibit firms from taking into account liquidity available from the Federal Home Loan Banks (FHLBs) in managing their liquidity or performing their internal liquidity stress tests. Similarly, they should not require firms to preposition assets at the discount window as a condition to future discount window secured borrowings." – FRB Statement of Supervisory Operating Principles issued on October 29, 2025

- FHLBank's role in liquidity planning:
  - Help evaluate collateral optimization, borrowing capacity and contingency funding strategies
  - Support members in building resilient, diversified liquidity frameworks that align with supervisory expectations
  - Provide insights on best practices, collateral management and advance structures that fortify liquidity profiles

- FDIC, OCC and NCUA have not issued explicit guidance like the Fed, but all have provided supervisory themes that recognize FHLBank funding as an important liquidity source and support the FHLBank system as a central pillar of liquidity management

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Poll Questions

With the enhanced focus on liquidity by regulators, are you looking at ways to increase collateral capacity with FHLBank?

a. Yes, need to
b. Working on it
c. No
d. I don’t know

What are your expectations for advance use in 2026?

a. Increasing
b. Stable
c. Decreasing
d. None

Collateral Management – a key element of your liquidity framework

Optimizing collateral and borrowing capacity with FHLBank

- Collateral strategy should:
  - Maximize eligible and pledgeable collateral
  - Allocate capacity between daily, strategic and contingency needs
  - Choose the mix of FHLBank vs. Fed collateralization that fits your liquidity strategy
  - Be tested, documented and aligned with supervisory expectations
- Strong collateral positions enable speed and certainty and supports both routine funding and stress-event resilience
- **Next Steps:**
  - Revisit your current collateral inventory
  - Identify opportunities to expand eligibility
  - Update internal policy metrics and limits
  - Review your contingency funding plan assumptions
  - Ensure integration of FHLBank capacity in liquidity stress tests
  - Be ready to tell your story to regulator; define, document, defend

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Liquidity Exercise – Planning for a Stress Event

FHLBank Liquidity Stress Analysis available to bank and credit union members

Stress Scenario Assumptions

Adjusted Liquid Assets and Scenario Balances ($000s)

	Current	Low	Moderate	High
Cash and Interest-bearing Deposits	$ 10,000	$ 10,000	$ 10,000	$ 10,000
Fed Funds Sold & Reverse Repo Agreements	-	-	-	-
Trading Assets	-	-	-	-
AFS Securities (Market Value)	70,000	70,000	70,000	70,000
HTM Securities (Cost Basis)	-	-	-	-
Less: Pledged Securities	30,000	30,000	30,000	30,000
Less: Securities & ST Invest. Maturities (< 12 mos)		4,000	4,000	4,000
Plus: Loans Held for Sale	-	-	-	-
Total Adjusted Liquid Assets	$ 50,000	$ 46,000	$ 46,000	$ 46,000

Stress Scenario Assumptions - Growth/Retention/Runoff (within 12 months)

	Balance	Low	Moderate	High
Sources/Inflows of Funds				
Maturing Time Deposits Renew % *(excludes maturing brokered deposits)*	$ 35,000	80.0%	40.0%	20.0%
Uses/Outflows of Funds				
Non-Maturity Deposits	$ 120,000	0.0%	5.0%	10.0%
Total Brokered Deposits Runoff	500	0.0%	10.0%	20.0%
Listing Service Deposits Runoff	500	0.0%	10.0%	20.0%
Loan Growth - Last Twelve Months %	2.5%	2.5%	2.5%	2.5%
Maturing Loan Renewal % (< 12 mos)	$ 12,000	70.0%	75.0%	80.0%
Total Off BS Commitments - Draws	17,500	0.0%	10.0%	20.0%

Stress Scenario Cash Flow Analysis & Ratio Impact

Cash Flow (within 12 months) ($000s)

