Example Bank Collateral Capacity Analysis

FHLBank Collateral Position

FHLBank Collateral Summary ($ actual)		
Member QCD Data as of		12/31/2025
Total Lending Value of Collateral	$	43,414,272
Total Collateral Required		40,803,202
Unused Collateral		2,611,070
Collateral Coverage Ratio		106.40%
Loans Lending Value	$	43,414,272
Securities Lending Value		-

Financial Information ($000s)		
Financial Data as of:		12/31/2025
Community Financial Institution (CFI)?		Yes
Total Assets	$	325,000
Residential Housing Finance Assets (RHFAs)		75,000
Long-term Borrowings / RHFAs (Limit 100%)		0.00%
Outs. Credit Obligations / Assets (Limit 40%)		12.55%
Security Detail:		
U.S. Treas. + Gov't Ag. + State & Political + MBS	$	20,000
Reported Pledged Securities		18,000

Pledged Loan Collateral Summary -- QCD vs. Call Report
(Dollars in thousands)

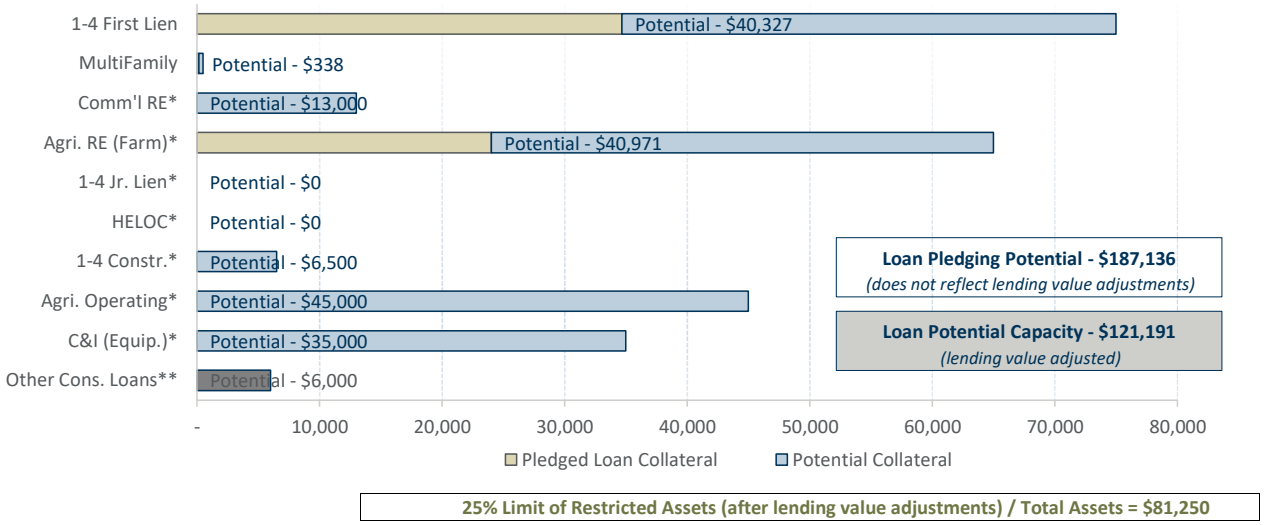
Eligible Loan Assets	QCD Lending Value	# of Loans	Unpaid Principal (A)	Call Report Value (B)	Potential (C = B - A)
Unrestricted Loan Collateral:					
Single Family Real Estate *(SFAX, SFOX, SFXX, SFFX, SFVX, SFF+, SFV+)*	67% - 82%	249	$ 34,673	$ 75,000	$ 40,327
Multifamily Real Estate *(MFXX)*	67%	1	162	500	338
Restricted Loan Collateral:					
Commercial Real Estate *(CMXX)*	65%	0	$ -	$ 13,000	$ 13,000
Agricultural Real Estate [Farm] *(AGXX)*	72%	111	24,029	65,000	40,971
Single Family Real Estate - Second Mortgage *(SMXX)*	60%	0	-	-	-
Single Family Real Estate - Home Equity LOC *(SMEX)*	60%	0	-	-	-
Single Family Real Estate - Residential Construction *(SFCX)*	58%	0	-	6,500	6,500
Agricultural Operating *(OLXX)* - CFI	63%	0	-	45,000	45,000
Equipment [C&I] *(EQXX)* - CFI	59%	0	-	35,000	35,000
Student Loans [Other Consumer Loans] *(SLXX)*	Case-by-Case	0	-	6,000	6,000
Total Potential Qualifying Loan Collateral		**361**	**$ 58,864**	**$ 255,000**	**$ 187,136**

Total Non-Qualifying Loan Collateral:		
Consumer & Other Loans/Leases	$	7,000
Other Real Estate Construction		2,000

Note: See Member Collateral Type Descriptions and Lending Value page for additional detail

Note: Without approval, the lending value of restricted collateral is limited to 25% of total assets.

Collateral Capacity Analysis
Pledged Loan Collateral vs. Call Report
(dollars in thousands)



25% Limit of Restricted Assets (after lending value adjustments) / Total Assets = $81,250

Note: Potential additional collateral capacity is subject to lending value adjustments and eligibility determinations

Note: Does not consider any subordinated assets

** Likely to be considered restricted collateral*

*** Loans likely to be classified as non-qualifying for collateral purposes. Call report line item includes student loans and requires FHLBank approval prior to pledging. Not included in pledging potential due to case-by-case nature.*

FHLBank Topeka