



# ▶▶▶▶ FINANCIAL INTELLIGENCE

# LIVE

A NEW WEBINAR FROM FHLBANK TOPEKA

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



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# Presenters



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# Discussion Topics

- Economic Update
- Member Financial Trends
- Funding Strategies & Considerations
- FHLBank Housing and Community Development Grant Programs
- Annual Member Conference Recap



## Poll Question

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

- a. Market & economic update
- b. Member financial trends
- c. Funding strategies & considerations
- d. FHLBank housing & community development grant programs
- e. Annual Member Conference recap





# Economic Update

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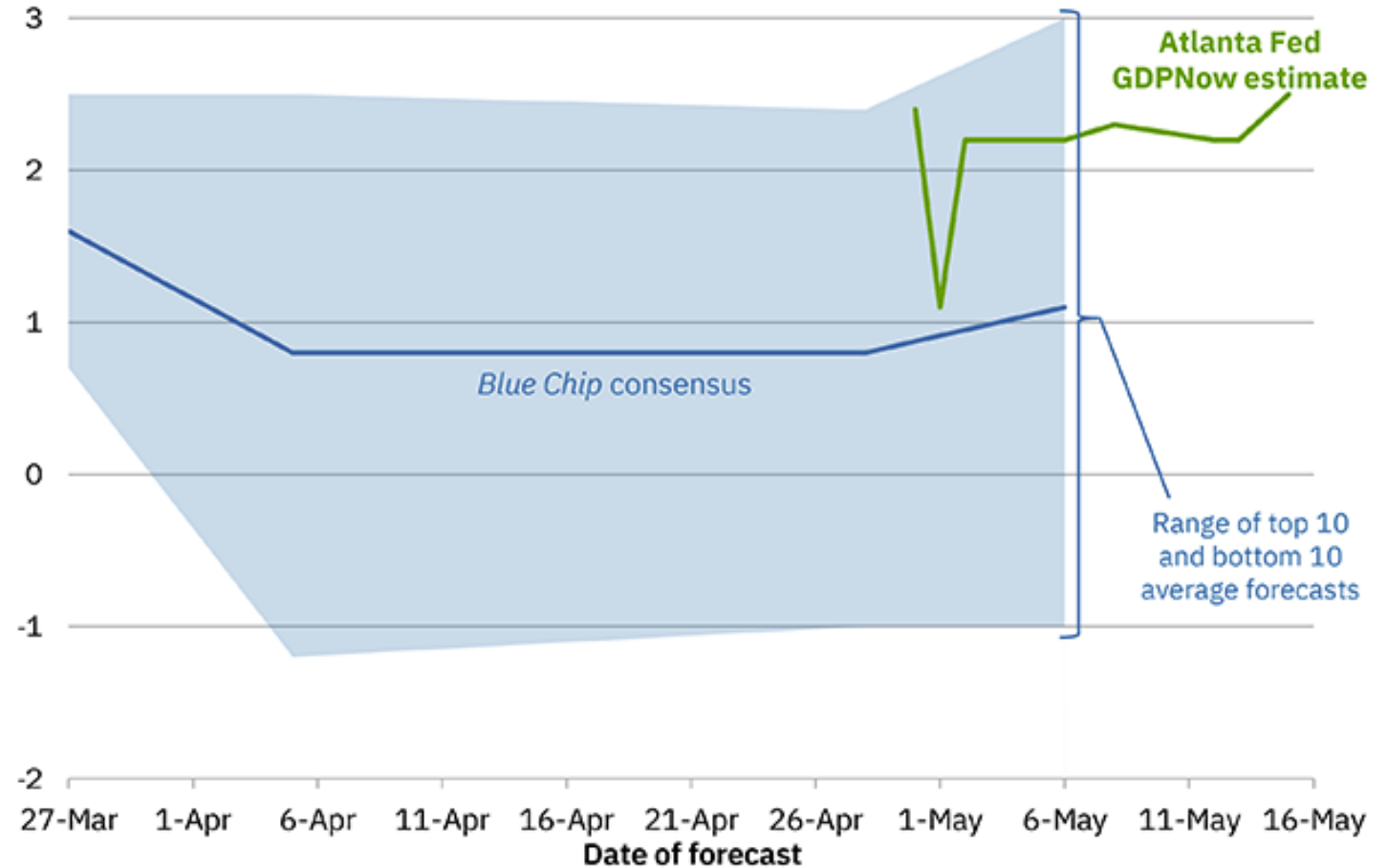


# Economic Outlook

## Inflation Increasing & Policy Uncertainty

- Fed Continues Holding Pattern
- GDP | 2.20% ↓
- Core PCE | 2.60% ↓
- Core CPI | 2.80% ↓
- U3 Unemployment Rate | 4.20% ↑
- HPI YOY | 4.52% ↑
- UNCERTAINTY

Evolution of Atlanta Fed GDPNow real GDP estimate for 2025: Q2  
Quarterly percent change (SAAR)



Sources: Blue Chip Economic Indicators and Blue Chip Financial Forecasts

Note: The top (bottom) 10 average forecast is an average of the highest (lowest) 10 forecasts in the Blue Chip survey.

# Poll Question

How many rate cuts do you expect in 2025?

[1 cut = 25 bps]

- a. 0
- b. 1
- c. 2
- d. 3 or more

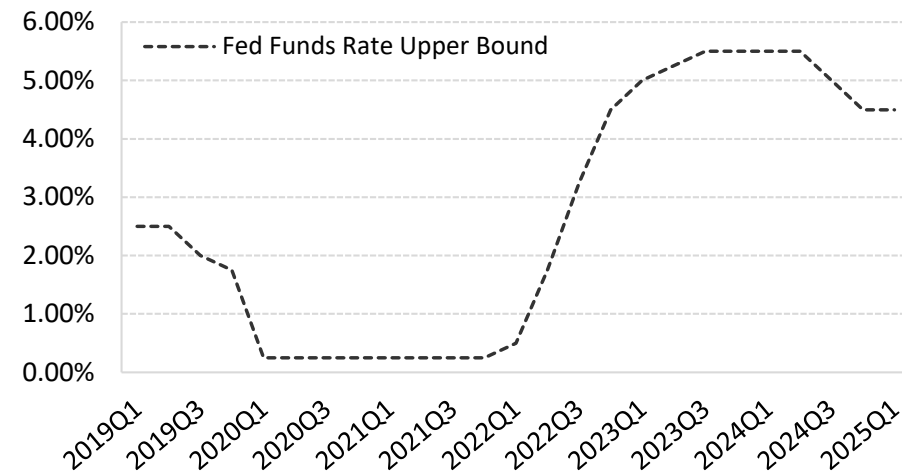
February 2025 Poll Question Recap:

What is your outlook for the Fed's policy decisions in 2025?

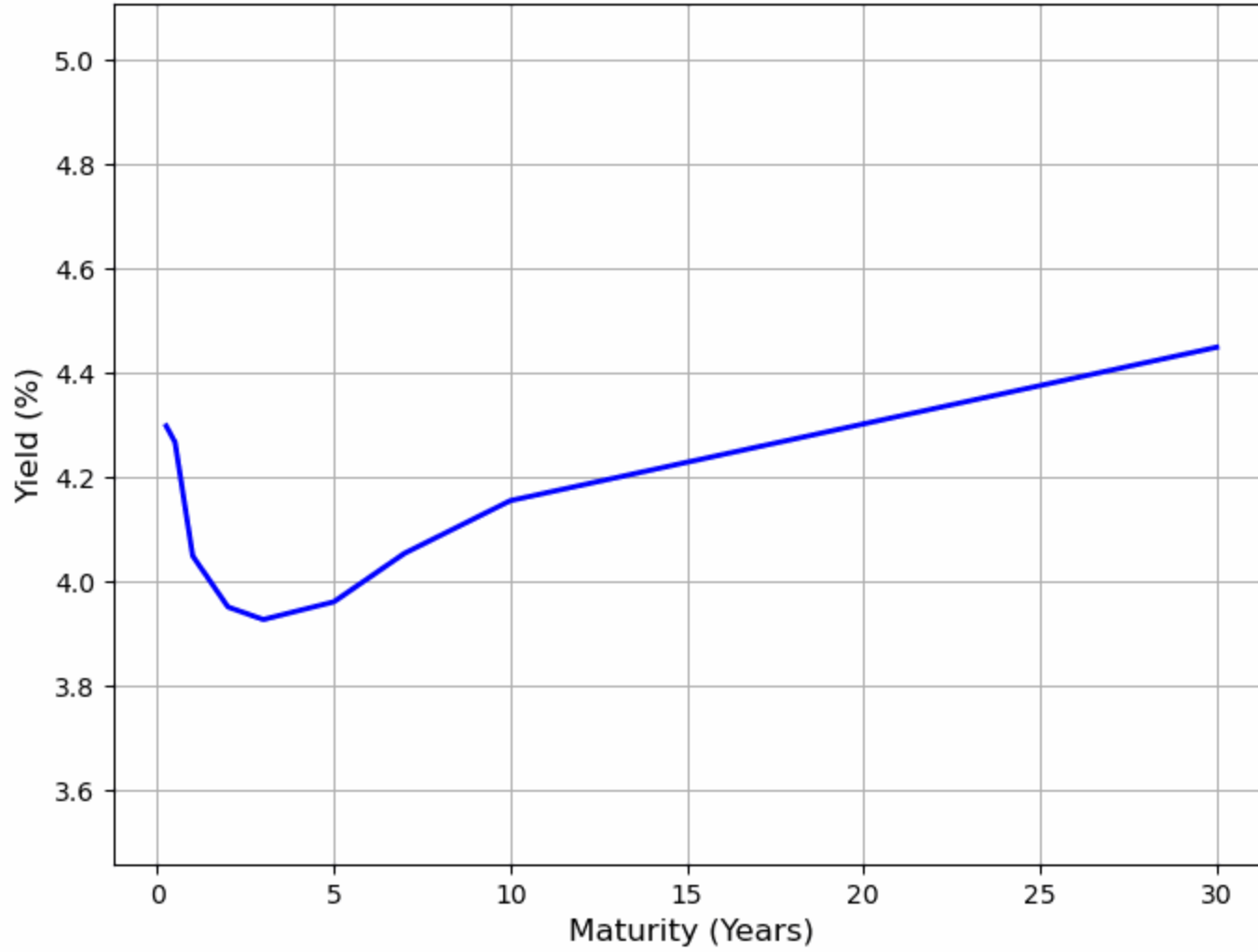
**67%** - Another pause followed by a few rate cuts

**10%** - Another pause followed by a few rate hikes

**23%** - Unsure



Historical Yield Curve: 2025-03-03



Source: Bloomberg.

# Fed Funds Futures 2025 – Only Two Cuts Projected

Region: United States »

Instrument: Fed Funds Futures »

Target Rate 4.50

Pricing Date 05/16/2025

Effective Rate 4.33

Cur. Imp. O/N Rate 4.326

| Meeting    | #Hikes/Cuts | %Hike/Cut | Imp. Rate Δ | Implied Rate | A.R.M. |
|------------|-------------|-----------|-------------|--------------|--------|
| 06/18/2025 | -0.087      | -8.7%     | -0.022      | 4.305        | 0.250  |
| 07/30/2025 | -0.335      | -24.8%    | -0.084      | 4.243        | 0.250  |
| 09/17/2025 | -0.884      | -55.0%    | -0.221      | 4.105        | 0.250  |
| 10/29/2025 | -1.415      | -53.0%    | -0.354      | 3.972        | 0.250  |
| 12/10/2025 | -2.070      | -65.5%    | -0.518      | 3.809        | 0.250  |

# 2s10s Spread Positive Since September 2024



# 10yr Treasury – Range Bound



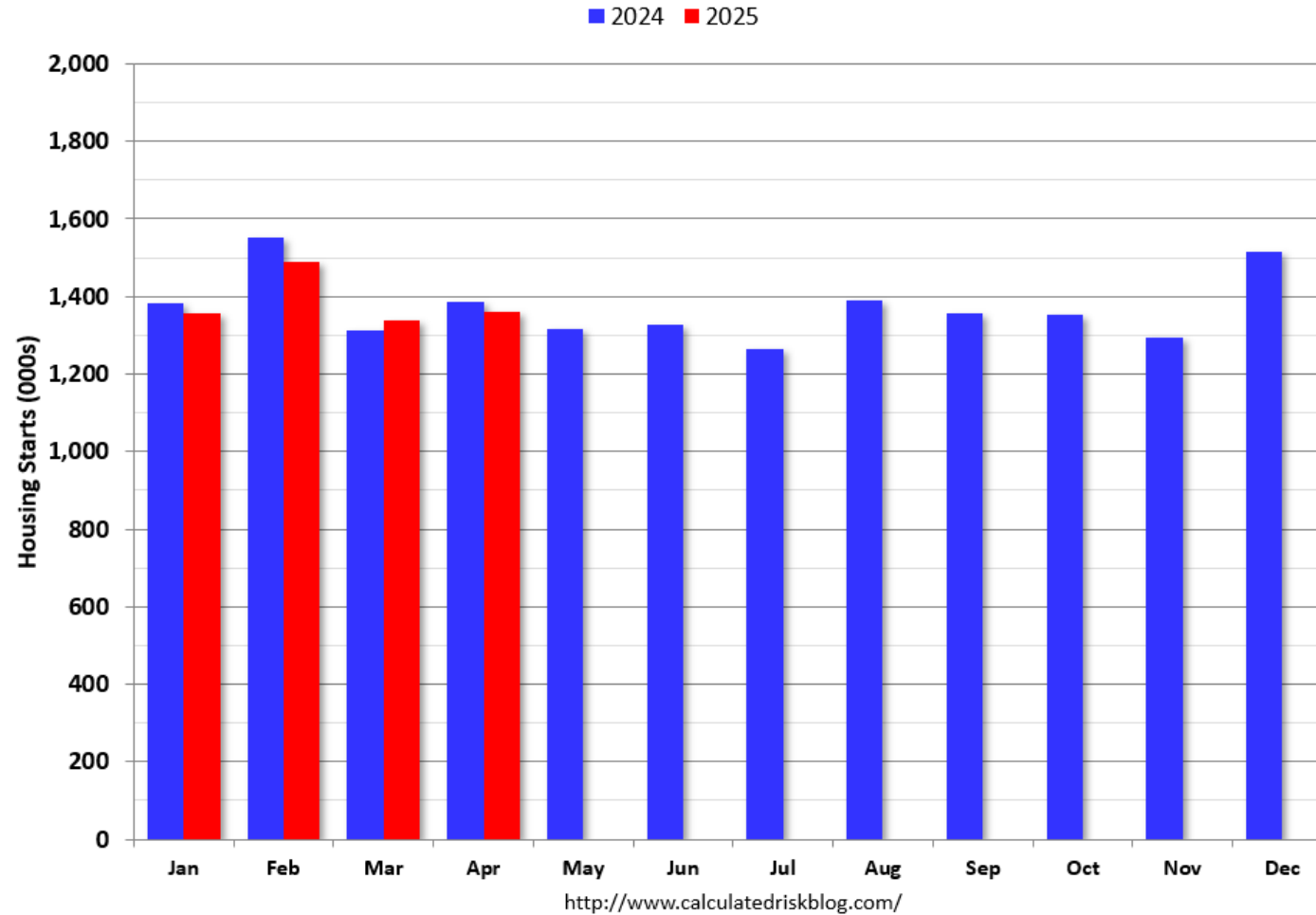
# Single Unit Housing Starts vs Multifamily