	Low	Moderate	High
Sources/Inflows of Funds			
Investment Maturities:			
Securities Maturing	$ 4,000	$ 4,000	$ 4,000
Fed Funds Sold + Reverse Repo Agreements	-	-	-
Loans Maturing	12,000	12,000	12,000
Total Investments Maturing	$ 16,000	$ 16,000	$ 16,000
Deposit Inflows:			
Maturing Time Deposit Renewals	$ 28,000	$ 14,000	$ 7,000
Total Sources/Inflows of Funds	$ 44,000	$ 30,000	$ 23,000
Uses/Outflows of Funds			
Deposit Outflows (Maturing/Runoff):			
Non-Maturity Deposit Runoff	$ -	$ 6,000	$ 12,000
Time Deposits Maturing	35,000	35,000	35,000
Brokered Deposits Runoff	-	50	100
Listing Service Deposits Runoff	-	50	100
Total Deposit Outflow	$ 35,000	$ 41,100	$ 47,200
Borrowings Maturities:			
FHLBank Advance Maturities	$ 1,000	$ 1,000	$ 1,000
Other Borrowing Maturities	-	-	-
Fed Funds Purch + Repos Maturing	-	-	-
Total Borrowings Maturing	$ 1,000	$ 1,000	$ 1,000
Other Outflows:			
Loan Renewals	$ 8,400	$ 9,000	$ 9,600
Loan Growth	2,689	2,689	2,689
Advances on Unused Commitments	-	1,750	3,500
Total Other Outflows	$ 11,089	$ 13,439	$ 15,789
Total Uses/Outflows of Funds	$ 47,089	$ 55,539	$ 63,989
Net Scenario Cash Flow	**$ (3,089)**	**$ (25,539)**	**$ (40,989)**

Net Adjusted Liquid Assets - Stressed ($000s)

	Low	Moderate	High
Adjusted Liquid Assets Before Stress	$ 46,000	$ 46,000	$ 46,000
Accumulated Other Comprehensive Income	(2,017)	(2,017)	(2,017)
Net Scenario Cash Flow	(3,089)	(25,539)	(40,989)
Adjusted Liquid Assets After Stress	**40,894**	**18,444**	**2,994**

FHLBank Borrowing Capacity ($000s)

	Low	Moderate	High	
Current FHLBank Credit Obligations	$ 1,850	$ 1,850	$ 1,850	
Less: FHLBank Advance Maturities	1,000	1,000	1,000	
Projected FHLBank Credit Obligations	$ 850	$ 850	$ 850	A
Plus: Stressed Liquidity Need (Net Scenario Cash Flow)	3,089	25,539	40,989	B
Required FHLBank Borrowing Capacity	3,939	26,389	41,839	C = A + B
Current Pledged Collateral (Lending Value)	20,000	20,000	20,000	D
Current Excess Collateral (Shortfall)	**$ 16,061**	**$ (6,389)**	**$ (21,839)**	**E = D - C**
FHLBank Borrowing Capacity:				
Percent of Assets Limit 40%	$ 77,232	$ 77,232	$ 77,232	F
Additional Collateral to Pledge	57,232	57,232	57,232	G = F - D
Stressed FHLBank Collateral Utilization	19.70%	131.95%	209.20%	H = C / D
Additional Collateral Required to Fill Need	**$ -**	**$ 6,389**	**$ 21,839**	**I = C - D**
Collateral Available to Cover Need?	**Yes**	**Yes**	**Yes**	**G > E or E > 0**
Excess Collateral (Shortfall)	**$ 16,061**	**$ 50,843**	**$ 35,393**	**J = G - I or E**

- Identify potential events
- Evaluate probability and impact
- Document stress scenarios and assessment
- Review and make necessary changes to policies to increase flexibility
- Click here to request your analysis

