

FHLBANK DIVIDEND BENEFIT ANALYSIS - Advance Utilization

Example Member

City, State

As of March 9, 2026

Cust ID:

Current FHLBank Stock Position & Product Requirements Summary

| FHLBank Incremental Dividend Benefit Matrix | FHLBank Products ¹ | | |
|--|-------------------------------|--------------|--------------|
| | Advances | Letters | MPF |
| Class B Dividend Rate | 9.25% | 9.25% | 9.25% |
| Interest on Reserve Balances (IORB) ^A | 3.65% | 3.65% | 3.65% |
| Marginal Spread over IORB | 5.60% | 5.60% | 5.60% |
| Capital Stock Activity Requirement | 4.50% | 0.25% | 3.00% |
| Incremental Dividend Benefit | 0.25% | 0.01% | 0.17% |

^AAssumes rate is constant over the dividend period.

| FHLBank Product Capital Stock Requirements | F | | Activity Requirements | |
|--|---------------------|-------|-----------------------|------------|
| | Current Balance | % | Balance | Allocation |
| Advances & OLOC | \$ 5,000,000 | 4.50% | \$ 225,000 | 100% |
| Letters of Credit | - | 0.25% | - | 0% |
| MPF | - | 3.00% | - | 0% |
| Total | \$ 5,000,000 | | \$ 225,000 | |

| FHLBank Current Stock Position | | | | |
|--|----------------|-----------------------|---------------|----------------|
| | Held | Required ² | Excess | Dividend Rates |
| Class A Stock | \$ 300,000 | \$ 300,000 | \$ - | 4.00% |
| Class B Stock | 50,000 | - | 50,000 | 9.25% |
| Total | 350,000 | 300,000 | 50,000 | |
| Total Activity Requirement (rounded) | | \$ 225,000 | | |
| Unused Required Class A Membership Stock | | \$ 75,000 | | |
| Additional Advance Funding to Utilize Class B Stock | | \$ 1,667,000 | | |

| Annual Dividend on Req'd Stock | |
|--------------------------------|---------------|
| \$ | 12,000 |
| | - |
| | 12,000 |

^J FHLBank products currently supported by required Class A stock only.

^K

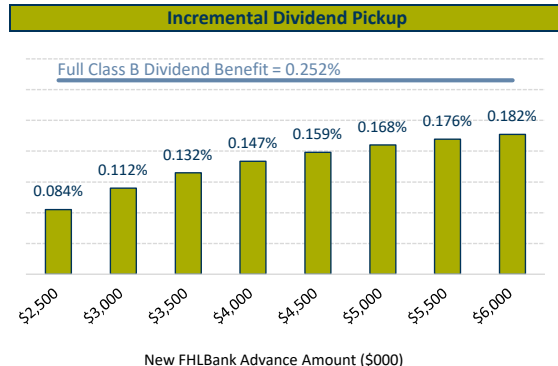
^L = K / 4.50% (advance capital requirement)

FHLBank Advance Funding Scenario Illustration

| | | |
|------------------------------------|--------------|--------------------------|
| New FHLBank Advance Amount: | \$ 3,000,000 | ^M |
| New Total FHLBank Products Amount: | \$ 8,000,000 | ^N |
| Activity Stock Requirement (4.50%) | \$ 135,000 | ^O = M * 4.50% |
| Additional Stock Required? | Yes | |

| Allocation of Stock to Meet New Activity Stock Requirement | | |
|--|------------|---|
| 1. Unused Required Class A Utilized | \$ 75,000 | Required Class A stock now fully supported. |
| 2. Excess Class B Utilized | 50,000 | |
| 3. Excess Class A Utilized - Moved to B | - | |
| 4. Add'l Activity Stock Required | 10,000 | |
| | \$ 135,000 | Supported by 44% of Class B stock. |

| Pro Forma Total Activity Requirement | | ^P = J + O |
|--------------------------------------|------|----------------------|
| Advances + OLOC | 100% | \$ 360,000 |
| Letters of Credit | 0% | - |
| MPF | 0% | - |

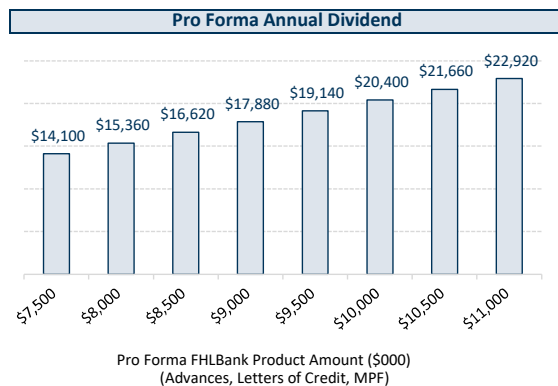


| Pro Forma FHLBank Stock Position | | |
|------------------------------------|------------------|-----------------------|
| | Held | Required ² |
| Class A Stock | \$ 300,000 | \$ 300,000 |
| Class B Stock | 60,000 | 60,000 |
| Pro Forma Annual Dividend | \$ 15,360 | \$ 15,360 |
| Change | | 3,360 |
| Incremental Dividend Pickup | 0.112% | |

^R = Q * (H - B) ³
^S = R - I

^T = S / M

Supported by 44% of Class B stock.



Full Class B dividend benefit of 0.252% realized with next FHLBank borrowing.

Required Class A Membership Stock now fully supported with FHLBank activity.

To learn more about dividend information, advance products and our Capital Plan contact your account manager or our Lending Desk (800.809.2733).

¹ Advances = advances + overnight line of credit (OLOC) | Letters of credit (Letters) | MPF outstanding balance (MPF)

² Class A asset-based stock requirement (membership stock) 0.10% of total assets at December 31st of the preceding calendar year with a maximum amount of \$500,000.

³ Interest on Reserve Balances opportunity cost applied to Class B dividend rate only.