- Single-family starts down 2.1%, lowest since July 2024
- Multi-family up 11.1%, highest since Dec 2023

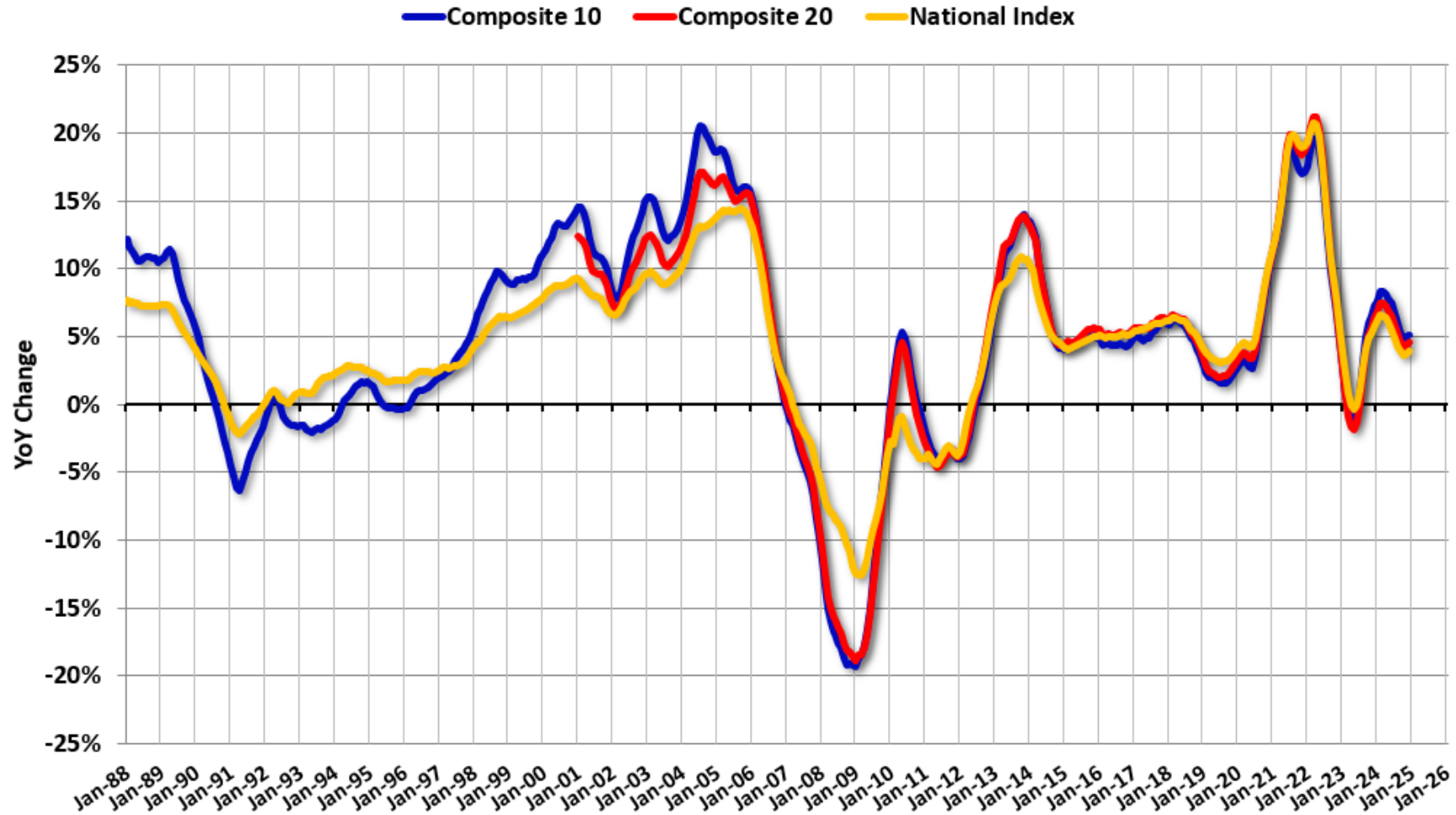
# Housing Starts Tracking Last Year's Production

Housing Starts, 2024 and 2025, SAAR (000s)



# Home Prices Slightly Lower

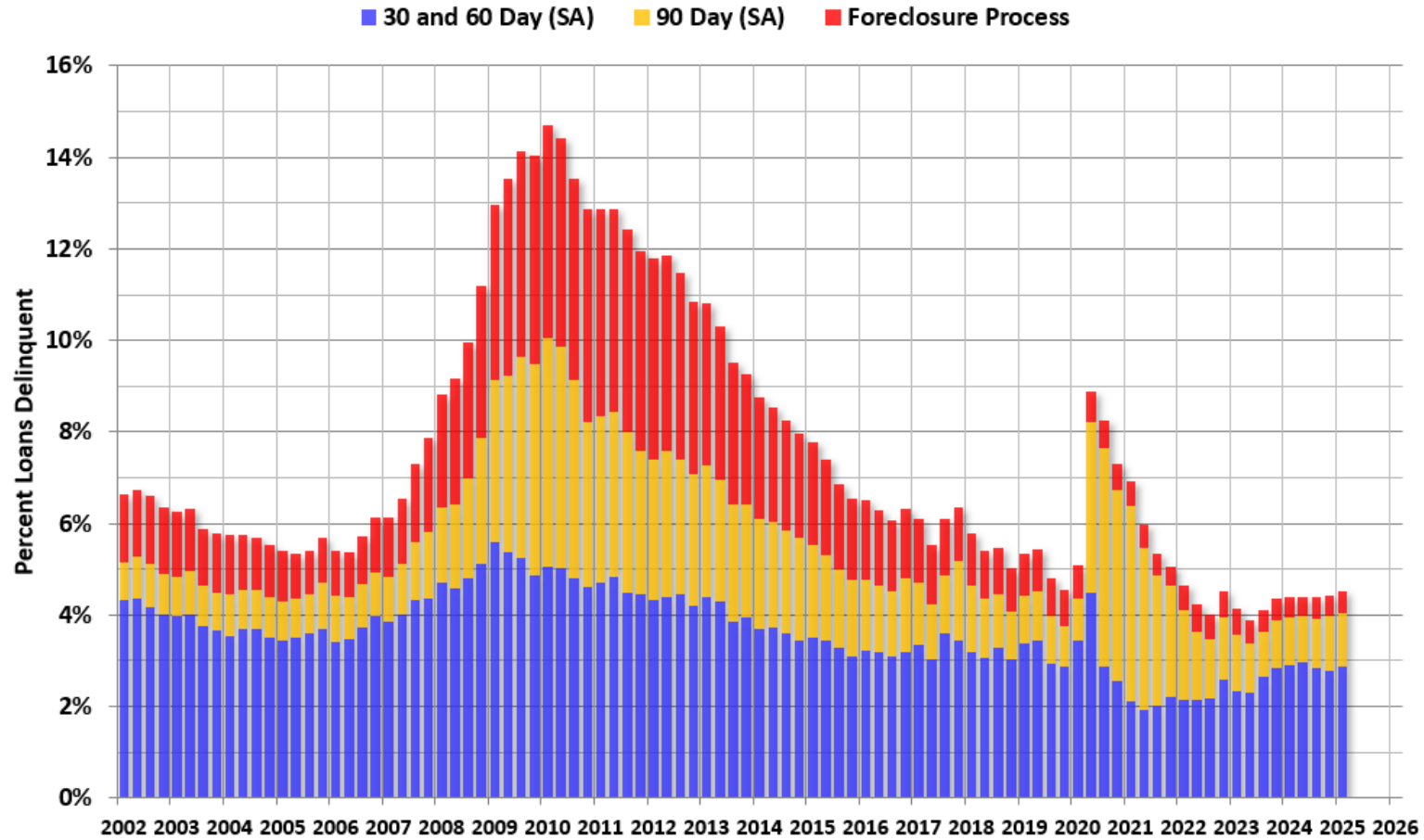
Case-Shiller National and Composite Indices SA, Year-over-year Change



<http://www.calculatedriskblog.com/>

# Mortgage Delinquencies Moderately Rising – Q1 2025

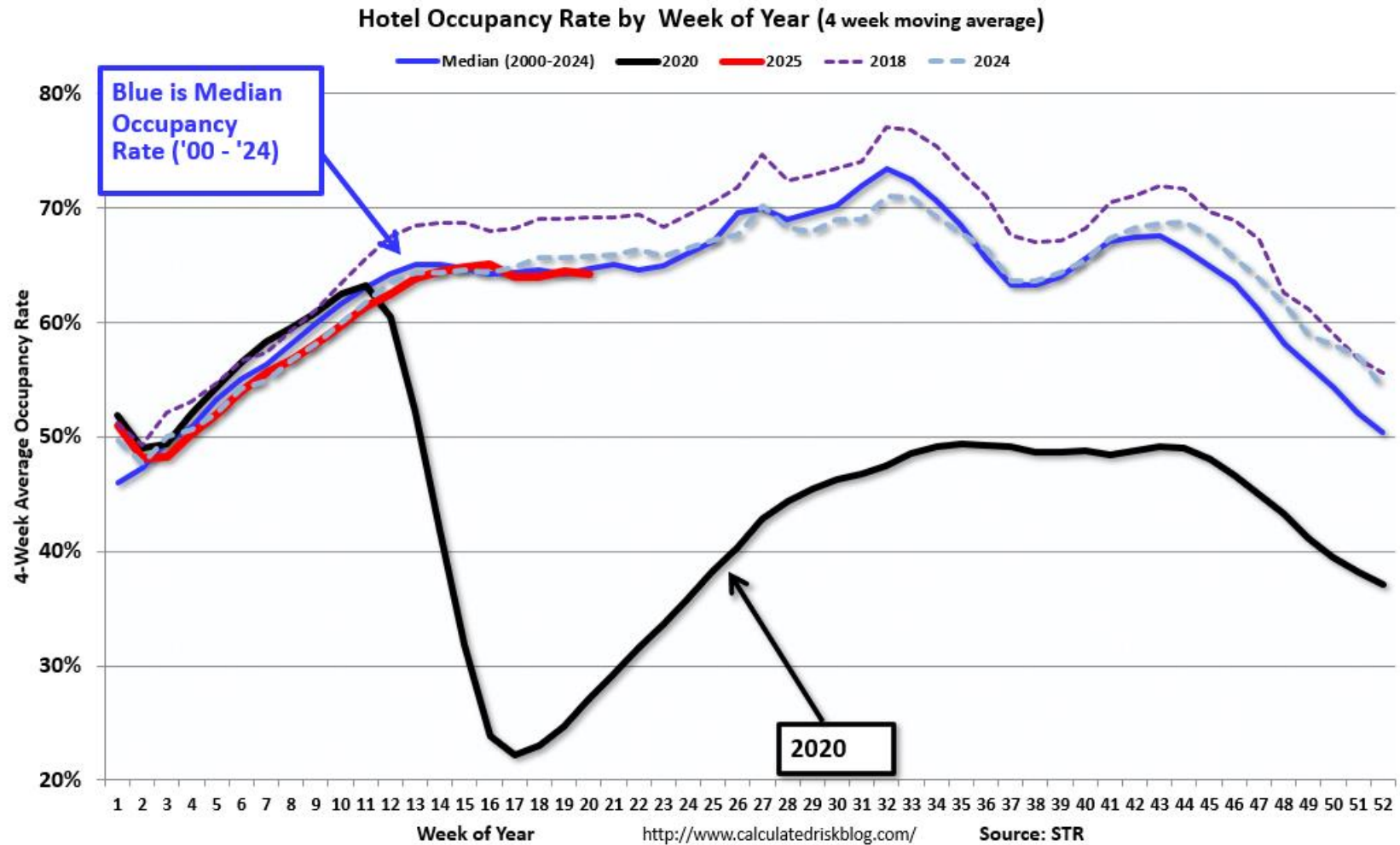
Mortgage Delinquencies and Foreclosures by Period Past Due, All Loans