Utilize marginal cost analytics to assist ALCO pricing decisions

Even in a falling rate environment

- Objectives of marginal cost pricing:
  - Manage average cost of funds
  - Retain existing or raise new money at the lowest marginal cost of funds
- Higher interest expense on repricing maturing shares/deposits has adverse effect on ability to manage spread
- Deposit pricing strategies:
  - Research: evaluate composition and rate sensitivity of depositors, know your competition
  - Pricing: incorporate advance funding as a companion to deposit growth/retention strategies
  - Analysis: understand how deposit pricing impacts overall profitability
- FHLBank Topeka's Deposit Portfolio Pricing Strategies Tool is available to help analyze various scenarios and strategies associated with the potential restructure or repricing of your share/deposit portfolio and resulting impact on your cost of funds

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Funding strategy considerations for today

- Funding considerations for upcoming maturities and general balance sheet funding:
  - Cost
    - What does market have priced into yield curve?
    - Potential for market expectations to change over time
    - What does balance sheet need – gaps to fill – and what does our interest-rate risk profile look like?
  - Liquidity
    - Deposit growth expectations
    - Loan demand, capacity to grow
    - Organic cash flows

- When we think about incremental funding needs, do we look to fund short or extend? Or maybe consider a blended funding strategy?
  - Determining optimal point on yield curve function of balancing interest-rate risk management, liquidity needs and market conditions

Funding Strategies – Planning Ahead

- Improve earnings with liability side of the balance sheet
  - Blended funding strategies
  - Consider staying invested to support earnings in near-term (leverage or pre-fund)
  - Carrying an OLOC balance? Take a look at moving a portion to a short-term SOFR adjustable-rate advance
  - Advance products can provide a strong alternative to brokered deposits and alternative funding sources
    - Use marginal cost of funds analytics to help manage cost of funds as retail CD portfolios near maturity
- Fixed or floating?
- Advance restructure opportunities?
- FHLBank Topeka provides access to funding solutions that can be tailored to meet your desired balance sheet needs
  - Scenario and breakeven analysis: when comparing funding strategies, look at the tradeoff between what the cost savings may be initially – in the shorter-term – and how much rates may have to move in order for one strategy to look better than another
  - **Contact your account manager to utilize our Funding Strategy Illustrations tool**

FHLBank Housing and Community Development Programs

Housing & Community Development (HCD) Programs

The FHLBank system's Affordable Housing Program (AHP) is the largest privately funded housing grant program in the United States. FHLBank members, in partnership with public and private housing development organizations, prepare a detailed application for this competitive program.

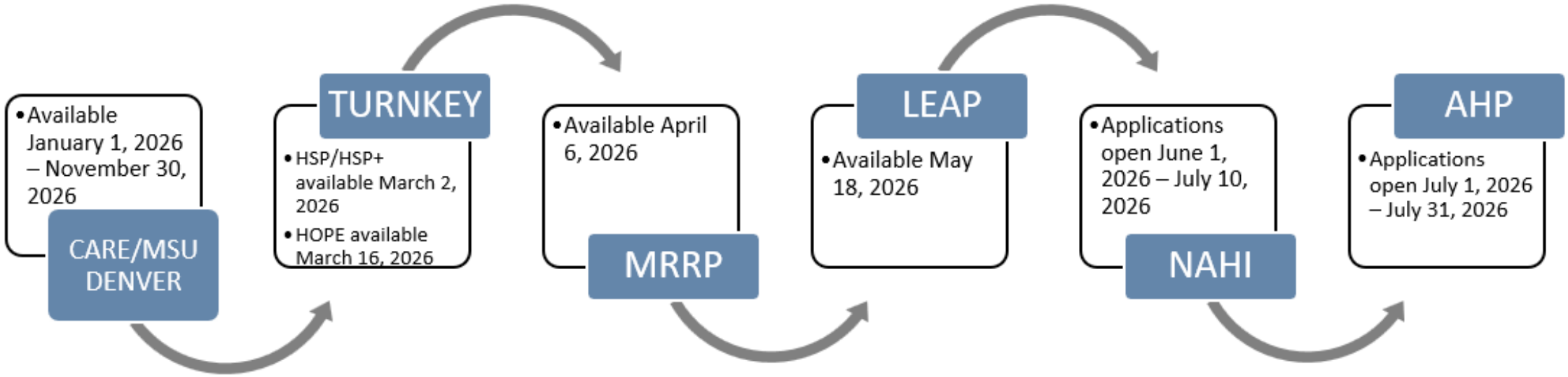
TurnKey (HSP, HSP+, HOPE), FHLBank's suite of products designed to provide assistance and address the challenges of attaining homeownership in Colorado, Kansas, Nebraska and Oklahoma.

