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
- ✓ Balance sheet strategies
- ✓ Tools and products available through your membership in FHLBank Topeka

Cautionary Statements Regarding Forward-Looking Statements & Disclaimer

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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

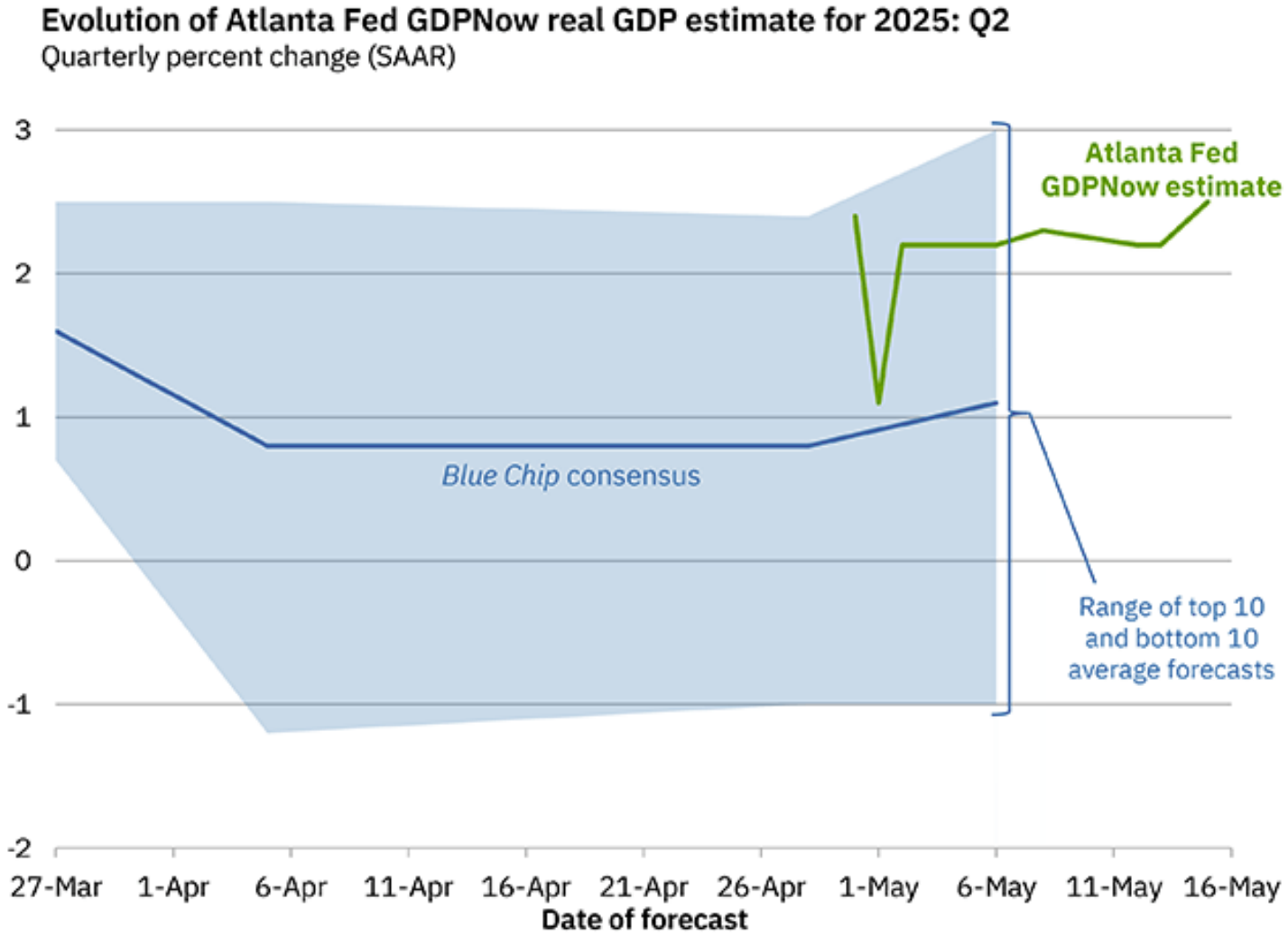
FHLBank Topeka

Economic Update

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



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

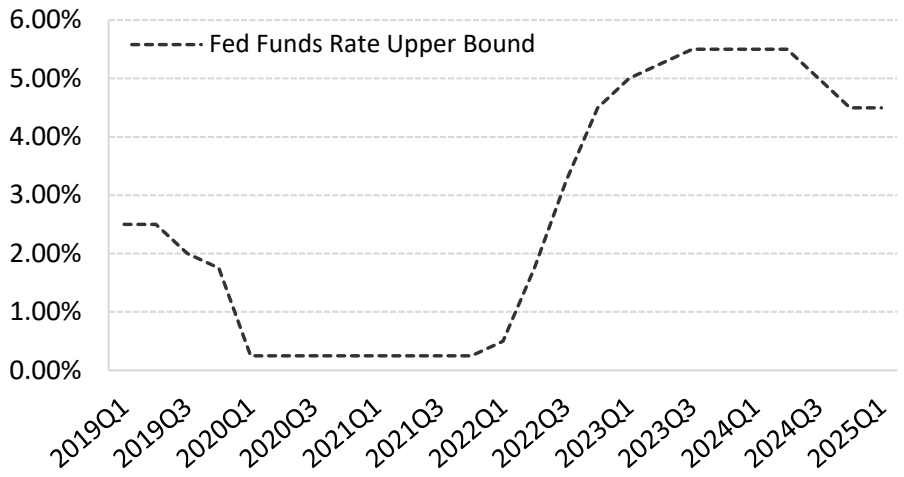
February 2025 Poll Question Recap:

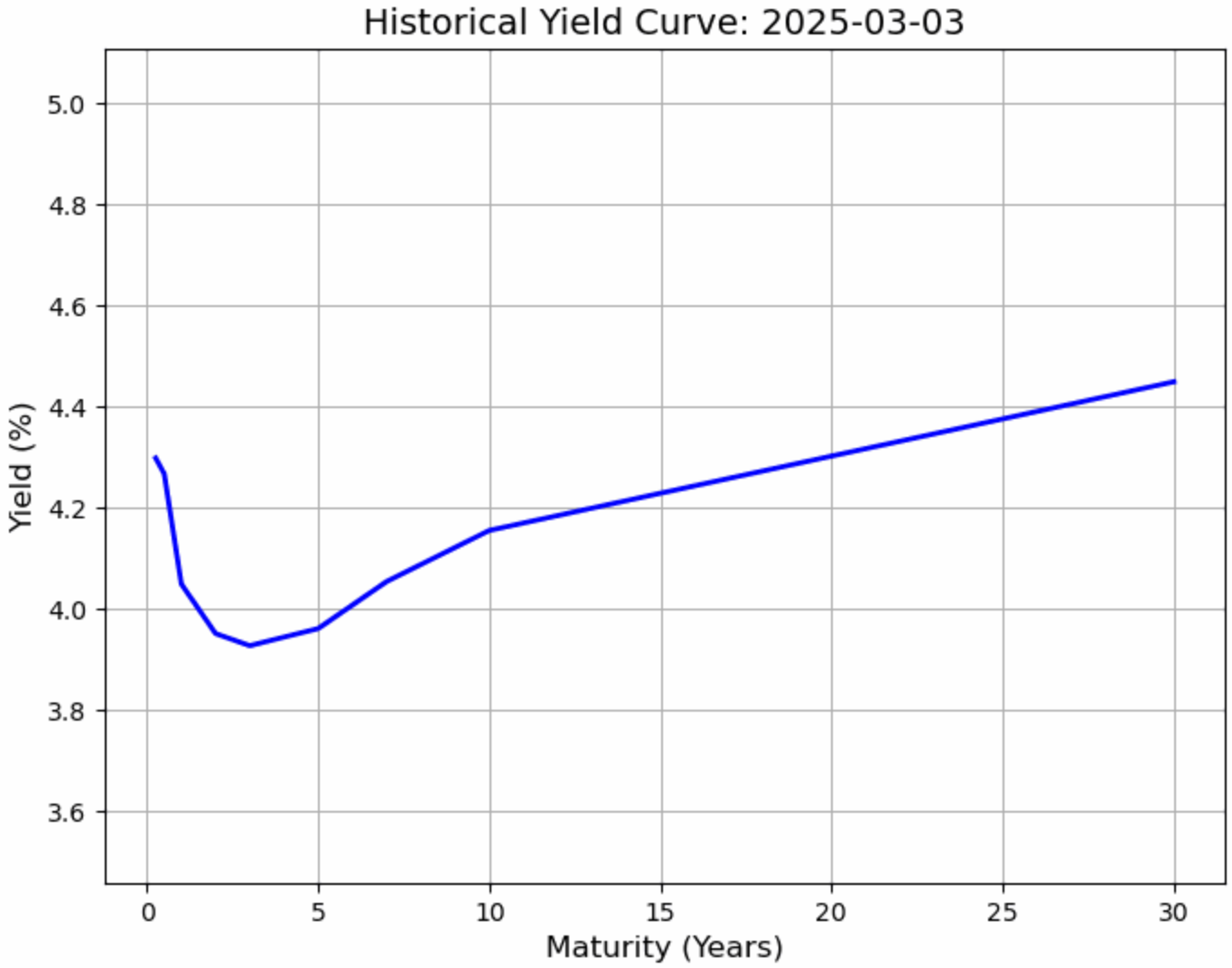
What is your outlook for the Fed's policy decisions in 2025?

