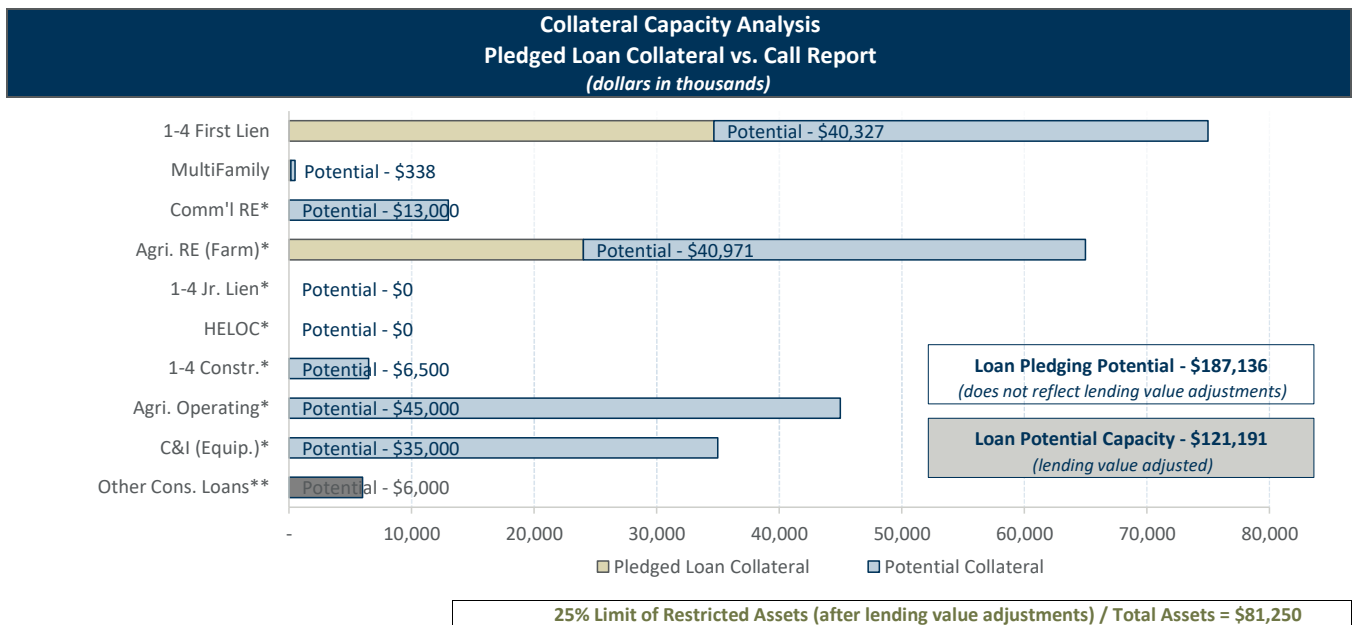


# Example Bank Collateral Capacity Analysis

FHLBank Collateral Position			
FHLBank Collateral Summary (\$ actual)		Financial Information (\$000s)	
Member QCD Data as of	12/31/2025	Financial Data as of:	12/31/2025
Total Lending Value of Collateral	\$ 43,414,272	Community Financial Institution (CFI)?	Yes
Total Collateral Required	40,803,202	Total Assets	\$ 325,000
Unused Collateral	2,611,070	Residential Housing Finance Assets (RHFA's)	75,000
Collateral Coverage Ratio	106.40%	Long-term Borrowings / RHFA's (Limit 100%)	0.00%
Loans Lending Value	\$ 43,414,272	Outs. Credit Obligations / Assets (Limit 40%)	12.55%
Securities Lending Value	-	<b>Security Detail:</b>	
		U.S. Treas. + Gov't Ag. + State & Political + MBS	\$ 20,000
		Reported Pledged Securities	18,000

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



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.