Community Advance Products (CAP) provide advances priced below FHLBank's regular advance rates to help members finance housing in their communities, and finance qualifying commercial loans, farm loans and community and economic development initiatives in the areas they serve.

Voluntary Programs

Programs funded beyond the regulatory requirement to assist with housing or community lending related initiatives within our district that are not met through our regulatory programs.

2026 HCD Program Timeline

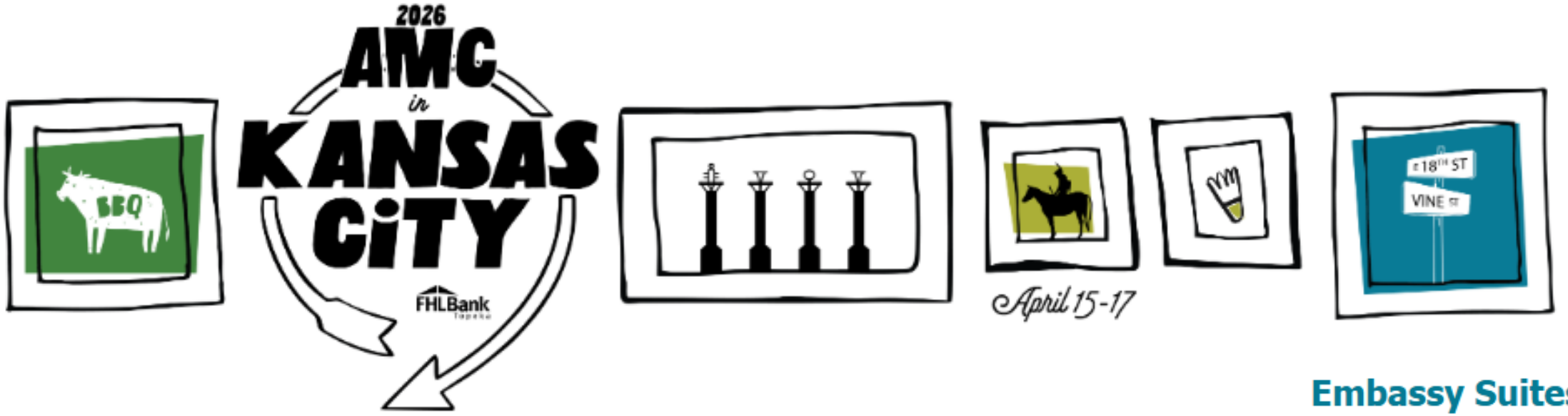


Learn More
Scan to learn more about all of FHLBank's community programs

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FHLBank Topeka

2026 Annual Member Conference



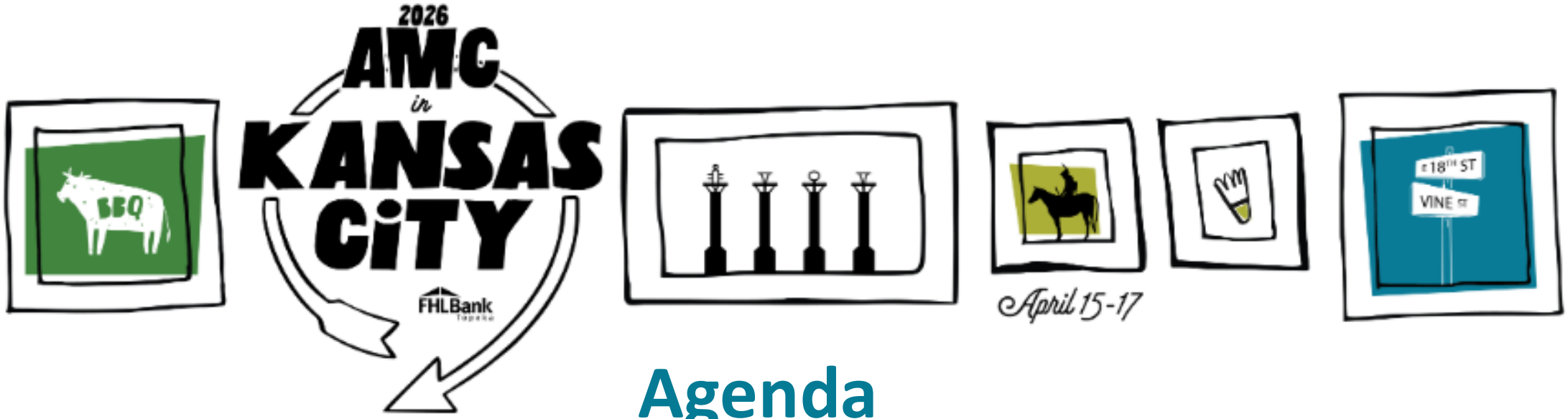
Embassy Suites
10401 S. Ridgeview Road
Olathe, KS 66061

What is the Annual Member Conference?

- Three-day education, networking and entertainment opportunity
- Strong member attendance – *over 150 individuals attended from across the district in 2025*
- Cost to attend: $375 – *register on or before March 13th and receive $50 off and a polo from FHLBank*
  - Wednesday optional activities: +$75 for golf or Museum of BBQ
- Most selected reasons to attend conference:
  - Networking opportunities, education and speaker lineup
- Member feedback:

Always great content and presenters	Ability to learn away from the bank	Love meeting new people and gaining more resources from FHLBank	Enjoyed the quality of speakers, networking opportunities and fun Thursday evening	Interested in more breakout sessions than I was able to attend

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Agenda

- Wednesday, April 17
  - Optional activities (golf and Museum of BBQ tour/tasting), conference registration, welcome reception
- Thursday, April 18 (all day) and Friday, April 19 (half day)
  - Top-notch key-note speakers and breakout sessions designed to tackle industry topics including AI, innovation, stablecoin, asset/liability management and more
  - Emerging Leaders track for those new to finance or those finding themselves in new positions to lead
  - Thursday evening outing at the brand-new Rock Island Bridge

Click here to register and learn more!

Poll Questions

What topics would you be interested in learning about from FHLBank subject matter experts at future events, including webinars?