67% - Another pause followed by a few rate cuts

10% - Another pause followed by a few rate hikes

23% - Unsure





Source: Bloomberg.

Fed Funds Futures 2025 – Only Two Cuts Projected

Region: United States »
Target Rate 4.50
Effective Rate 4.33

Instrument: Fed Funds Futures »
Pricing Date 05/16/2025
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



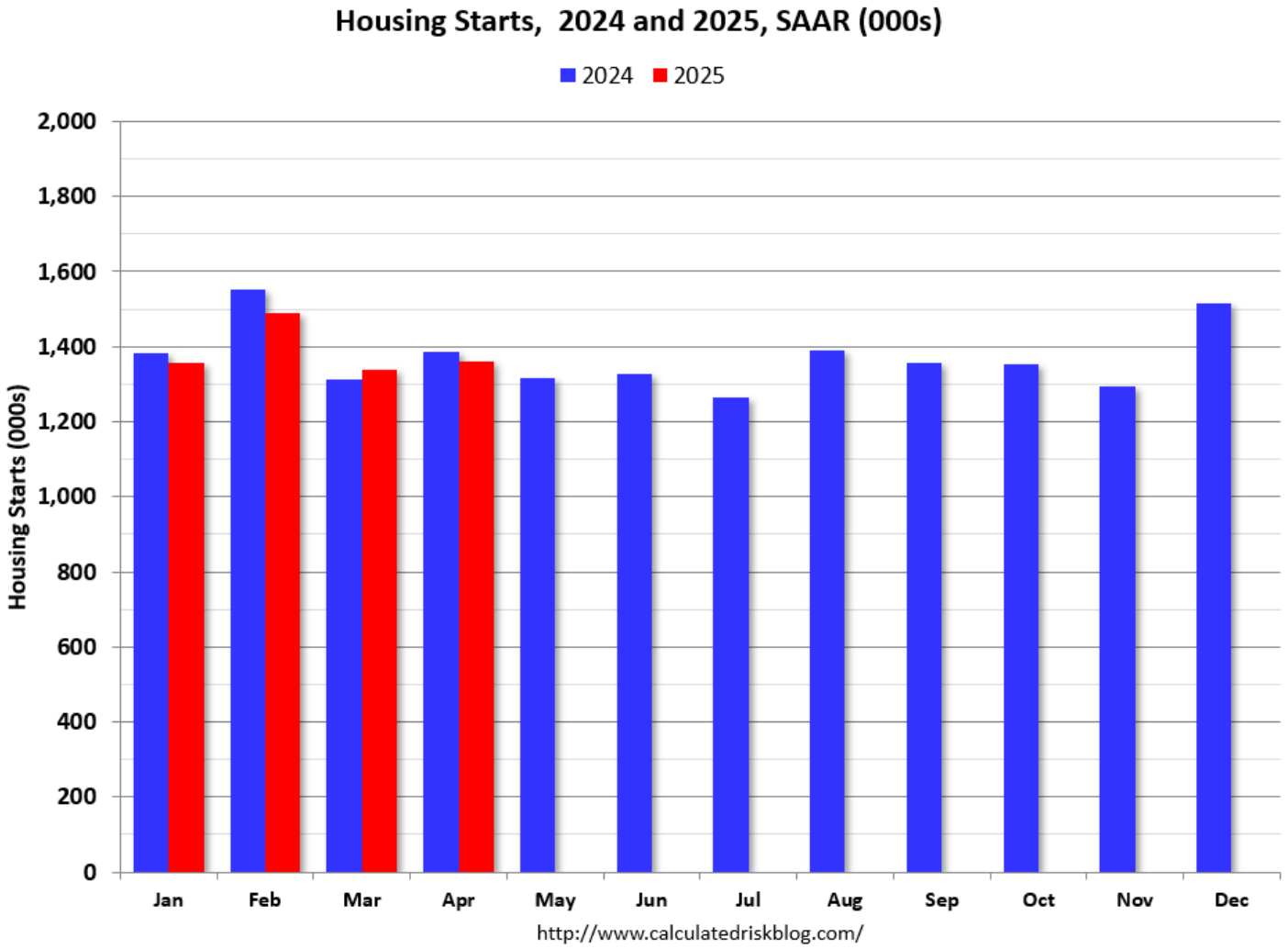
Single Unit Housing Starts vs Multifamily



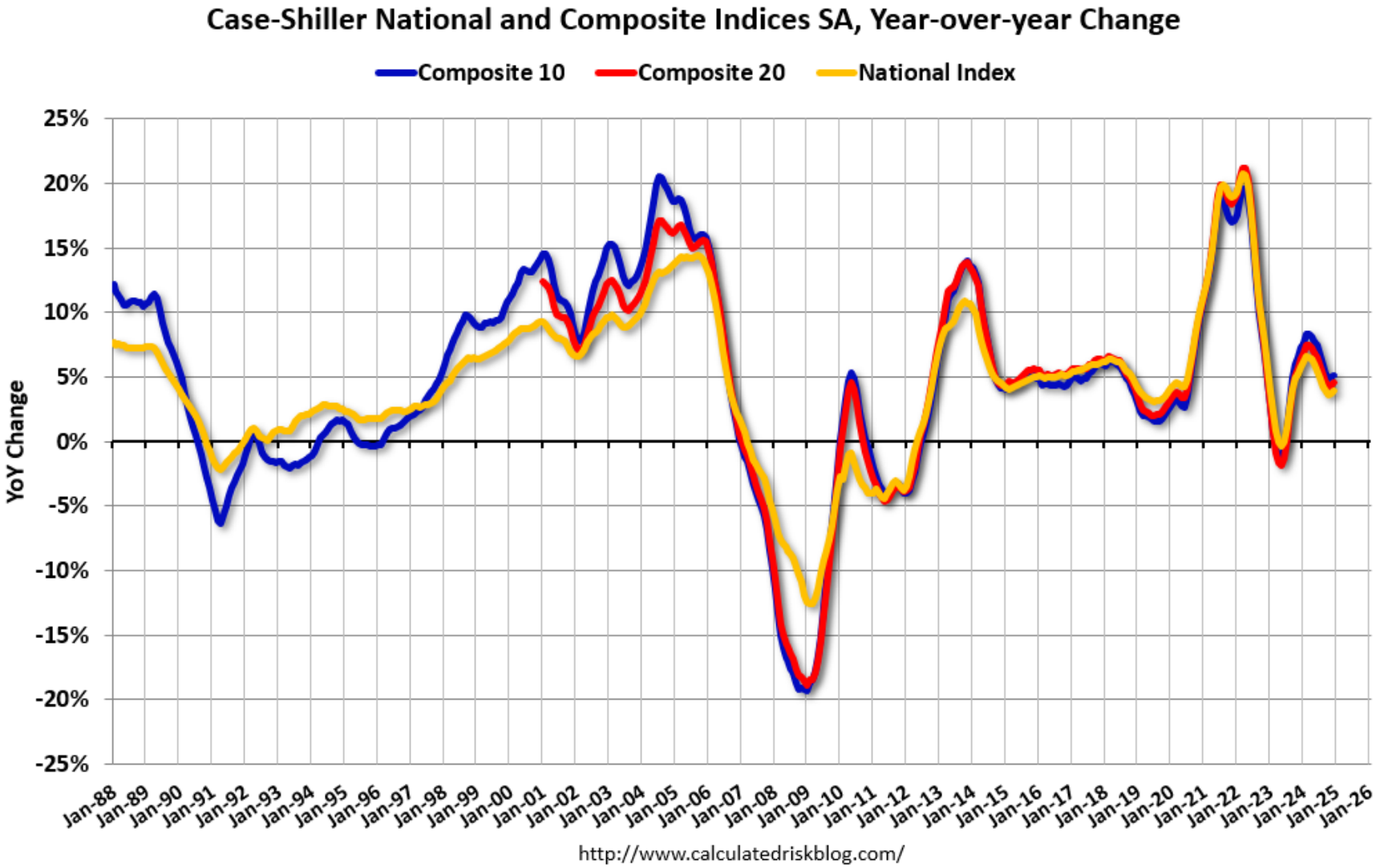
- Single-family starts down 2.1%, lowest since July 2024
- Muti-family up 11.1%, highest since Dec 2023

Source: Bloomberg.