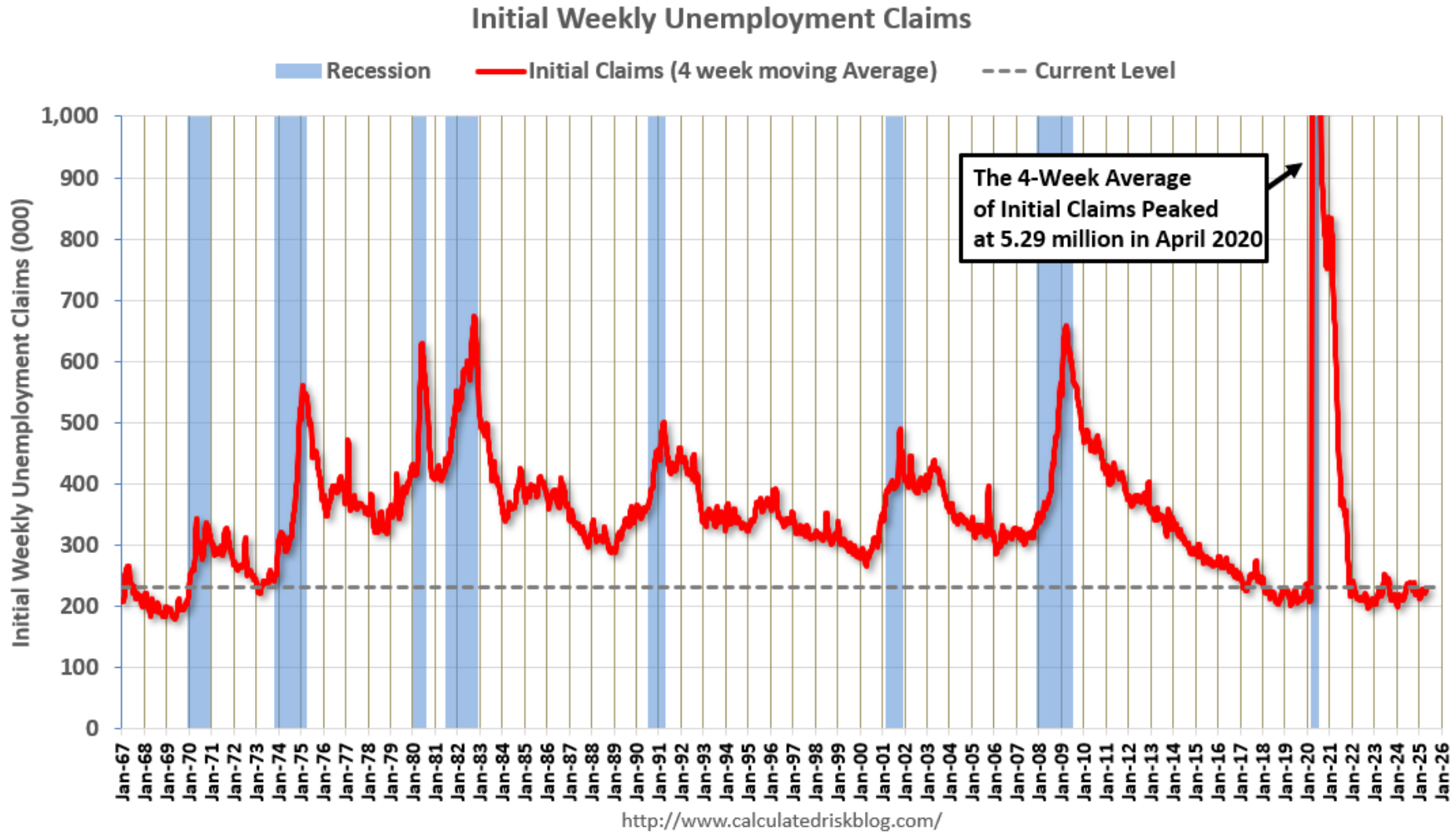
Source: MBA

<http://www.calculatedriskblog.com/>

# 2025 Hotel Occupancy Rates Tracking the Median Rate Since 2000



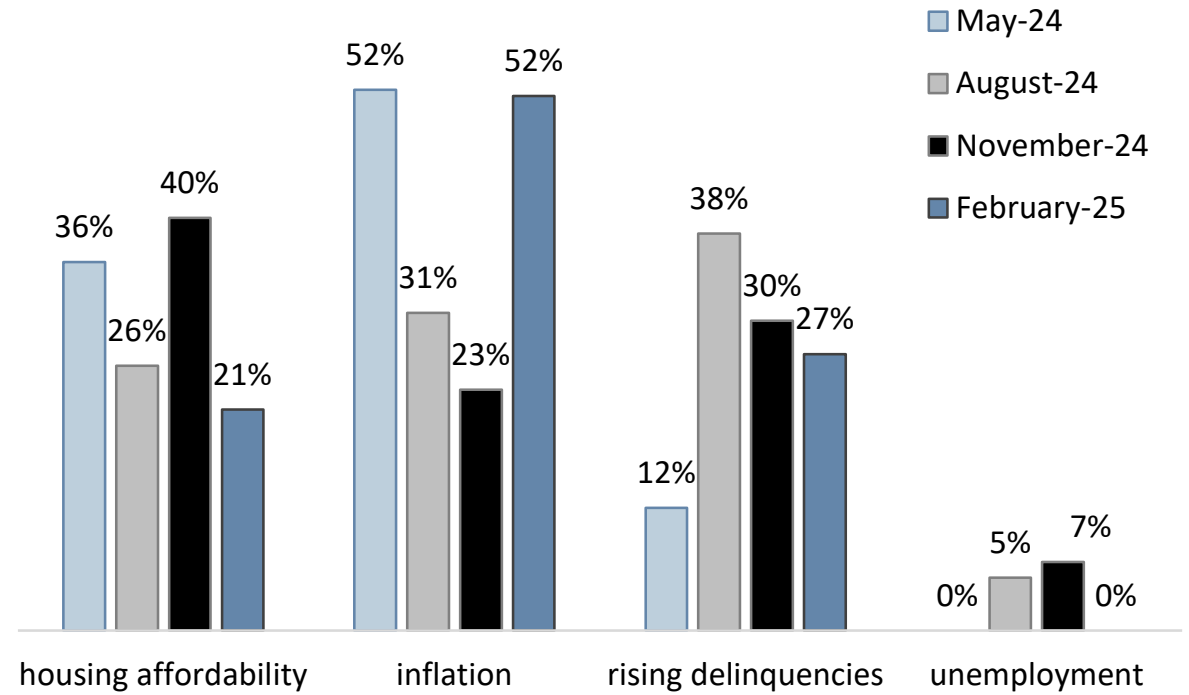
# Initial Weekly Unemployment Claims Remain Low



# Poll Question

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

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





# Member Financial Trends

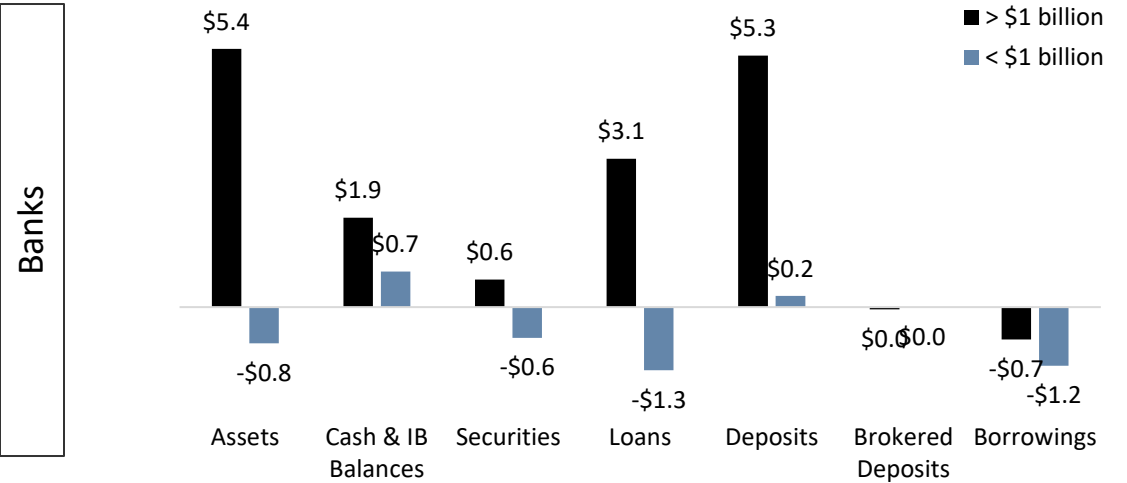
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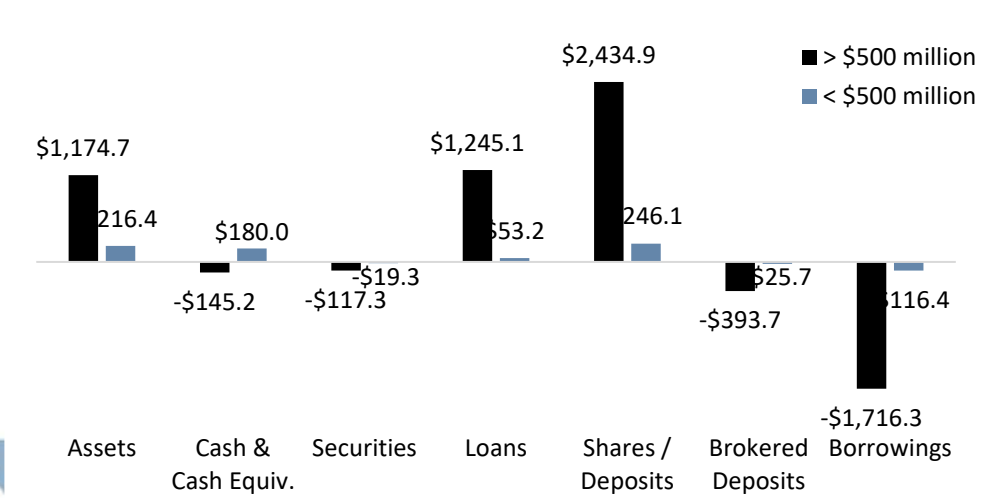
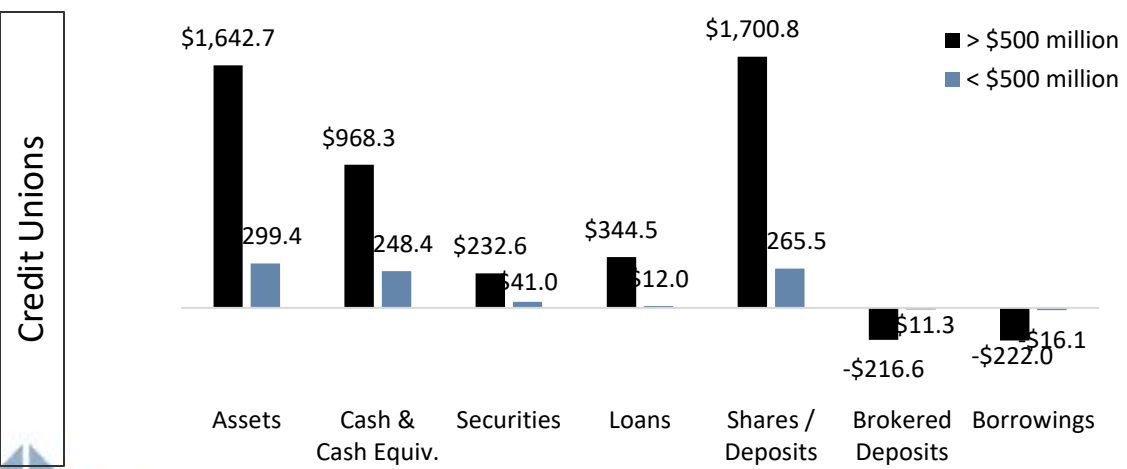
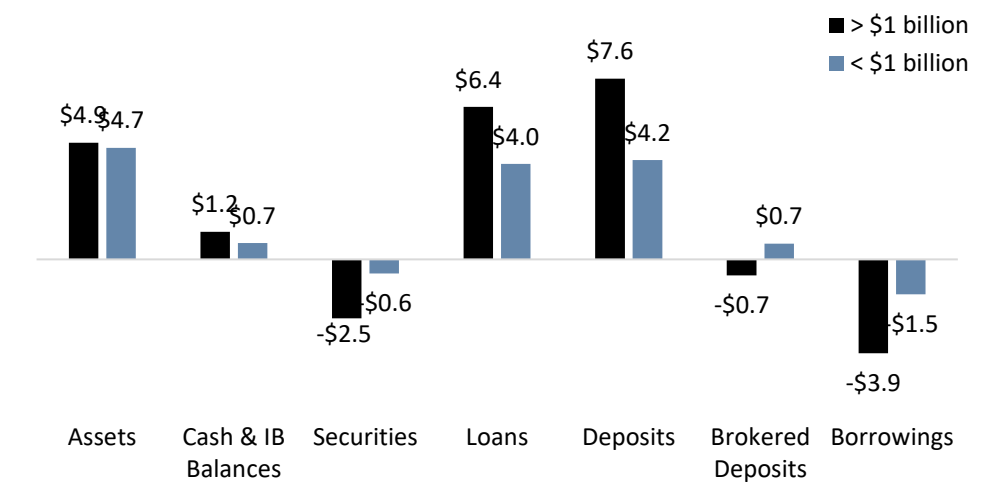
# Balance sheet trends

Change in asset and funding composition

Quarter-over-Quarter (\$bn)



Year-over-Year (\$bn)