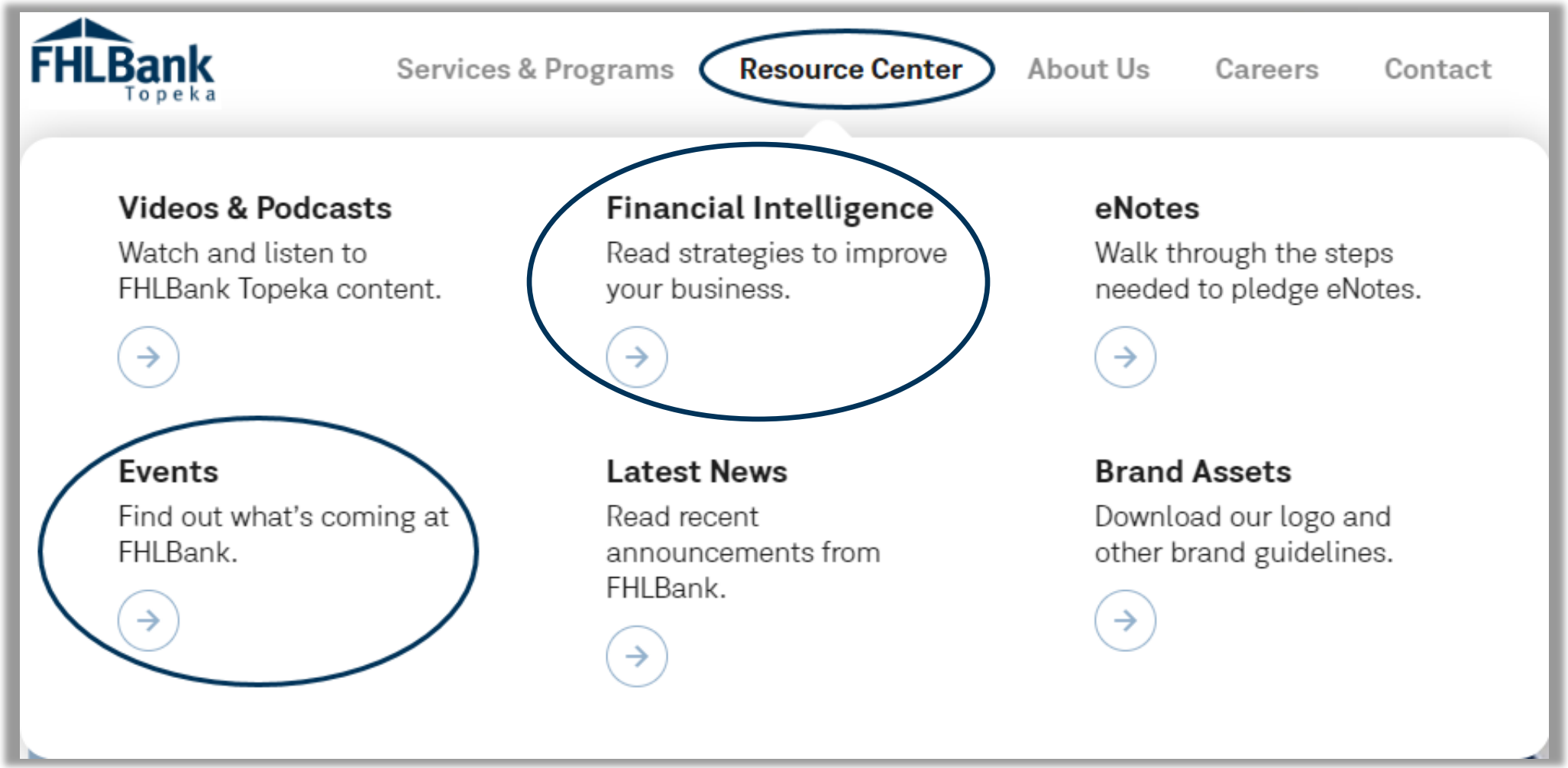
a. Strategic planning
b. Innovation strategies
c. Technology and AI adoption
d. Stablecoin
e. Talent recruitment and retention
f. Cybersecurity
g. Balance sheet management
h. Investment portfolio strategies
i. Other

Where is your institution today on its AI adoption journey?

a. Already implementing in select functions
b. Actively planning or piloting use cases
c. Exploring possibilities but not yet committed
d. Early awareness stage; learning about AI
e. No current plans to adopt