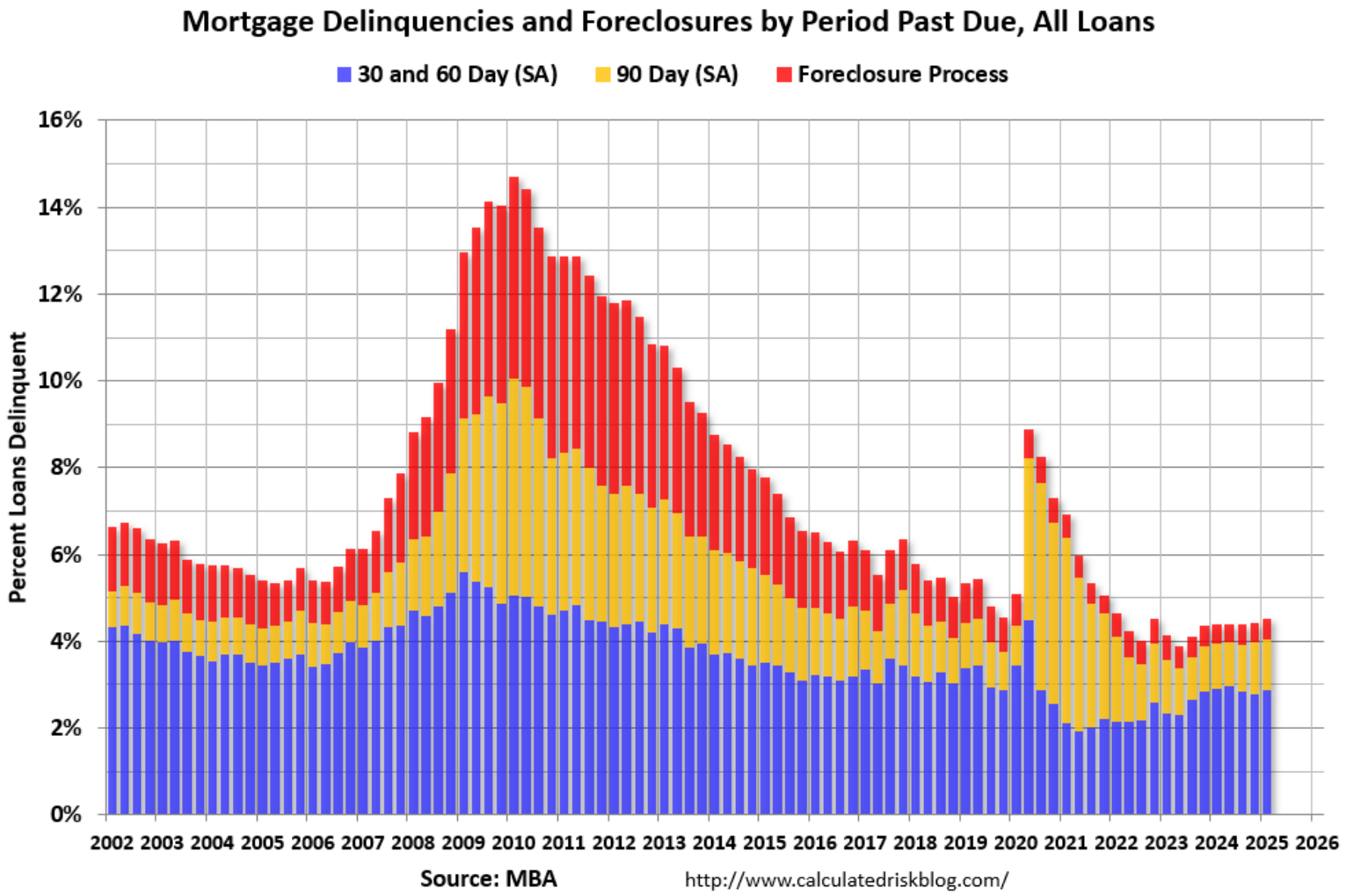
Housing Starts Tracking Last Year's Production