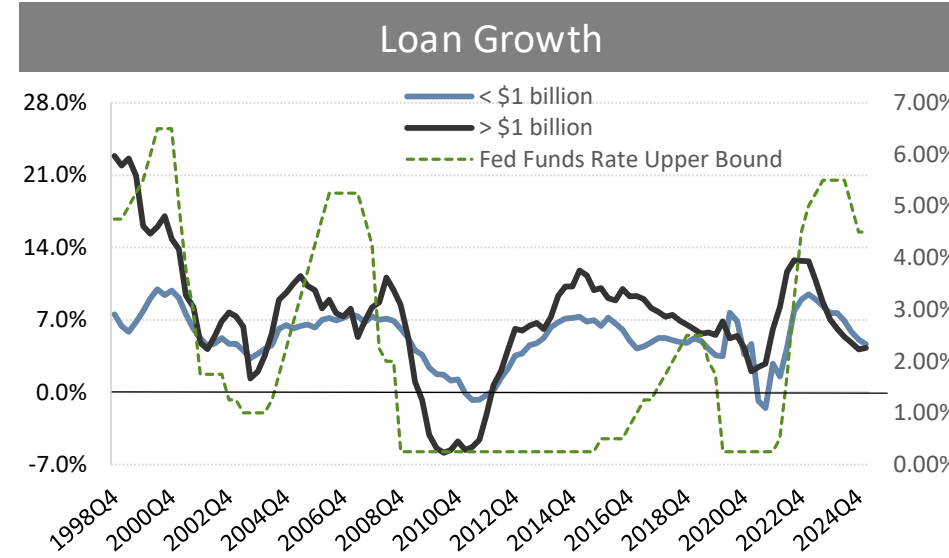
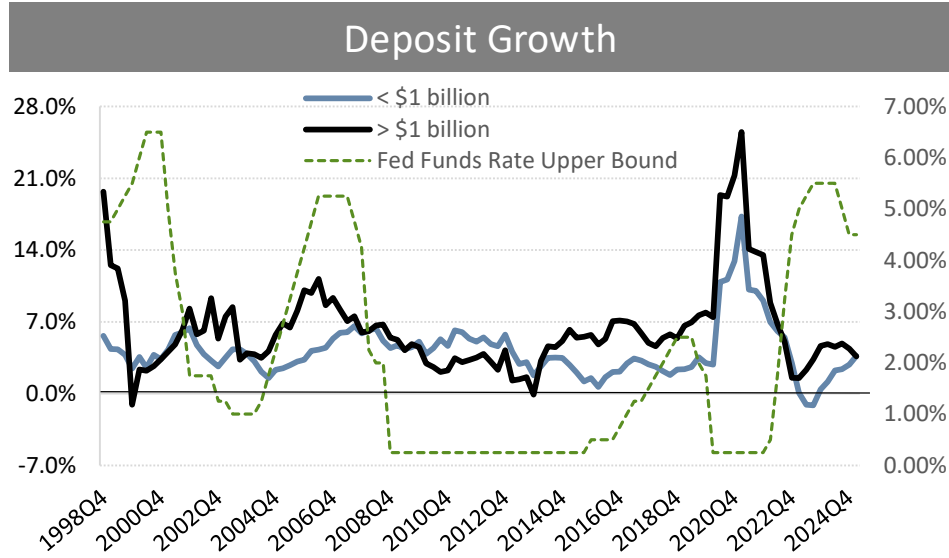
Source: S&P Global Market Intelligence.

Note: Brokered deposits excludes reciprocal brokered deposits.

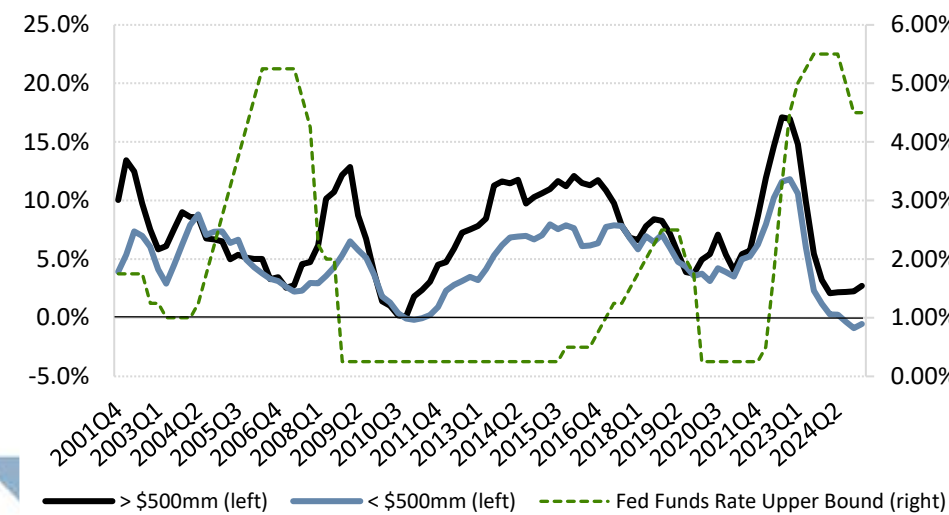
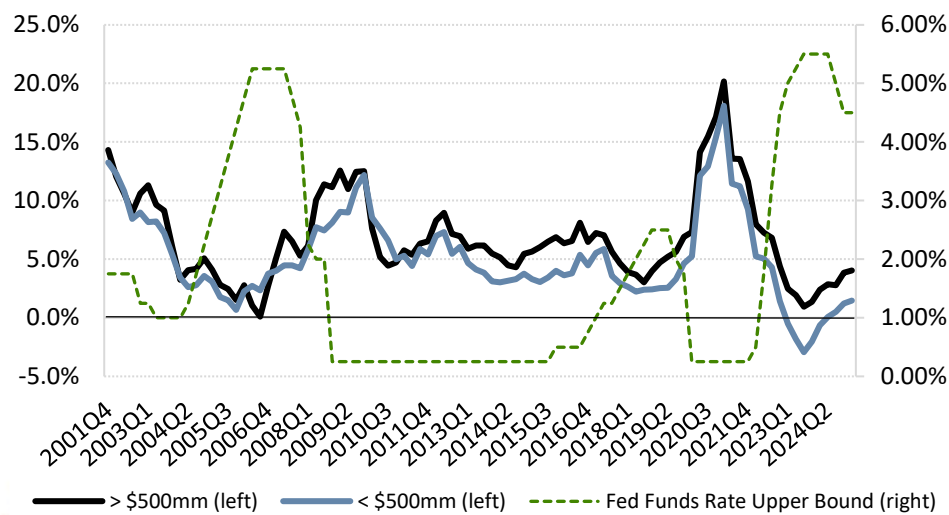
# Loan growth trending down while deposit growth improves

*Deposit funding environment remains challenging*

Banks



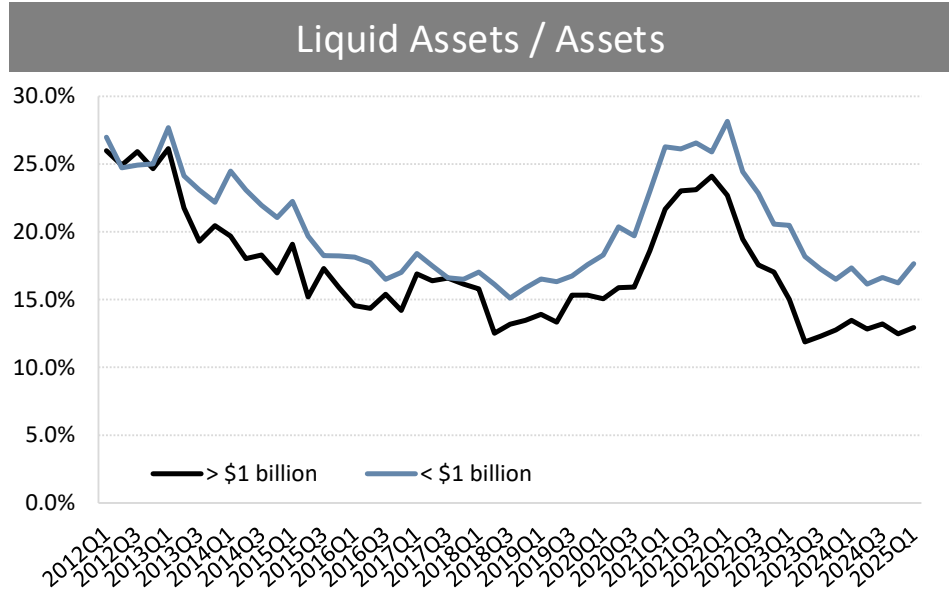
Credit Unions



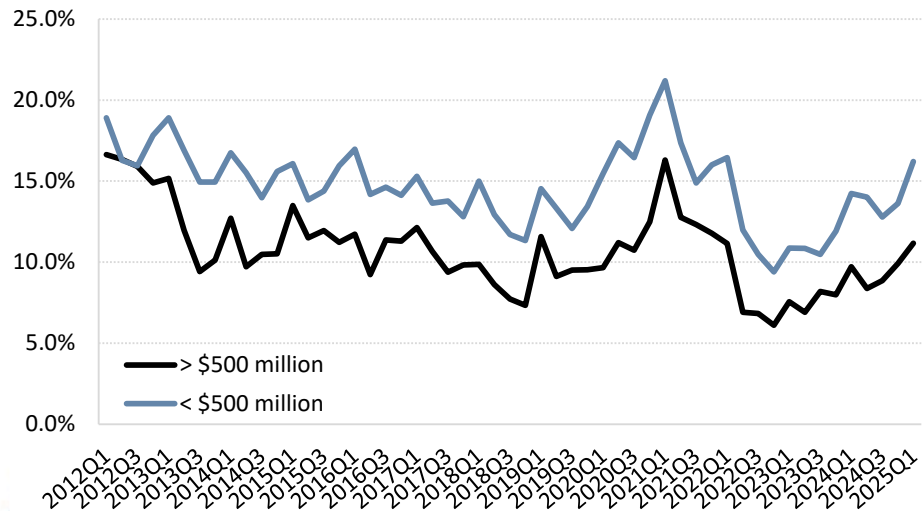
# Cash balances climb as loan growth slows in first quarter

*Wholesale funding needs wane with build in deposits*

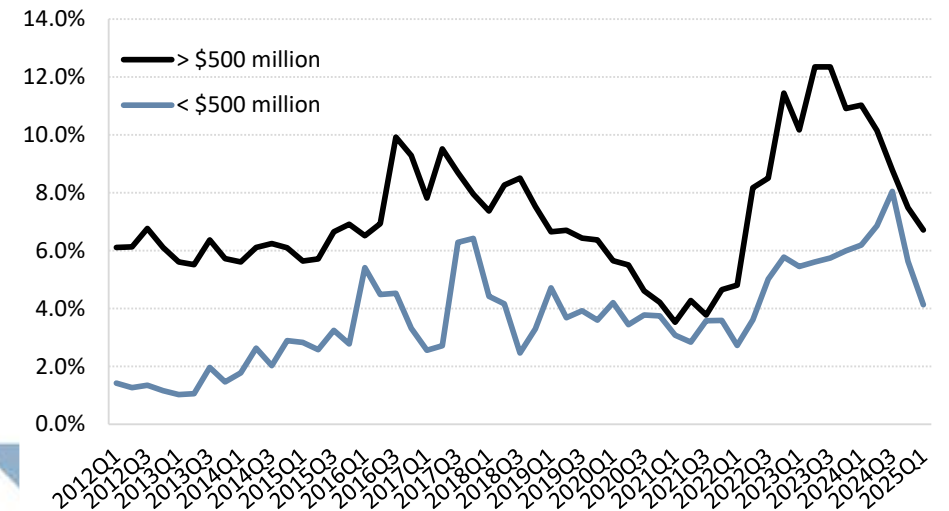
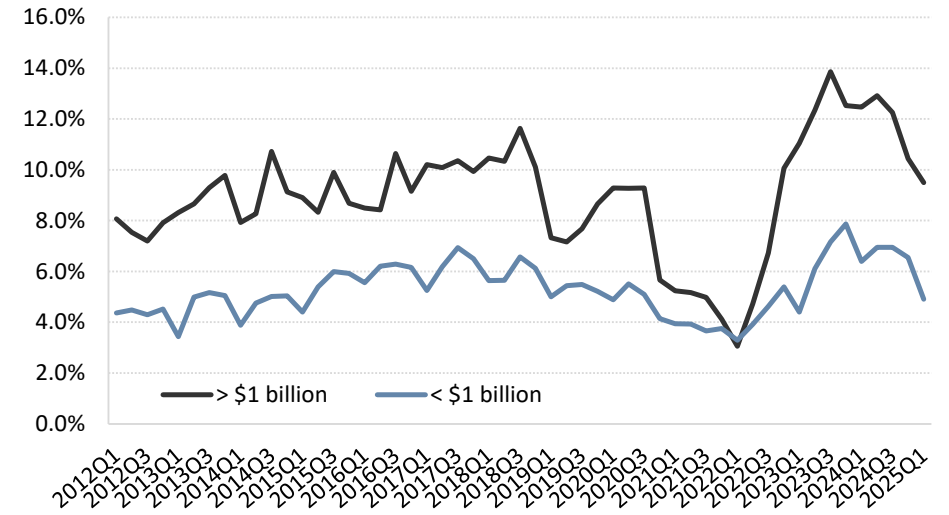
Banks