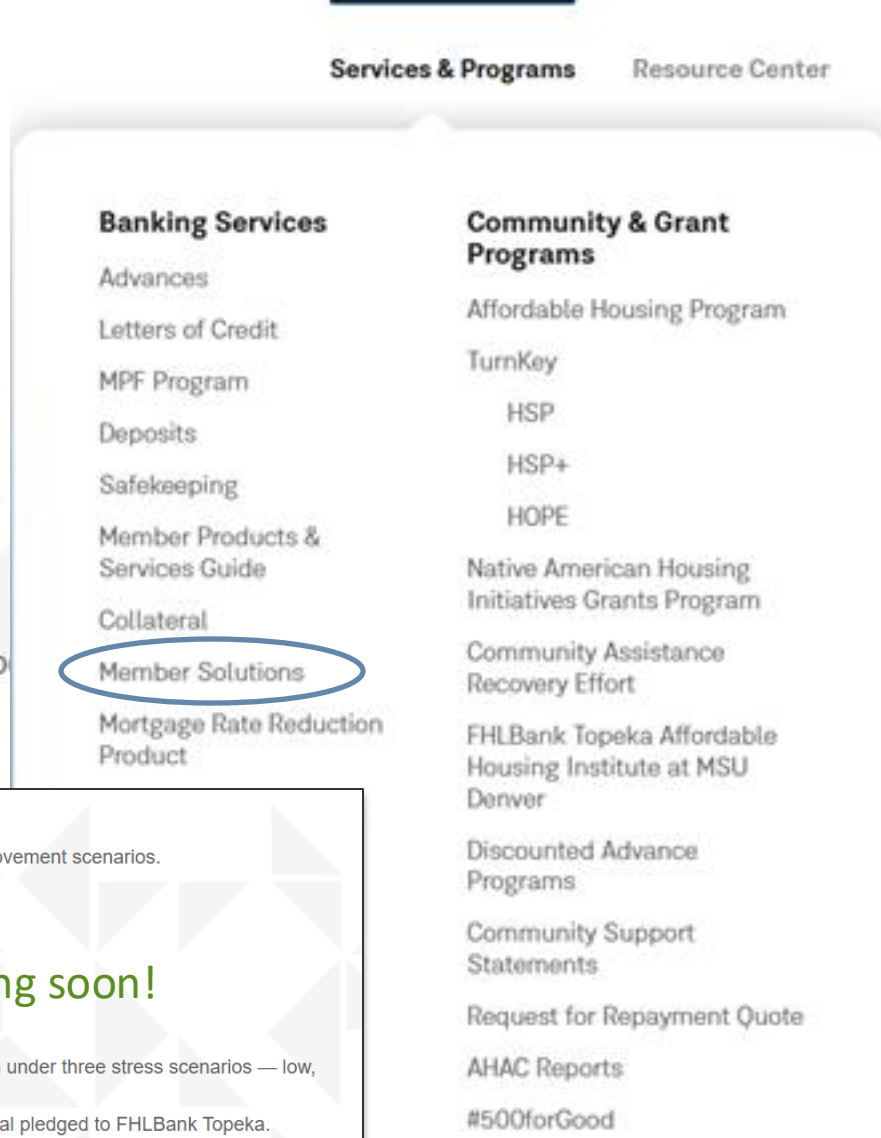
FHLBank is Here to Help

Visit our Resource Center!



Resource Center - Federal Home Loan Bank Topeka (fhlbtopeka.com) [link]

Member Solutions



Tools and Analysis Resources

- Funding Strategies Illustration
- Liquidity Stress Analysis
- Liquidity Management Analysis & Strategies
- Letter of Credit Utilization Strategies
- Brokered Deposit Analysis - We will ask you to provide information on your potential or current brokered p
- Blended and Match Funding Strategy Illustrations
- Dividend Benefit Analysis
- Collateral Capacity Analysis
- Marginal Cost of Funds & Deposit Portfolio
- Market Interest Rate Comparison
- Return on Average Equity (ROAE) Analysis

Funding Strategies Illustration

- Evaluate change in funding costs for various FHLBank advance types under customized rate movement scenarios.

Example

New page coming soon!

Liquidity Stress Analysis

- A high-level analysis that utilizes member call report data to assess a member's liquidity position under three stress scenarios — low, moderate and high. Assumptions can be tailored to fit your institutions stress scenario planning.
- We compare your stressed liquidity position across the three scenarios with your current collateral pledged to FHLBank Topeka.
- Available for both banks and credit unions.

Example

FHLBank Contacts

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Collateral & Safekeeping Operations
877.933.7803

Member Credit Analysis
800.905.2733

THANK YOU FOR JOINING US TODAY!

2026 FI Live Sessions:

- Wednesday, June 3 at 2 p.m. CT
- Thursday, Aug. 27 at 2 p.m. CT
- Wednesday, Dec. 2 at 2 p.m. CT

Click to register here!