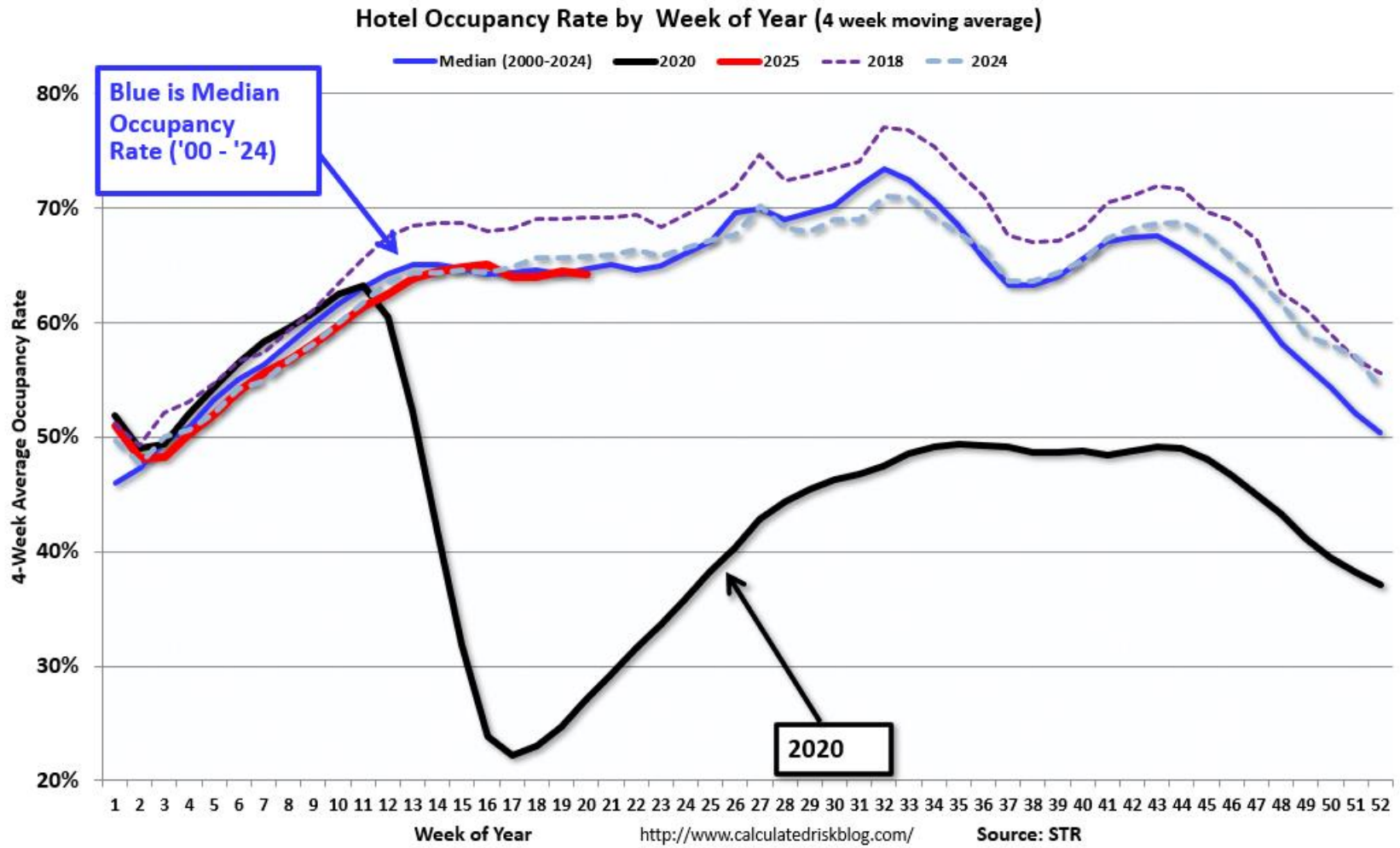
Home Prices Slightly Lower



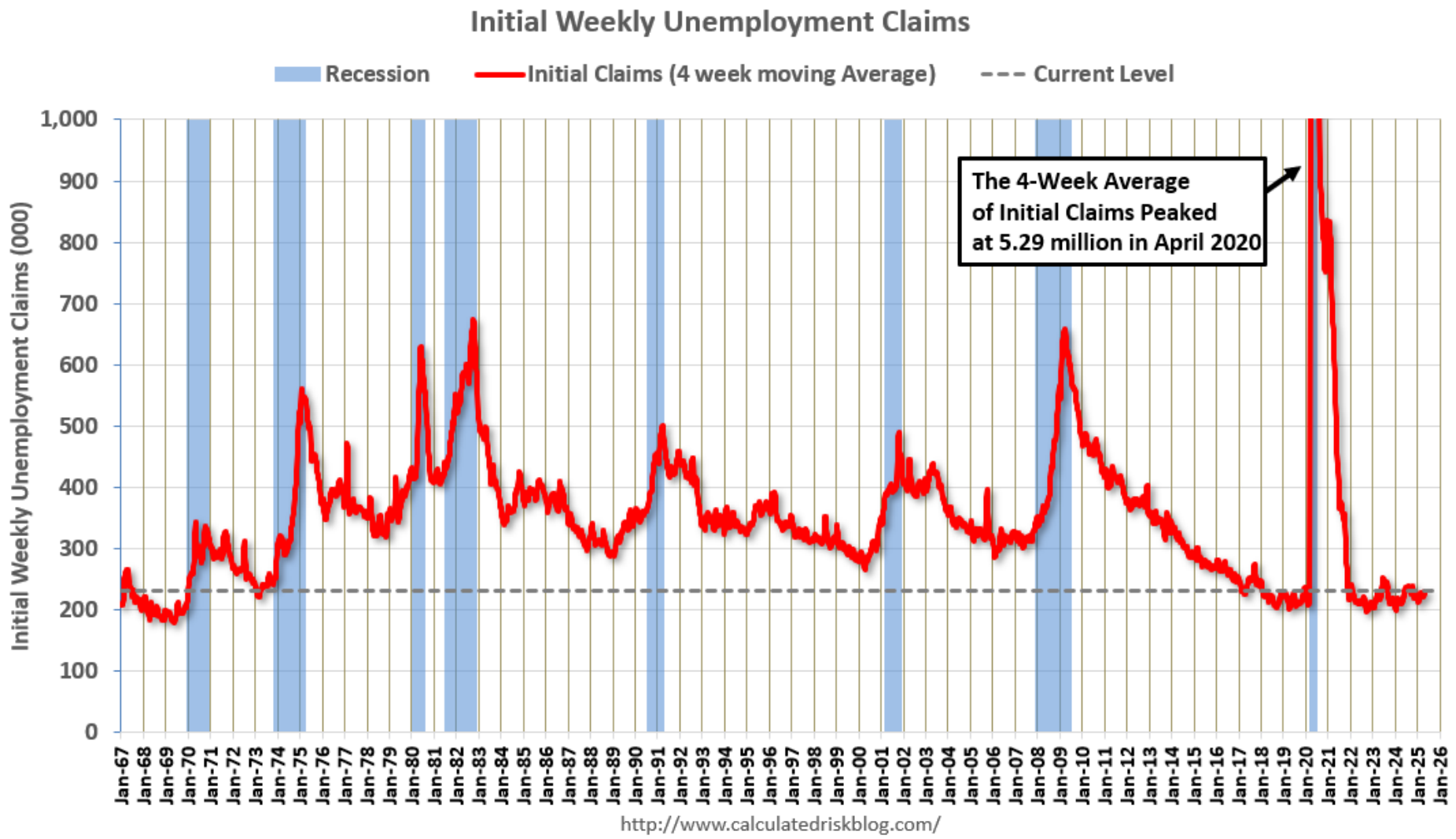
Mortgage Delinquencies Moderately Rising – Q1 2025



2025 Hotel Occupancy Rates Tracking the Median Rate Since 2000



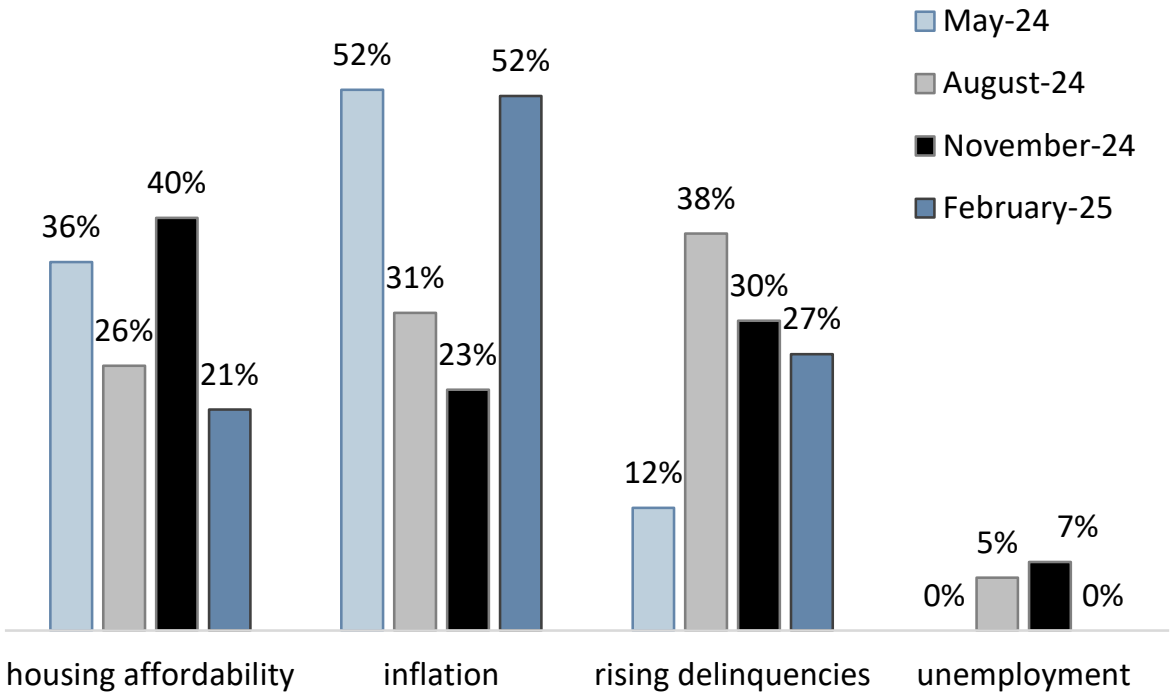
Initial Weekly Unemployment Claims Remain Low



Poll Question

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

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



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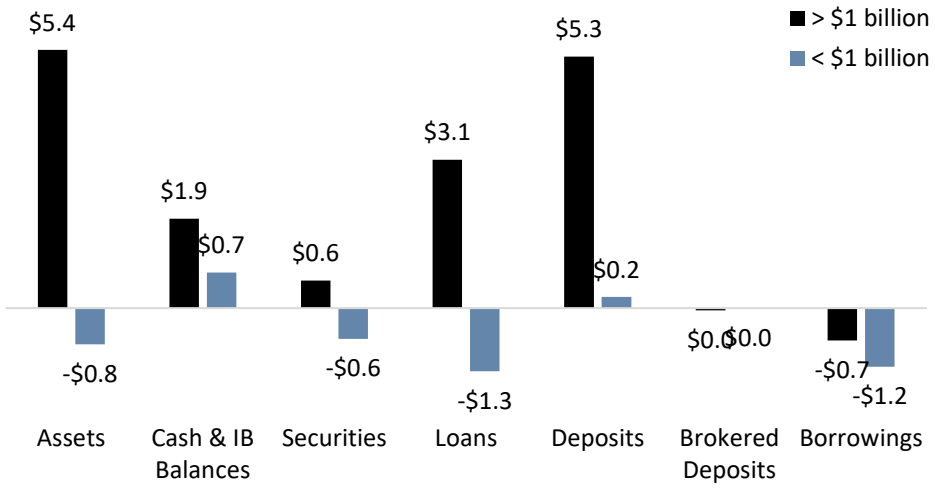
Member Financial Trends

Balance sheet trends

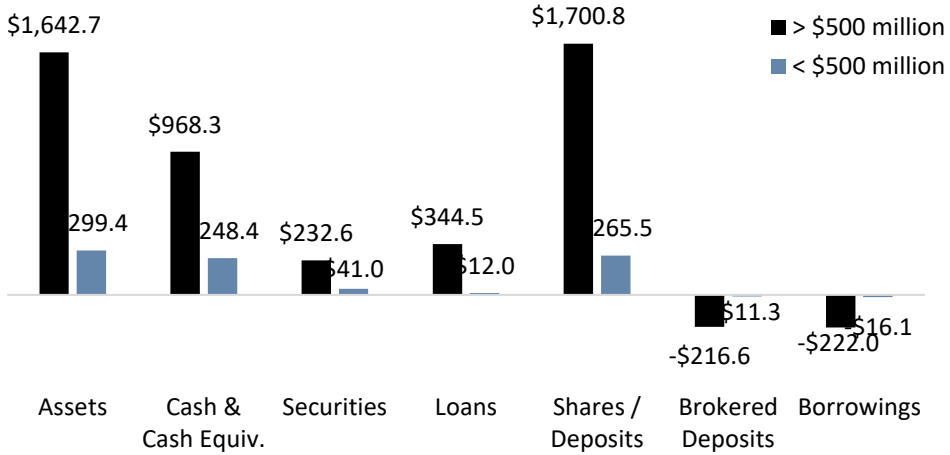
Change in asset and funding composition

Quarter-over-Quarter ($bn)