Credit Unions



Wholesale Funding Utilization



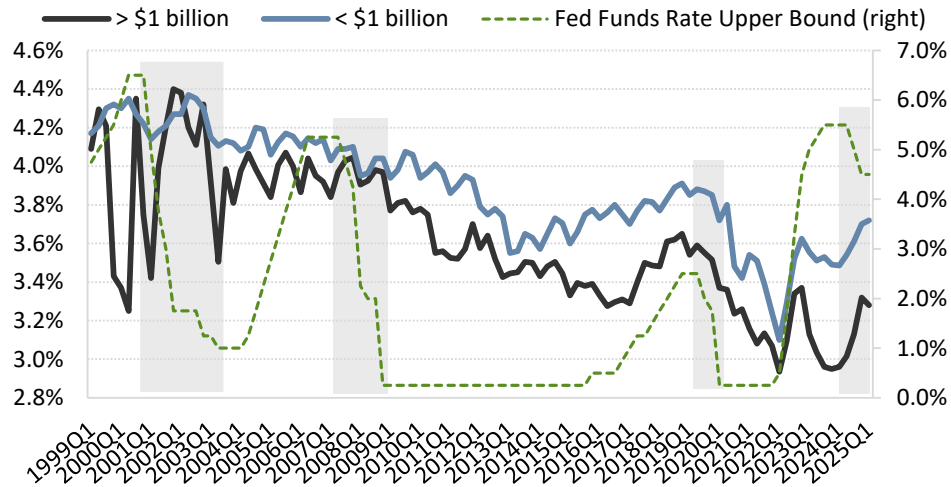
# 1<sup>st</sup> Quarter Key Balance Sheet Takeaways

- **Build in on-balance sheet liquidity** driven by influx of shares/deposits
- Lending activity mixed across sectors and institution size
  - Larger institutions posted positive loan growth while balances contracted at smaller institutions
- Paydown in borrowings with inflow of deposit funding
  - Year-over-year decline in borrowed funds primarily due to repayment of BTFP
- **Deposit growth surged across all segments**
  - Non-maturity accounts expanded; growth in retail CDs stalled
- Reserve build continues at credit unions, unchanged at bank members
  - Net charge-offs on pace to exceed 2024 levels for larger institutions
- **Equity positions continue to improve**, unrealized loss position in securities portfolio persists

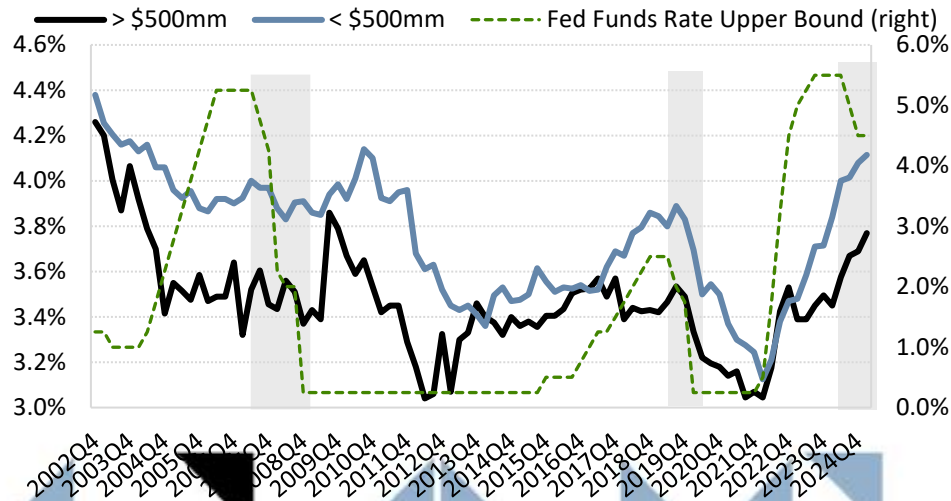
# Continued margin expansion across most institutions

*Relief in share/deposit funding costs; loan yields remain elevated but have peaked*

### NIM vs. Fed Funds Rate

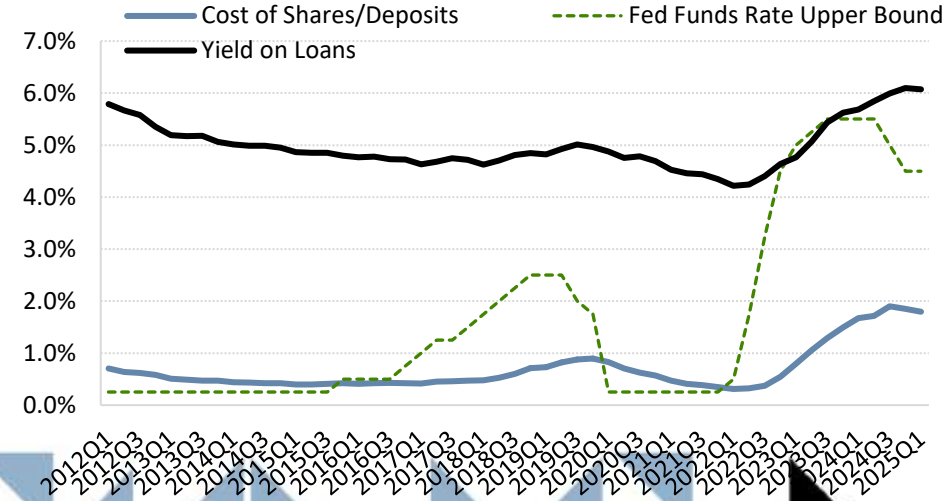
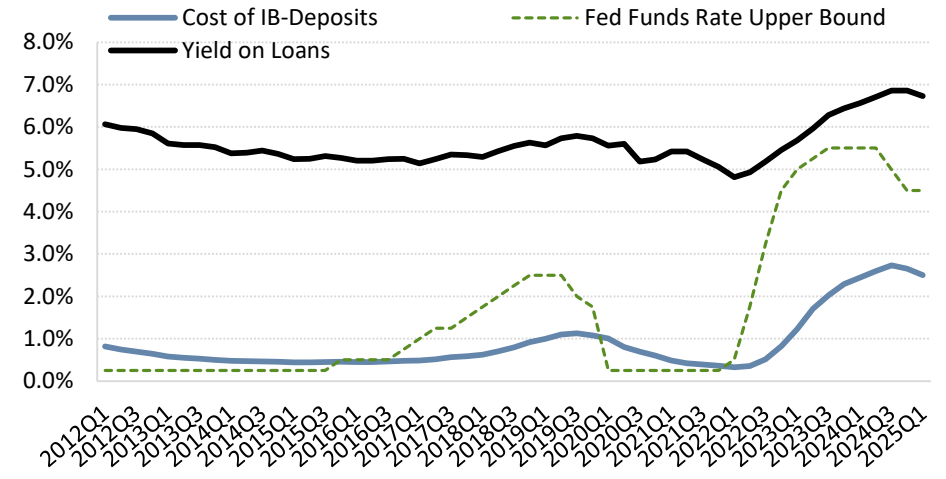


Banks



Credit Unions

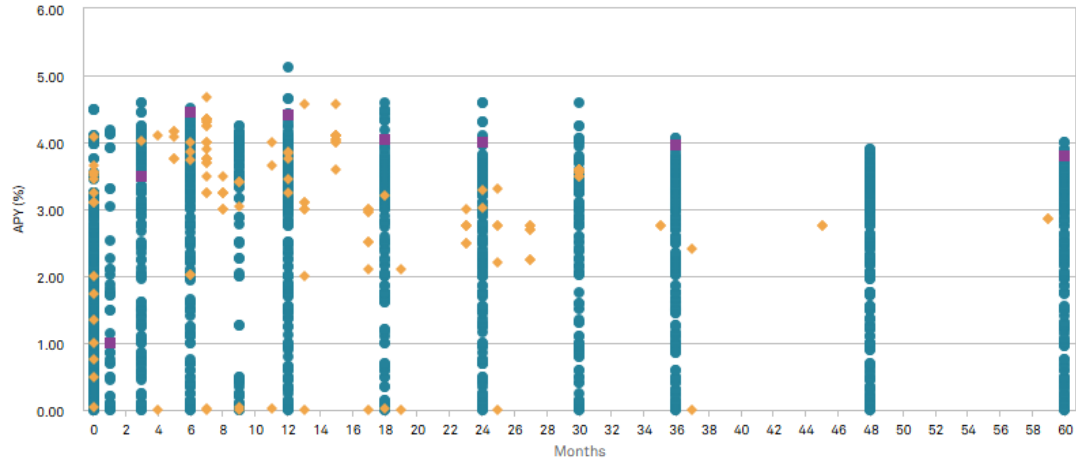
### Yields/Costs vs. Fed Funds Rate [banks]



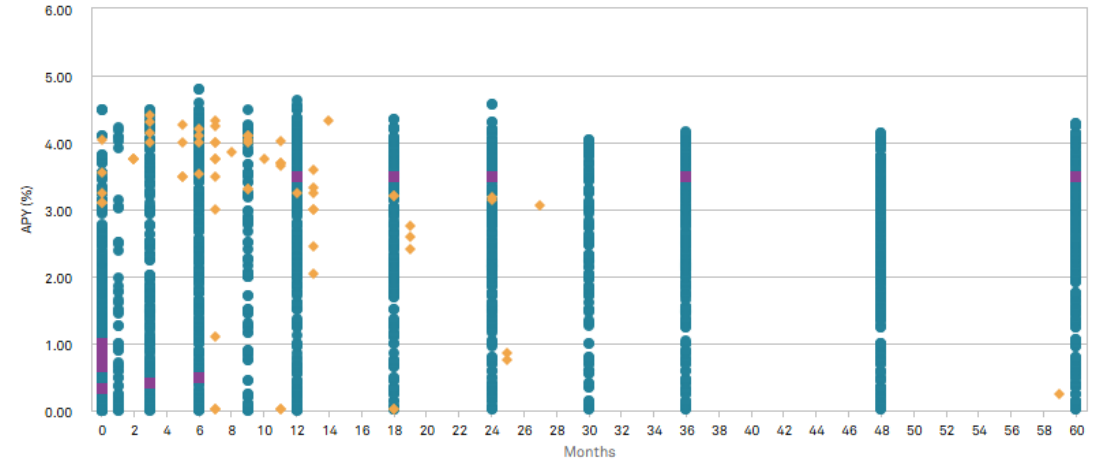
# Shorter-term CD pricing remains high

*Money market offerings (month 0 below) competitive with short-term CDs*

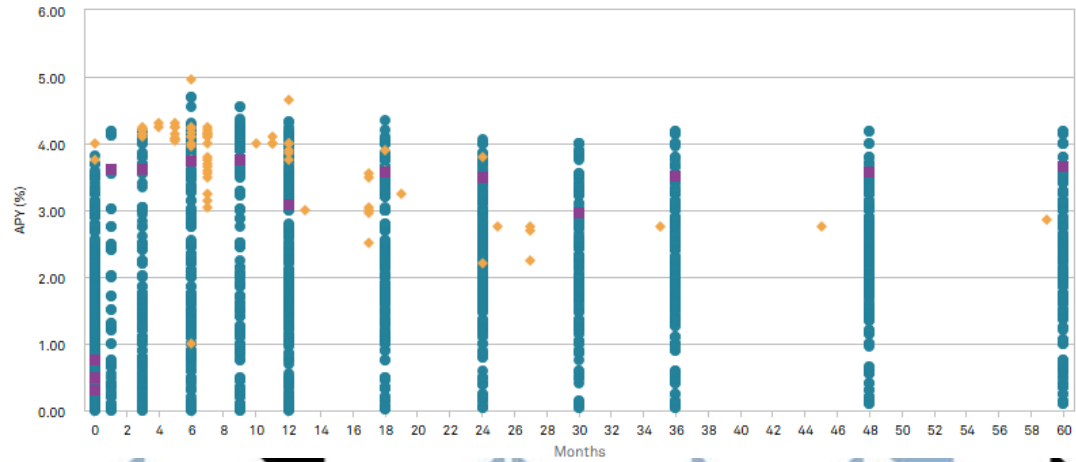
Jumbo Time Deposit, Money Market, Time Deposit - includes Colorado Market Rates



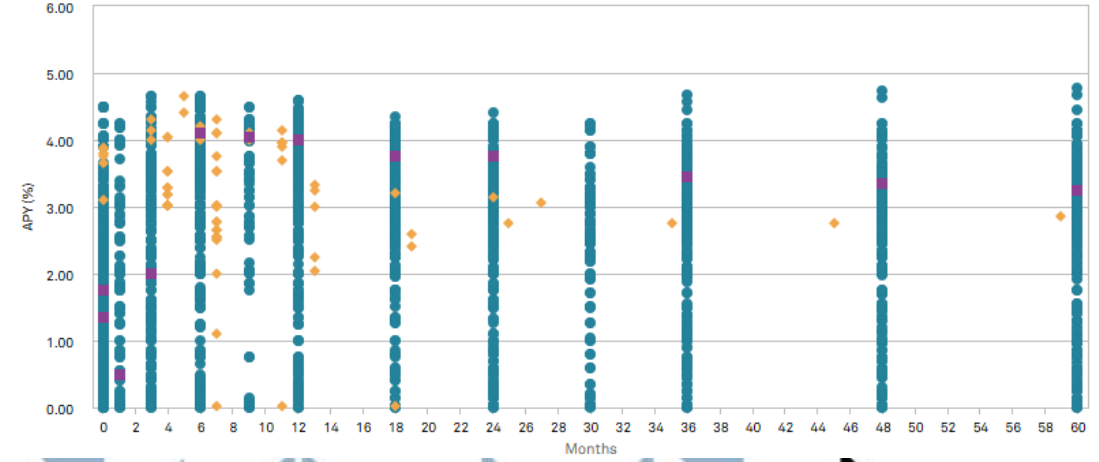
Jumbo Time Deposit, Money Market, Time Deposit - includes Kansas Market Rates