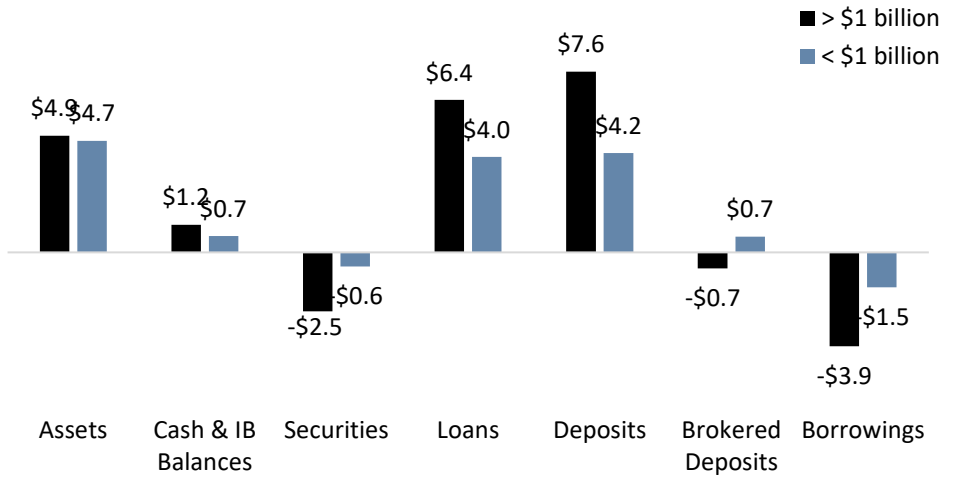
Banks

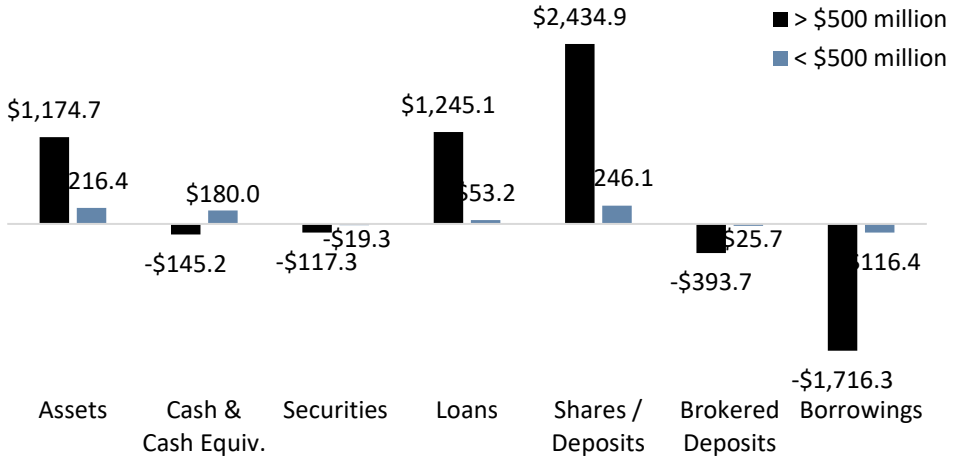


Credit Unions



Year-over-Year ($bn)





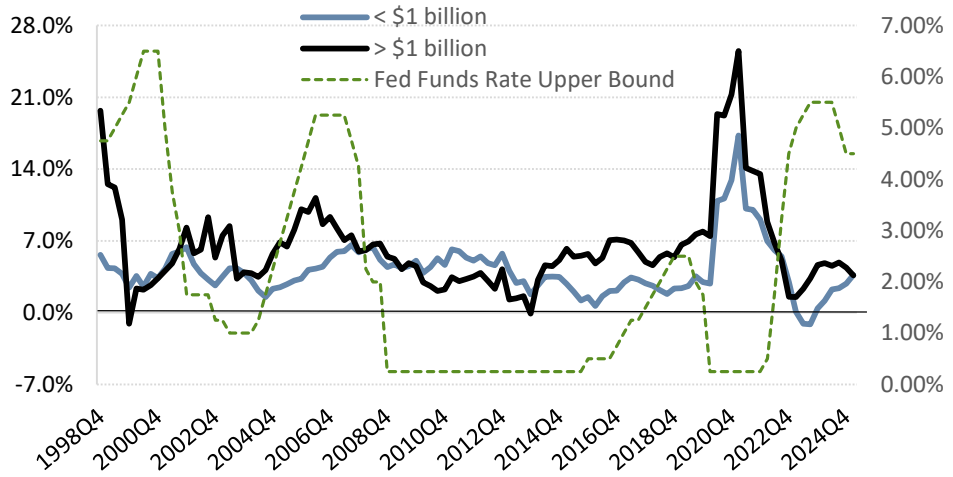
Source: S&P Global Market Intelligence.
Note: Brokered deposits excludes reciprocal brokered deposits.

Loan growth trending down while deposit growth improves

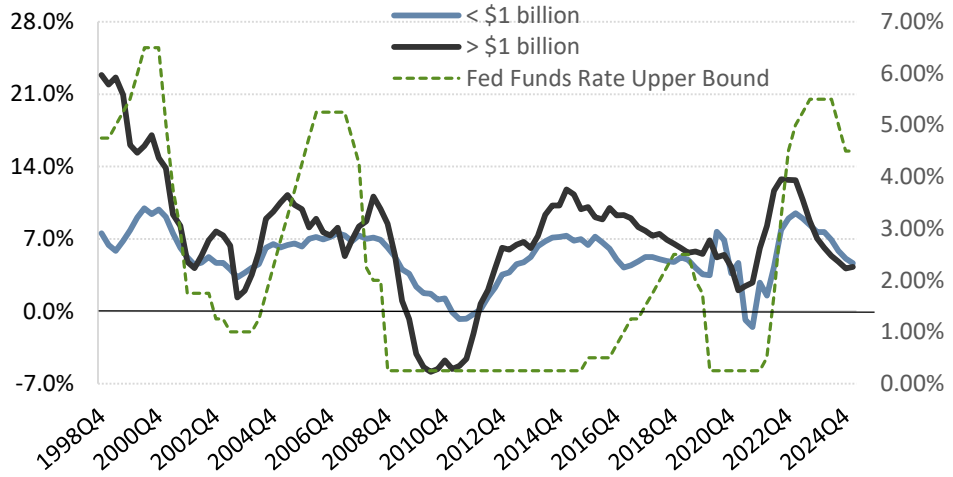
Deposit funding environment remains challenging

Banks

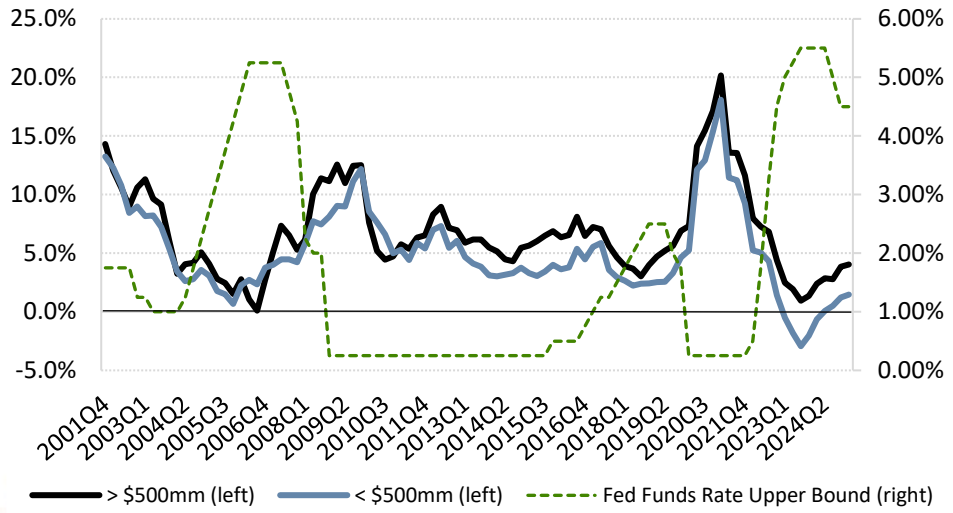
Deposit Growth

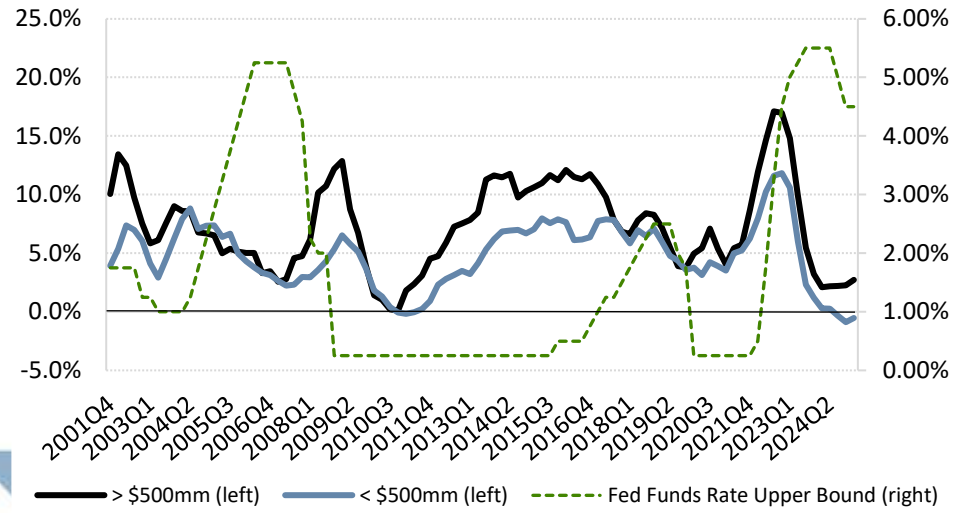


Loan Growth



Credit Unions





Source: S&P Global Market Intelligence.

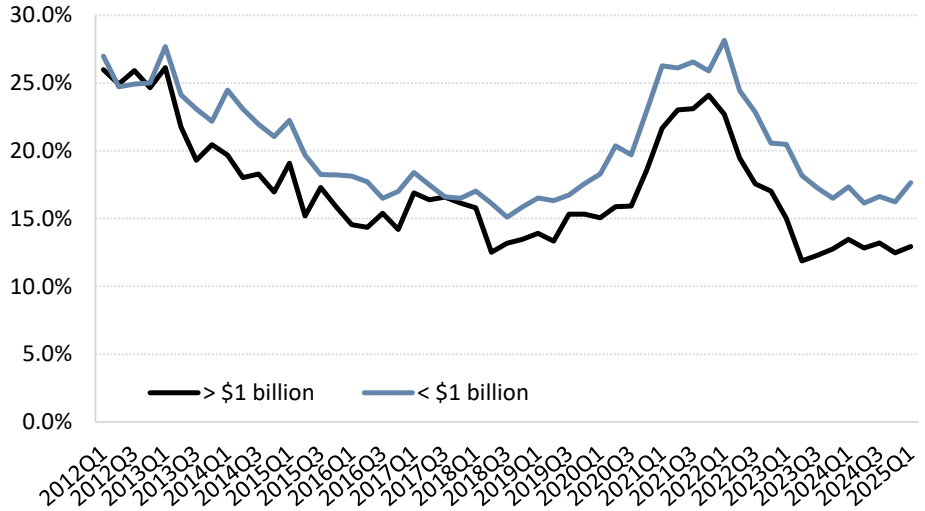
Cash balances climb as loan growth slows in first quarter

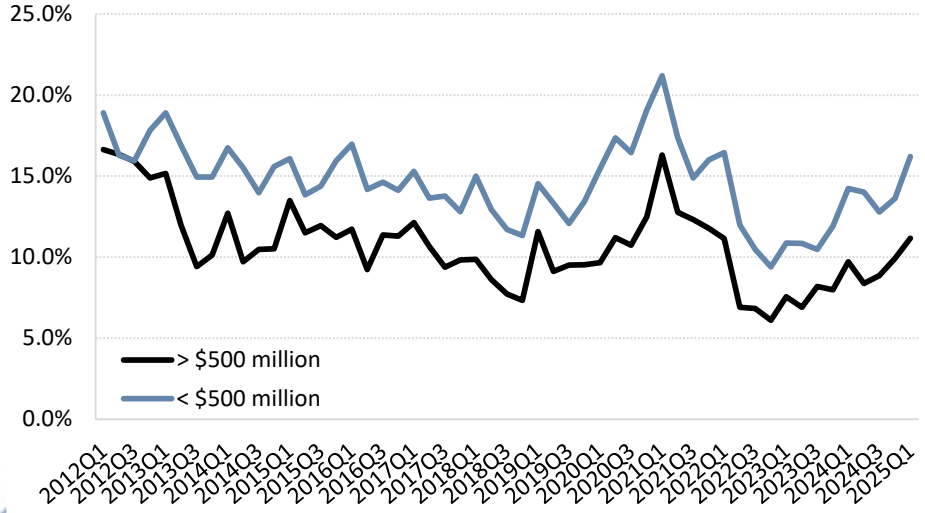
Wholesale funding needs wane with build in deposits

Banks

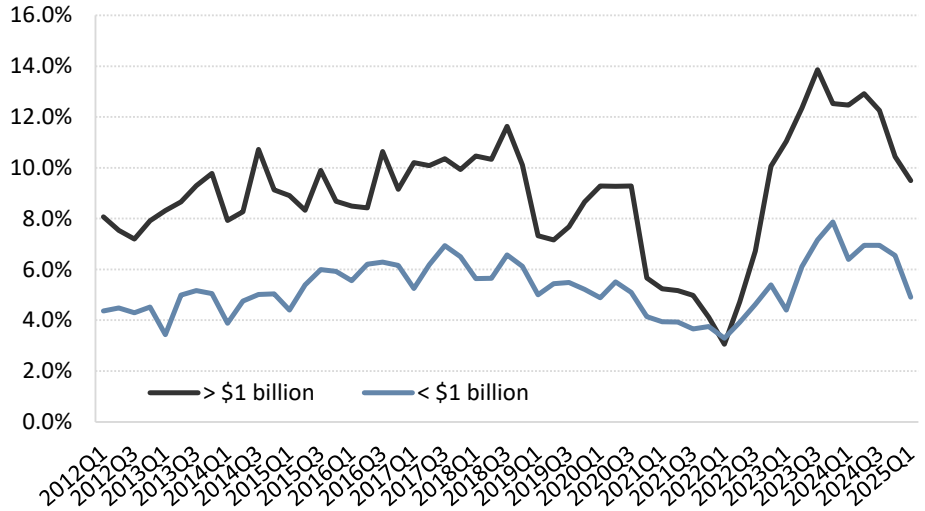
Credit Unions

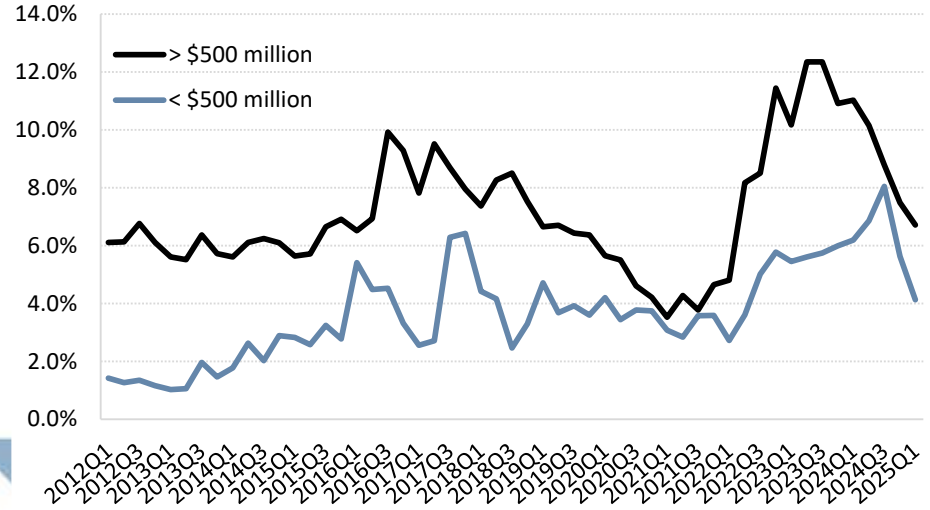
Liquid Assets / Assets





Wholesale Funding Utilization





Source: S&P Global Market Intelligence.