Jumbo Time Deposit, Money Market, Time Deposit - includes Nebraska Market Rates



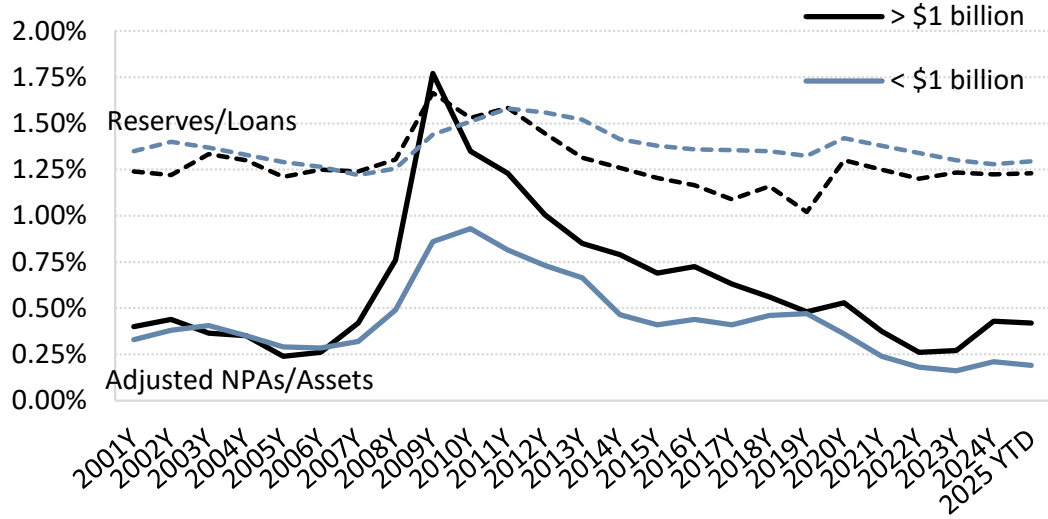
Jumbo Time Deposit, Money Market, Time Deposit - includes Oklahoma Market Rates



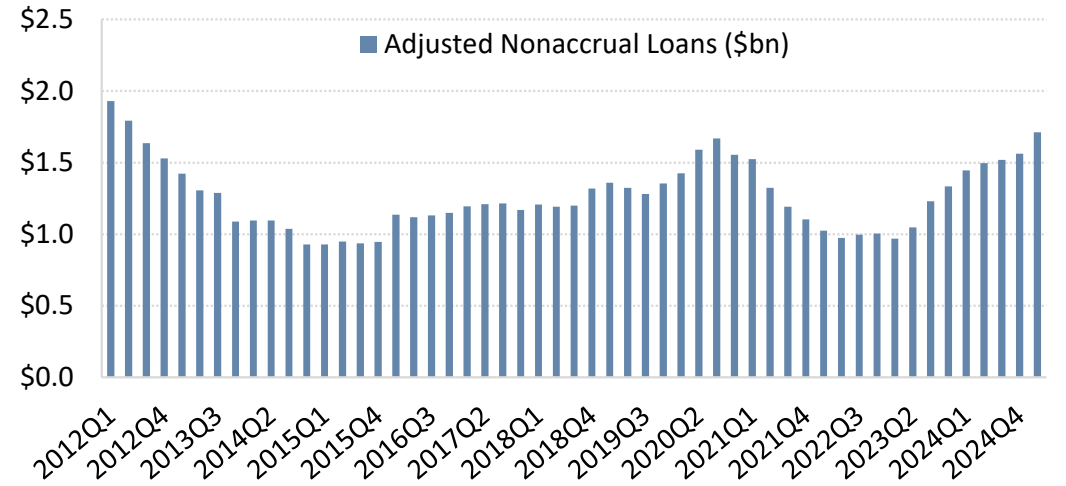
# Delinquencies on the rise

Consumer stress remains on high alert, CRE exposure on horizon

### Nonperforming Assets & Reserves

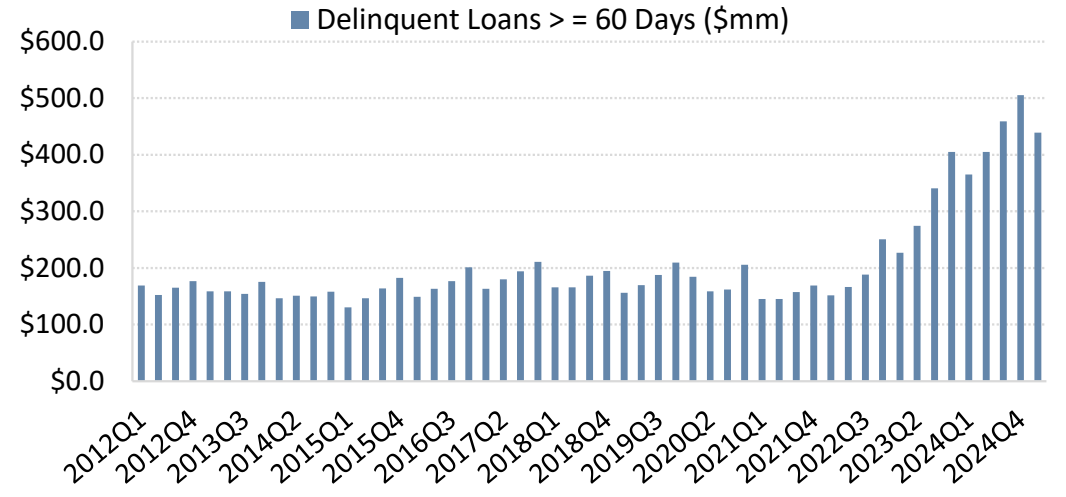
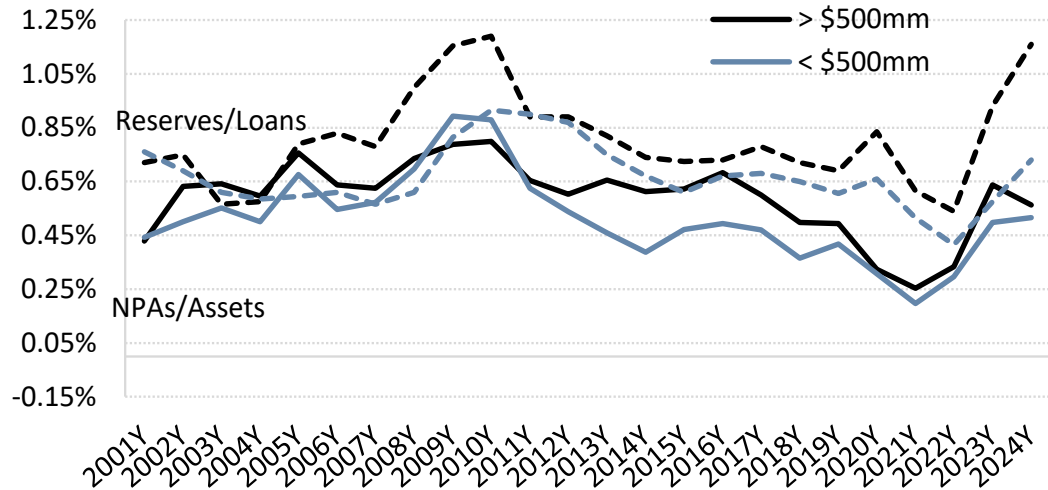


### Adjusted Nonaccrual & Delinquent Loans



Banks

Credit Unions



# Poll Questions

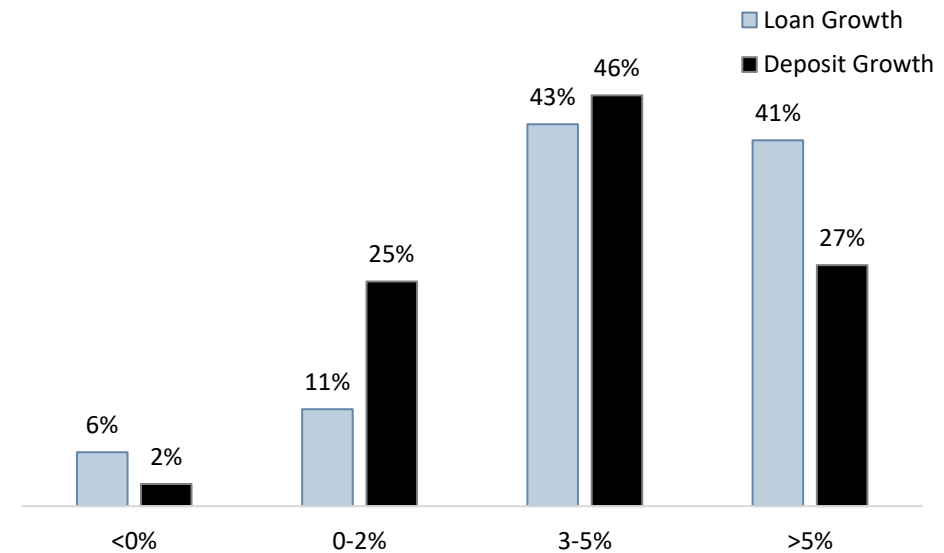
Loan growth expectations for 2025?

- a. > 5%
- b. 3 – 5%
- c. 0 – 2%
- d. < 0%

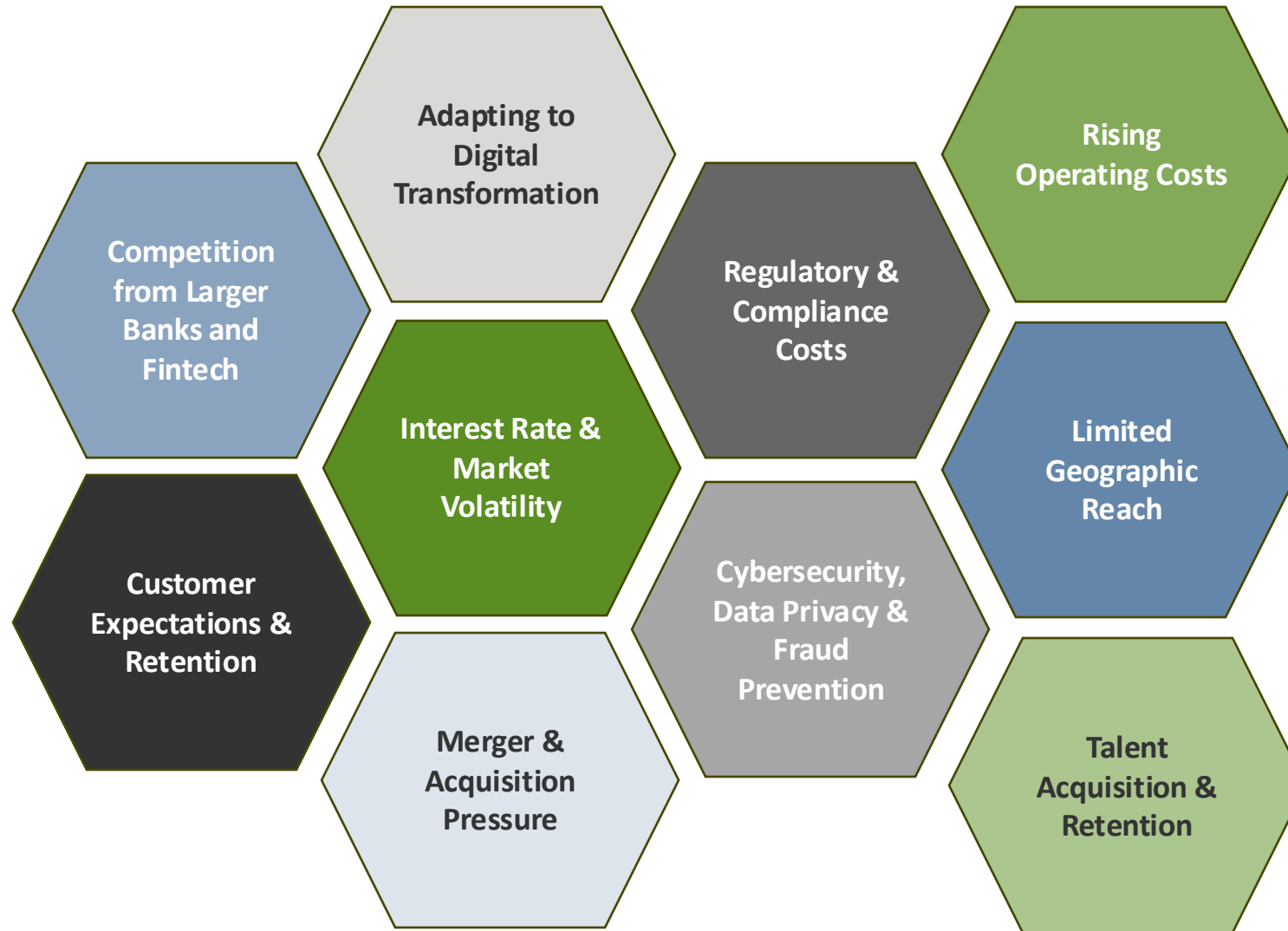
Deposit growth expectations for 2025?

- a. > 5%
- b. 3 – 5%
- c. 0 – 2%
- d. < 0%

February 2025 & 2025 AMC Poll Questions:  
160+ member responses



# Top challenges facing community financial institutions



What challenges are top of mind for your financial institution?




# Funding Strategies & Considerations

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# FHLBank advance activity

*What are other members doing?*

- OLOC and short-term fixed rate advances  SOFR adjustable-rate advances
  - SOFR adjustable-rate advances +\$2.1 billion from year-end 2024 to 3/31/2025
  - 3 months or less most common SOFR terms
- Since quarter-end, volatility in rates and curve shape have impacted advance issuance
  - Extension in regular fixed rate advances compared to Q1, 12- to 60-months
  - Putable advances returned as popular funding option
    - 10-year/3-month and 6-month Bermudan structure favored; 5-year/6-month Bermudan remains most popular structure issued since product launched
    - Utilized by wide range of members
- Increase in advance utilization across membership in second quarter
  - Continued growth in SOFR adjustable-rate advances
  - Rise in OLOC balances

# SOFR adjustable-rate advance

*Short-term, floating rate exposure with longer-term liquidity protection*

## Funding Strategy Considerations

- ✓ Rates for 1-, 2- and 3-month terms favorable compared to OLOC
- ✓ Reduce spread risk that OLOC rate may widen out in periods of market stress or volatility
- ✓ Carrying an OLOC balance? Create ladder of SOFR adjustable-rate advances and retain portion in OLOC to maintain flexibility
  - Replace with deposits or term out as needed
- ✓ Adjustable-rate structure protects against falling rates

## Advance Rate Indications | 5/20/2025

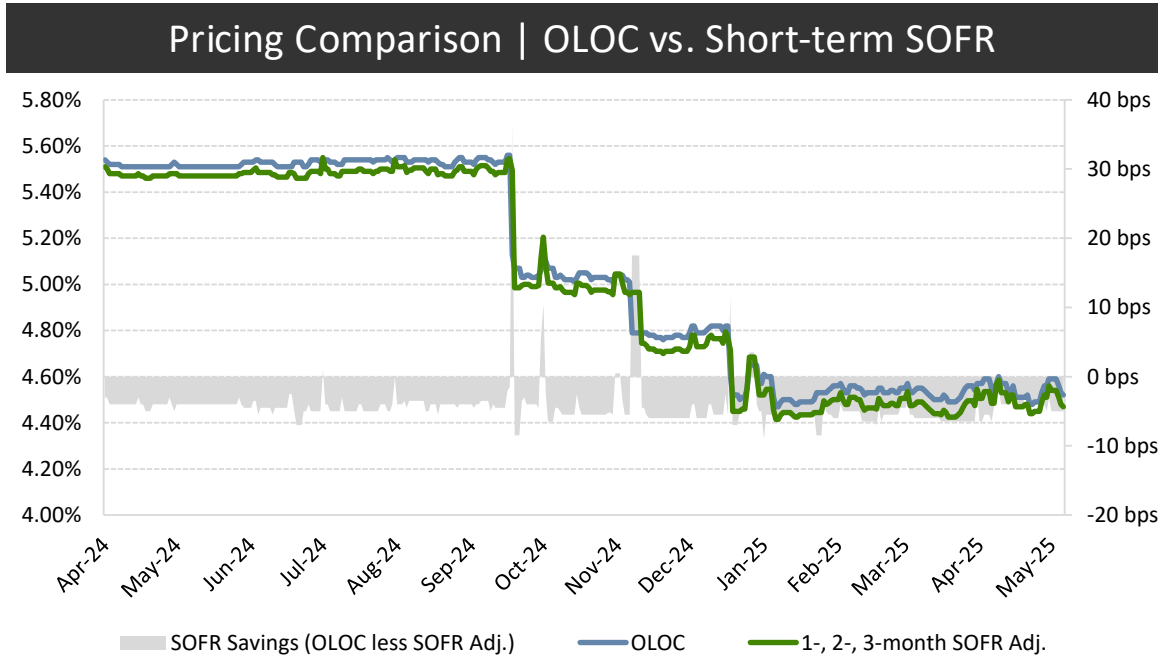
| Short Term Bullet |      |                      |
|-------------------|------|----------------------|
| Term              | Rate | Div Adj <sup>1</sup> |
| Overnight         | 4.49 | 4.26                 |
| 1 week            | 4.49 | 4.26                 |
| 2 week            | 4.49 | 4.26                 |
| 3 week            | 4.49 | 4.26                 |
| 1 month           | 4.49 | 4.26                 |
| 2 month           | 4.49 | 4.26                 |
| 3 month           | 4.50 | 4.27                 |

| SOFR Adjustable <sup>3</sup> |       |                      |
|------------------------------|-------|----------------------|
| Term                         | Rate  | Div Adj <sup>1</sup> |
| 1 month                      | 4.440 | 4.210                |
| 2 month                      | 4.440 | 4.210                |
| 3 month                      | 4.440 | 4.210                |
| 4 month                      | 4.445 | 4.215                |
| 6 month                      | 4.450 | 4.220                |
| 1 year                       | 4.490 | 4.260                |
| 2 year                       | 4.550 | 4.320                |
| 3 year                       | 4.715 | 4.485                |
| 4 year                       | 4.815 | 4.585                |
| 5 year                       | 4.845 | 4.615                |
| 6 year                       | 5.010 | 4.780                |
| 7 year                       | 5.030 | 4.800                |
| 8 year                       | 5.110 | 4.880                |
| 9 year                       | 5.160 | 4.930                |
| 10 year                      | 5.200 | 4.970                |

Inclusive of SOFR at 4.29%

# Case Study: SOFR adjustable advance opportunities

*Shift portion of OLOC to SOFR Adjustable*



## Cost Comparison Example:

Member consistently maintains an OLOC balance, what if a portion of funding moved into a 1-month SOFR adjustable advance?

Remaining amount on OLOC provides flexibility should funding needs change.

### Assumptions:

- \$10 million
- Date range: 9/10/2024 – 5/7/2025
- OLOC vs. rolling 1-month SOFR advance

|                     | <u>Avg Rate</u> | <u>Interest Cost</u> |
|---------------------|-----------------|----------------------|
| OLOC                | 4.72%           | \$ 314,847           |
| 1-mo SOFR           | 4.678%          | \$ 311,884           |
| <b>SOFR Savings</b> | <b>-0.044%</b>  | <b>\$ (2,964)</b>    |

# Funding Strategy Illustrations

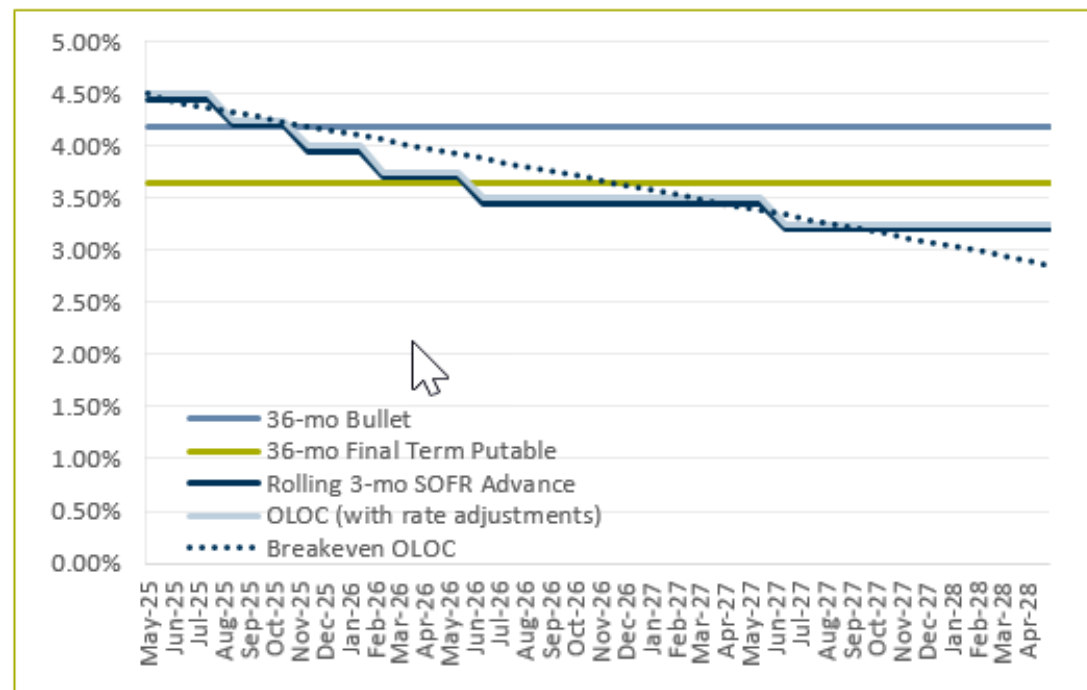
Tool offered by Member Solutions

## 36-months Funding Scenario | WIRP + Dot Plot Expectations

| Funding Assumptions |              |                  |           |
|---------------------|--------------|------------------|-----------|
| Funding Amount:     | \$ 5,000,000 | Settlement Date: | 5/19/2025 |
| Funding Term:       | 36-months    | Maturity Date:   | 5/18/2028 |

| Funding Strategy Comparison       |                                       |                       |
|-----------------------------------|---------------------------------------|-----------------------|
|                                   | Total Interest Paid Over Life         | Weighted Average Rate |
| 36-month Bullet Advance           | \$ 628,283.58<br><i>actual/actual</i> | 4.19%                 |
| Putable Advance (3yr/6-mo Berm)   | \$ 555,104.17<br><i>actual/360</i>    | 3.65%                 |
| Rolling 3-mo SOFR Advance         | \$ 542,881.94<br><i>actual/360</i>    | 3.58%                 |
| OLOC Funding (w/rate adjustments) | \$ 550,486.11<br><i>actual/360</i>    | 3.63%                 |

| Expected FOMC Rate Adjustments |          |              | FOMC Rate |
|--------------------------------|----------|--------------|-----------|
| Reset 1: 4-mos                 | (25 bps) | September-25 | 4.25%     |
| Reset 2: 7-mos                 | (25 bps) | December-25  | 4.00%     |
| Reset 3: 10-mos                | (25 bps) | March-26     | 3.75%     |
| Reset 4: 14-mos                | (25 bps) | July-26      | 3.50%     |
| Reset 5: 26-mos                | (25 bps) | July-27      | 3.25%     |



Note: Interest is collected on the first business day of each month.

Breakeven OLOC rate reflects average monthly interest rate change of -0.045% or quarterly rate change of -0.134% at which OLOC has same average lifetime rate as the 36-month putable rate.

Cumulative FOMC Rate Adjustments = (125 bps)

# Putable advance review

*With elevated volatility, cost savings opportunities may still exist*

## Funding Strategy Considerations

- ✓ Margin relief offered through cost savings compared to bullet advances
  - Selling one or multiple options to FHLBank Topeka
- ✓ Complements deposit funding
- ✓ Extension risk vs. contraction risk
  - Behaves like CD products
- ✓ Customizable structures
  - Tailor the final maturity, lockout period, option type

## Advance Rate Indications | 5/20/2025

| Long Term Bullet |      |                      | Putables       |      |                      |
|------------------|------|----------------------|----------------|------|----------------------|
| Term             | Rate | Div Adj <sup>1</sup> | Term/First Put | Rate | Div Adj <sup>1</sup> |
| 6 month          | 4.44 | 4.21                 | 2yr/6mo Berm   | 3.94 | 3.71                 |
| 1 year           | 4.30 | 4.07                 | 3yr/6mo Berm   | 3.66 | 3.43                 |
| 2 year           | 4.17 | 3.94                 | 3yr/1yr Euro   | 3.81 | 3.58                 |
| 3 year           | 4.14 | 3.91                 | 5yr/6mo Berm   | 3.36 | 3.13                 |
| 4 year           | 4.23 | 4.00                 | 5yr/1yr Berm   | 3.49 | 3.26                 |
| 5 year           | 4.27 | 4.04                 | 5yr/1yr Euro   | 3.67 | 3.44                 |
| 6 year           | 4.51 | 4.28                 | 5yr/2yr Berm   | 3.76 | 3.53                 |
| 7 year           | 4.59 | 4.36                 | 5yr/2yr Euro   | 3.81 | 3.58                 |
| 8 year           | 4.71 | 4.48                 | 5yr/3yr Berm   | 3.95 | 3.72                 |
| 9 year           | 4.81 | 4.58                 | 10yr/6mo Berm  | 3.09 | 2.86                 |
| 10 year          | 4.88 | 4.65                 | 10yr/1yr Berm  | 3.27 | 3.04                 |
| 15 year          | 5.25 | 5.02                 | 10yr/2yr Berm  | 3.44 | 3.21                 |
| 20 year          | 5.63 | 5.40                 | 10yr/3yr Berm  | 3.78 | 3.55                 |
| 30 year          | 5.79 | 5.56                 | 10yr/3yr Euro  | 3.92 | 3.69                 |
|                  |      |                      | 10yr/5yr Berm  | 4.12 | 3.89                 |

Other structures available upon request

# Alternative FHLBank funding strategies to consider

*Balancing act of managing interest-rate risk, liquidity risk and margin performance*

## **Bullet**

Opportunity to extend and capture priced-in rate cuts

## **SOFR Adjustable**

Reprices daily with market rates but with term liquidity benefits

## **Putable**

Margin relief offered through immediate cost savings and cushion for rate moves lower

# 5 Most Common Strategy Biases

1. Being hesitant to challenge the status quo
2. Only looking at strategies that achieve short-term objectives and a belief the current environment will last forever
3. During times of strong liquidity and low rates, an unwillingness to extend liabilities
4. During times of tight liquidity and high rates, a strict focus on funding the loan portfolio
5. Ignoring peer data to achieve high-performance

# Poll Question

How is your balance sheet positioned?