1st Quarter Key Balance Sheet Takeaways

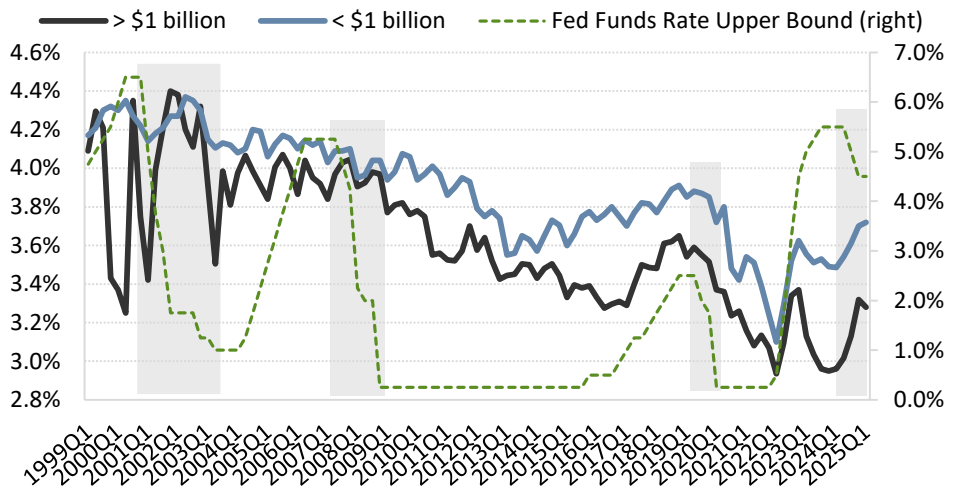
- **Build in on-balance sheet liquidity** driven by influx of shares/deposits
- Lending activity mixed across sectors and institution size
  - Larger institutions posted positive loan growth while balances contracted at smaller institutions
- Paydown in borrowings with inflow of deposit funding
  - Year-over-year 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

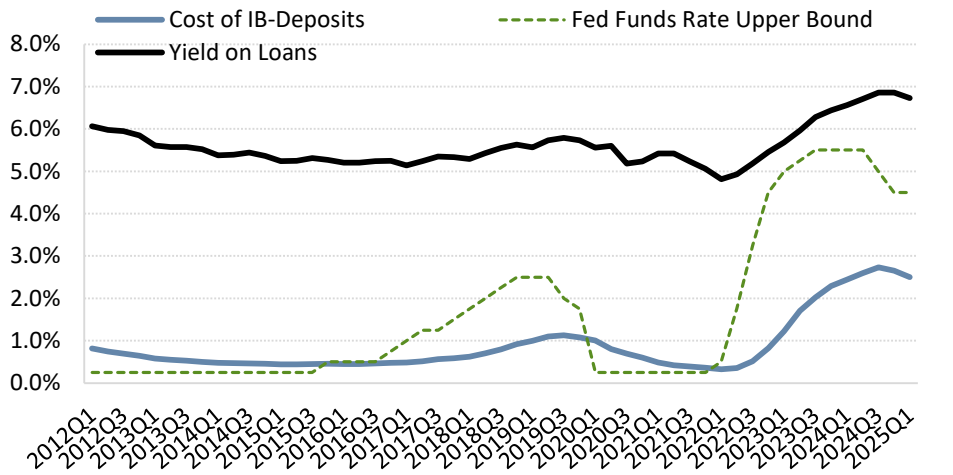
Relief in share/deposit funding costs; loan yields remain elevated but have peaked

Banks

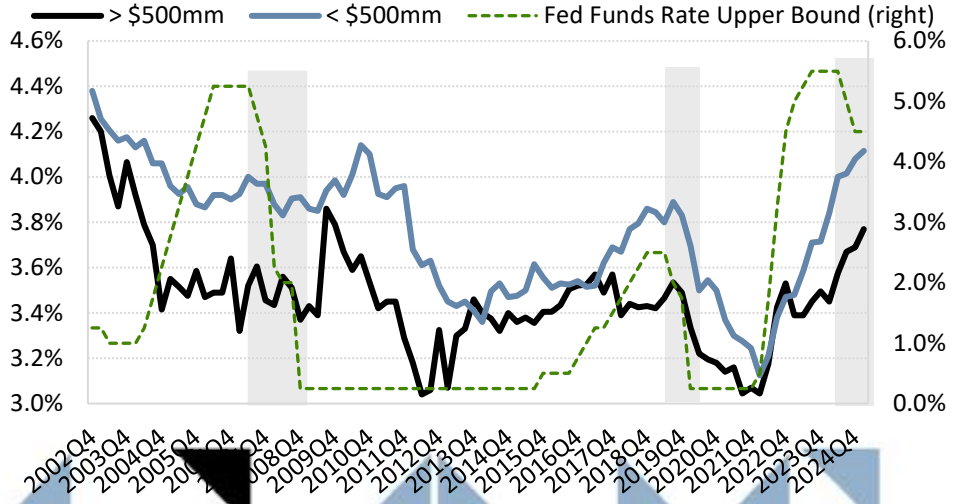
NIM vs. Fed Funds Rate

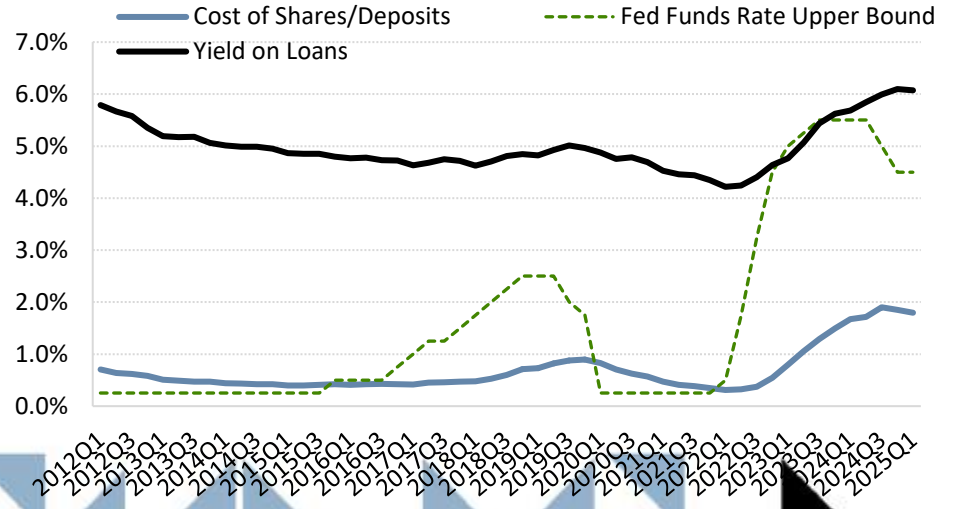


Yields/Costs vs. Fed Funds Rate [banks]



Credit Unions



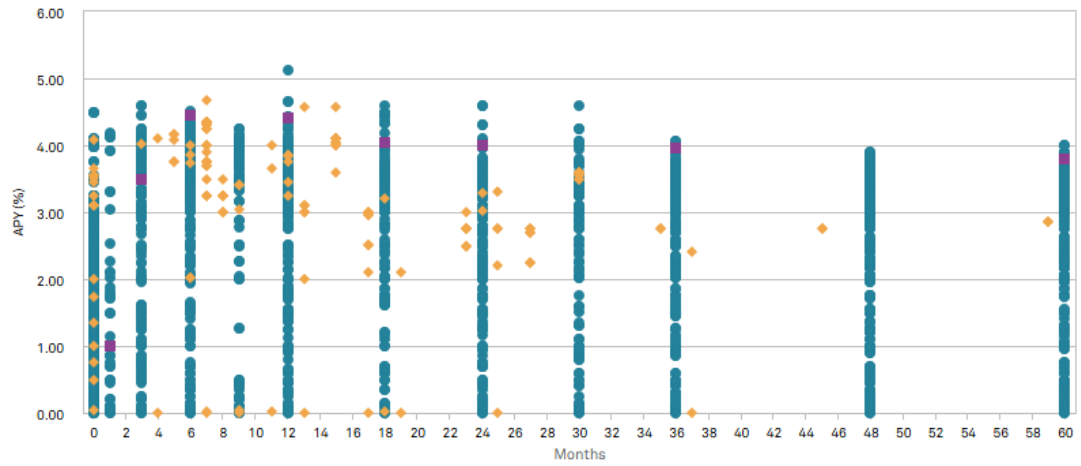


Source: S&P Global Market Intelligence.