- a. asset sensitive
- b. liability sensitive
- c. neutral
- d. unsure





# Funding Strategy Wrap-up

- 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**
- Improve earnings with liability side of the balance sheet
  - Blended funding strategies
  - If you have capital and liquidity capacity, consider staying invested to support earnings in near-term
  - 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



# FHLBank Housing and Community Development Grant Programs

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# Housing and Community Development Programs

*Including funds available in 2025*

| PROGRAM                                                       | USES                                                                                                        | BENEFICIARIES                                                                                                                                                                       | FUNDING                                                                                                                                                                                        | AVAILABILITY                                    | 2025 FUNDS               |
|---------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|--------------------------|
| Affordable Housing Program (AHP)<br>Owner-occupied and Rental | Gap financing for the acquisition, rehabilitation, or new construction of owner-occupied and rental housing | Owner-occupied and tenant households with income at or below 80% of the Area Median Income (AMI)                                                                                    | Grants of up to \$1.5 million per project                                                                                                                                                      | Application period July 1 – Aug. 15             | \$32.3 million available |
| Homeownership Set-aside Program (HSP)                         | Down payment, closing cost and purchase-related repair assistance                                           | First-time homebuyer households in FHLBank's district with incomes at or below 80% of the AMI                                                                                       | Grants of up to \$15,000 per household                                                                                                                                                         | Reservation period March 3 – Nov. 28            | \$15.9 million available |
| Homeownership Set-aside Program Plus (HSP+)                   | Down payment, closing cost and purchase-related repair assistance                                           | First-time homebuyer households in high-cost and difficult development areas* of FHLBank's district with incomes at or below 80% of the AMI                                         | Grants of up to \$25,000 per household                                                                                                                                                         | Reservation period March 3 – Nov. 28            | \$1.5 million available  |
| Homeownership Possibilities Expanded (HOPE)                   | Down payment, closing cost and purchase-related repair assistance                                           | Households in FHLBank's district with incomes at or below 150% of the AMI                                                                                                           | Grants of up to \$12,500 per household                                                                                                                                                         | Reservation period March 3 – Nov. 28            | \$4.9 million available  |
| Community Development Program (CDP)                           | Financing for qualifying commercial loans, farm loans, and community and economic development initiatives   | Small businesses, production agriculture, agribusinesses, public or private utilities, schools, medical and health facilities, or other community and economic development projects | Non-competitive program available year-round — Regular, callable and amortizing fixed rate or adjustable rate advances with a minimum amount of \$10,000 priced below FHLBank's regular rates  | Available advance terms four months to 30 years | Unlimited                |
| Community Housing Program (CHP)                               | Financing for owner-occupied and rental housing                                                             | Households earning at or below 115% of the AMI                                                                                                                                      | Non-competitive program available year-round — Regular, callable, and amortizing fixed rate or adjustable rate advances with a minimum amount of \$10,000 priced below FHLBank's regular rates | Available advance terms four months to 30 years | Unlimited                |



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



# Housing and Community Development Programs

*Including funds available in 2025*

|                                                           |                                                                                                                                   |                                                                                                                                                                |                                                        |                                         |                         |
|-----------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|-----------------------------------------|-------------------------|
| Native American Housing Initiatives Grants Program (NAHI) | Grant funds intended to build the capacity of Tribal organizations in support of housing for Tribal members in FHLBank's District | Native American Tribes and Tribally designated housing entities impacting housing for Native Americans including Tribal members residing in FHLBank's District | Grants of up to \$500,000 per recipient                | Application period<br>June 2 – July 11  | \$3.6 million available |
| Community Assistance Recovery Effort (CARE)               | Grants matching up to \$3 for every \$1 a member institution spends on natural disaster recovery efforts                          | Relief efforts such as emergency housing or supplies and equipment                                                                                             | \$75,000 per member, per disaster                      | Reservation period<br>Jan. 1 – Nov. 30  | \$2.4 million available |
| Mortgage Rate Reduction Product (MRRP)                    | Reduced mortgage interest rate compared to the current market rate                                                                | Borrower households must be at or below 80% of the area median income (AMI) based on property location                                                         | \$3,000,000 per member through the MPF® program        | Application period<br>Feb. 10 – Dec. 31 | \$8.5 million           |
| Lending Enhancement Advance Program (LEAP)                | Reduced rate borrowing to fund targeted lending                                                                                   | Nonprofit mortgage originator loan purchases, CDFIs, small businesses, targeted agriculture, rural development, Native American Tribal lending, infrastructure | \$300,000 per member (in interest rate discount value) | Application period<br>May 12 – Nov. 28  | \$4.9 million available |

**NAHI** Native American Housing Initiatives Grants Program

**CARE**  
Community Assistance Recovery Effort

**MRRP**  
MORTGAGE RATE REDUCTION PRODUCT

**LEAP**  
Lending Enhancement Advance Program

NEW in  
2025



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

# AHP

CELEBRATING 35 YEARS

Since 1990, the Affordable Housing Program (AHP) has provided funding to support the finance, acquisition, construction and rehabilitation of single family and multi-family housing to assist owner-occupied and rental housing remain accessible and affordable for very low-, low-, and moderate-income households. FHLBank members, in partnership with public and private housing development organizations, prepare and submit a detailed application for this competitive program.



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

# Affordable Housing Program



## AHP General Fund

- Competitive program with 100 points available in the application
  - Awarded to highest scoring applications in descending order
- Applications will be accepted July 1 through August 15, 2025
- Applicants notified of awards no later than December 31, 2025
- In 2025:
  - Up to \$75,000 per unit
  - Maximum \$1,500,000 per project
  - Scoring criteria changes



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about all of FHLBank's  
community programs

# NAHI

## Native American Housing Initiatives Grants Program

Provides Native American Tribes and Tribally Designated Housing Entities access to grant funds intended to support housing for tribal members in our district. Grants with flexibility to apply funds for various purposes.



**Learn More**  
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about all of FHLBank's  
community programs

# Native American Housing Initiatives (NAHI) Grants Program

Application period open June 2 through July 11

# \$3.6 Million

Funds accessed in partnership  
with FHLBank members

Focusing on housing initiatives in Colorado,  
Kansas, Nebraska and Oklahoma



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

# NAHI Program

## More about the program

- Grants are intended to strengthen a recipient's ability to provide housing for Native Americans
- Funds will be deployed as grants through FHLBank member institutions
- Maximum grant is \$500,000
- Minimum grant is \$100,000
- Size of the grant depends on alignment with purpose of the program
- Outcomes and impact reporting will be requested



Members partner with  
an Eligible Recipient



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about all of FHLBank's  
community programs

# Eligible Recipients

- Federally Recognized Tribes (Tribes)
- Tribally Designated Housing Entity (TDHE)
- Must provide housing services to Tribal members residing in Colorado, Kansas, Nebraska or Oklahoma

click here to find definitions on our website:

[Native American Housing Initiative Grants Program - Federal Home Loan Bank Topeka \(fhlbtopeka.com\)](https://www.fhlbtopeka.com/na-housing-initiative-grants-program)



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



# 2025 Annual Member Conference Recap

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April 16 – April 18



NEW NAME. NEW LOCATION.

# 2025 AMC

FHLBANK'S ANNUAL **MEMBER** CONFERENCE IN WICHITA

## WEDNESDAY, APRIL 16

- Golf Tournament** ..... 9 a.m.  
Terradyne Country Club | 1400 Terradyne Street, Andover, KS
- George's Bistro & Tour of Cocoa Dulce** ..... 10:45 a.m.  
4618 N. Central Avenue #50 and 235 N. St. Francis Street
- Registration Desk Opens** ..... 5-7 p.m.  
Hyatt Regency Wichita Lobby
- Welcome Reception** ..... 5:30-7 p.m.  
Hyatt Regency Ballroom Foyer

## THURSDAY, APRIL 17

*\*Denotes breakout sessions on the Developing Leaders track*

- Breakfast** ..... 6:30-8 a.m.  
Thursday and Friday Redub
- Welcome and FHLBank Topeka Update** ..... 8-8:50 a.m.  
Suzan Saville Bohannon and Jeff Kuzbel Grand Eagle Ballroom
- Crossing the Generational Divide** ..... 8:50-9:50 a.m.  
Jason Ryan Dorsey Grand Eagle Ballroom
- Introducing the Housing Champions** ..... 9:50 a.m.  
Joel Zeff and Kylie Mergen Grand Eagle Ballroom
- Networking Break** ..... 10-10:20 a.m.  
Refreshments Provided Grand Eagle Ballroom
- Breakout Sessions** ..... 10:20-11:20 a.m.
  - Inside FHLBank's ALCO, Strategies and Liquidity Management\***  
Phil Bacchus and Steven Townsend Eagle FGH
  - Balance Sheet Management in the New Rate Environment**  
Frank Farone Walnut
  - Navigating the Ag Economy: Market Trends and Policy Shifts**  
Delaney Howell Trail Rooms
  - Traditional and Generative AI in Banking**  
Amir Bahmanyari Eagle Ballroom

## Breakout Sessions ..... 1:10-2:10 p.m.

- Six Steps to Mortgage Sales Success\***  
Steve Richman Walnut
- Balance Sheet Management in the New Rate Environment**  
Frank Farone (Repeat Session) Eagle Ballroom
- Defense in Depth and the Cybersecurity Landscape**  
Jeremy Jackson Trail Rooms
- Banking in Aging America**  
Jim Perry Eagle FGH
- Networking Break** ..... 2:10-2:30 p.m.  
Refreshments Provided Ballroom Foyer
- Economic Update** ..... 2:30-3:30 p.m.  
Anirban Basu Grand Eagle Ballroom
- Succession Planning** ..... 3:30-4:30 p.m.  
Alyson Van Hooser Grand Eagle Ballroom
- Buses Depart for Outing** ..... 5:45, 5:55, 6:05 p.m.  
Refreshments and Drinks Provided Ballroom Foyer
- Thursday Night Outing** ..... 6-9 p.m.  
Henry's at Niche | 124 S. Broadway, Wichita, KS

## FRIDAY, APRIL 18

- Unleash the Innovator Within** ..... 8-9:10 a.m.  
Diana Kander Grand Eagle Ballroom
- Transition Time** ..... 9:10-9:20 a.m.  
Ballroom Foyer
- Breakout Sessions** ..... 9:20-10:20 a.m.
  - Rethinking the Role of Culture and Strategy in Banking\***  
Jim Perry Walnut
  - Regulation Trends in 2025**  
John Geiringer Eagle FGH
  - How FHLBank Programs Can Support Your Community**  
Kylie Mergen and Lance Liby Trail Rooms
  - Using Data Analysis to Profitably Grow Deposits**  
Aaron Chestnut Eagle Ballroom
- Networking Break** ..... 10:20-10:35 a.m.  
Refreshments Provided Ballroom Foyer
- Prizes and Housing Champions** ..... 10:35-10:50 a.m.  
Kylie Mergen and Joel Zeff Grand Eagle Ballroom
- The Subtle Art of Happiness** ..... 10:50-11:50 a.m.  
Neil Pasricha Grand Eagle Ballroom

# Annual Member Conference Recap

- Strong member attendance
  - High number of first-time attendees (51 individuals and 17 institutions)
- Speaker survey results exceptional
- Most selected reasons to attend conference:
  - Networking opportunities, education and speaker lineup
- Overall Housing Champion Award – First National Bank of Omaha
  - Acknowledged on Congressional floor in Washington D.C. by Representative Mike Flood [click link to view [Morning Hour | Video | C-SPAN.org](#)]
- Member feedback:

Always great content and presenters

Ability to learn away from the bank

Love meeting new people and gaining more resources from FHLBank

Really great event, excellent info. Hotel and location was great!

Interested in more breakout sessions than I was able to attend



**FHLBank is Here to Help**

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# Visit our Resource Center for upcoming events!

The screenshot shows the FHLBank Topeka website's Resource Center. The navigation bar includes 'Services & Programs', 'Resource Center' (circled in blue), 'About Us', 'Careers', and 'Contact'. The main content area features six categories, each with a description and a right-pointing arrow icon: 'Videos & Podcasts', 'Financial Intelligence', 'eNotes', 'Events' (circled in blue), 'Latest News', and 'Brand Assets'.

**FHLBank Topeka**

Services & Programs **Resource Center** About Us Careers Contact

**Videos & Podcasts**  
Watch and listen to FHLBank Topeka content.  
→

**Events**  
Find out what's coming at FHLBank.  
→

**Financial Intelligence**  
Read strategies to improve your business.  
→

**Latest News**  
Read recent announcements from FHLBank.  
→

**eNotes**  
Walk through the steps needed to pledge eNotes.  
→

**Brand Assets**  
Download our logo and other brand guidelines.  
→

[Resource Center - Federal Home Loan Bank Topeka \(fhlbtopeka.com\)](https://www.fhlbtopeka.com) [link]

# Save the dates for our fall 2025 Regional Meetings

## Colorado | Monday, August 11

- TPC Colorado Golf Course
- Berthoud, Colorado

## Nebraska | Monday, August 25

- Quarry Oaks Golf Course
- Ashland, Nebraska

## Kansas | Monday, September 29

- Colbert Hills Golf Course
- Manhattan, Kansas

## Oklahoma | Wednesday, October 29

- Gaillardia Country Club
- Oklahoma City, Oklahoma

Visit [www.fhlbtopeka.com/resource-center/events](http://www.fhlbtopeka.com/resource-center/events) to mark your calendar. Registration links will be available in July.

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720.212.9873

## **Lending**

800.809.2733

## **Wire Services**

800.934.9473

## **Housing & Community Development**

866.571.8155

## **MPF Program**

866.571.8171

## **Collateral & Safekeeping Operations**

877.933.7803

## **Member Credit Analysis**

800.905.2733



# Your feedback is appreciated!

Please complete the post-webinar survey when the replay link and slides are shared.

- ✓ What FHLBank products would you like more information on?
- ✓ Please share additional topics of interest to you.
- ✓ Would you like to hear from other departments around FHLBank? Such as capital markets, strategic planning, government relations, collateral and safekeeping, HCD, credit or IT.



THANK YOU FOR  
JOINING US  
TODAY!

2025 FI Live Sessions:

- Thursday, Aug. 21<sup>st</sup> at  
2 p.m. CT
- Thursday, Nov. 20<sup>th</sup> at  
2 p.m. CT

**[REGISTER HERE!](#)**