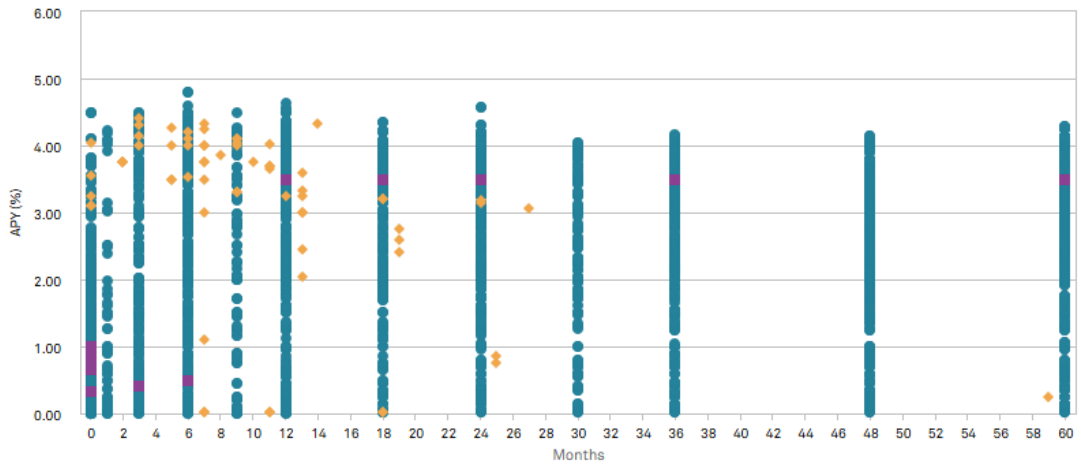
Shorter-term CD pricing remains high

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

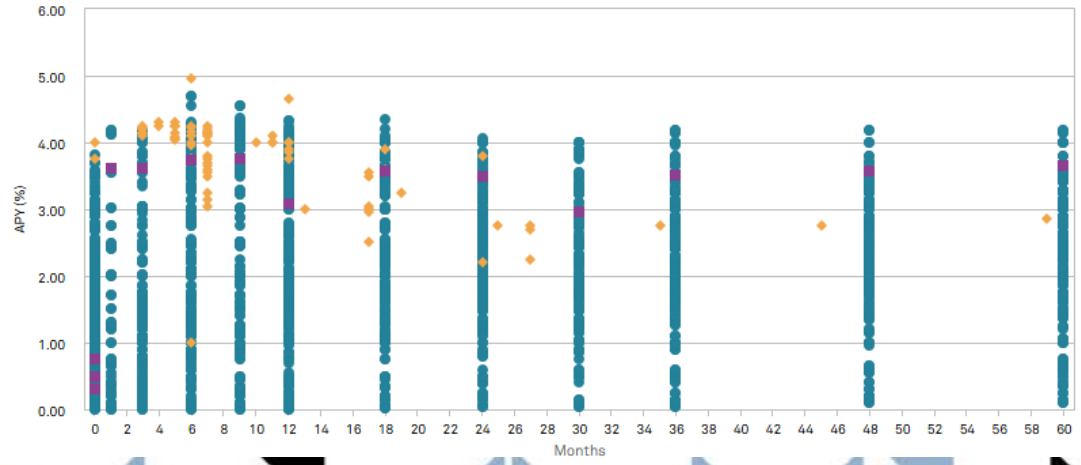
Jumbo Time Deposit, Money Market, Time Deposit - includes Colorado Market Rates



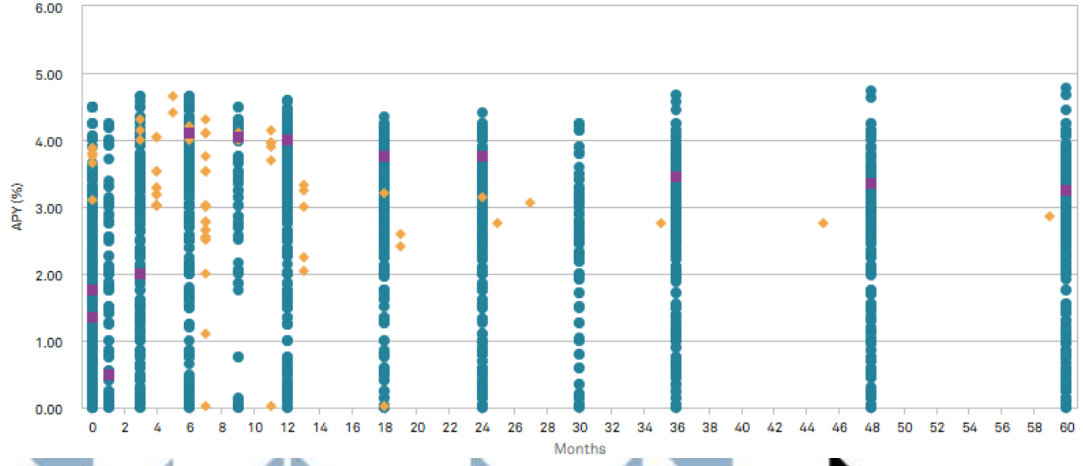
Jumbo Time Deposit, Money Market, Time Deposit - includes Kansas Market Rates



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



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



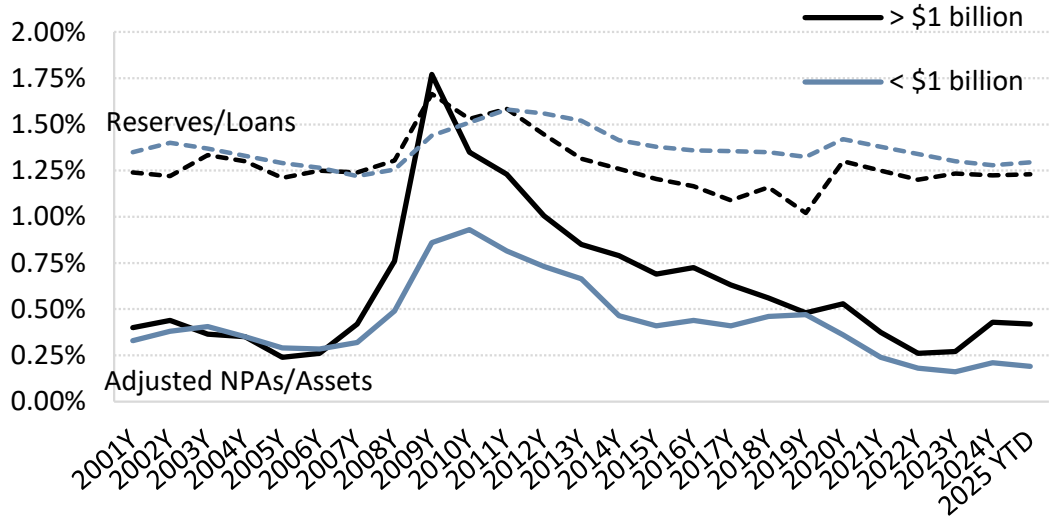
Source: S&P Global Market Intelligence.

Delinquencies on the rise

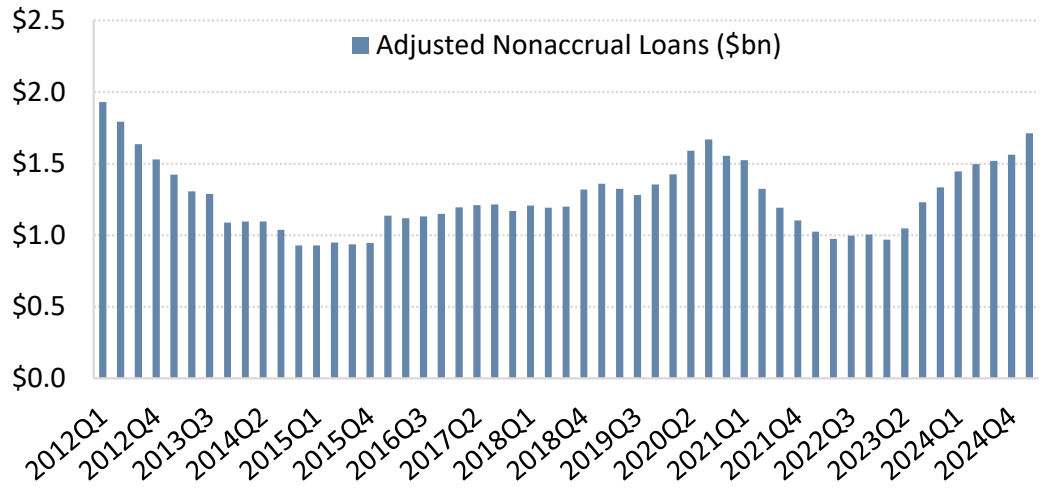
Consumer stress remains on high alert, CRE exposure on horizon

Banks

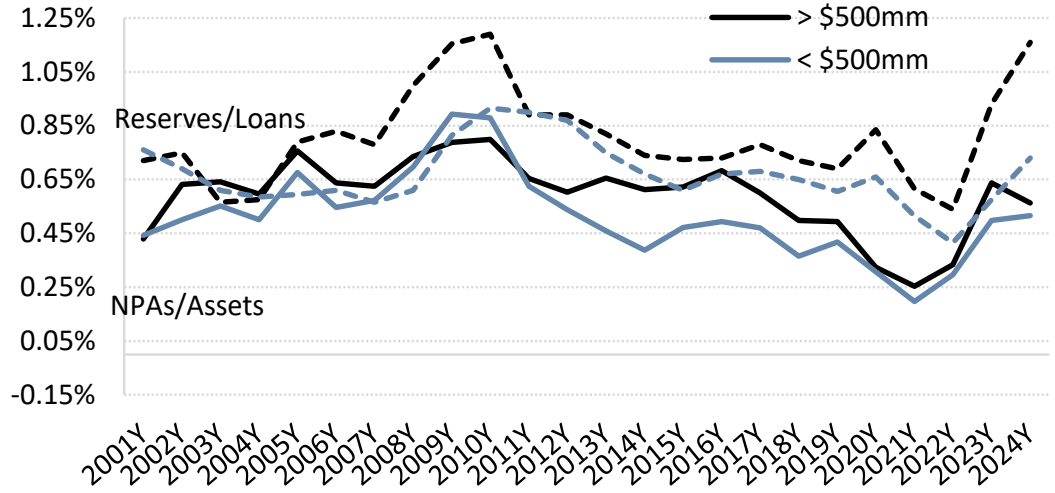
Nonperforming Assets & Reserves

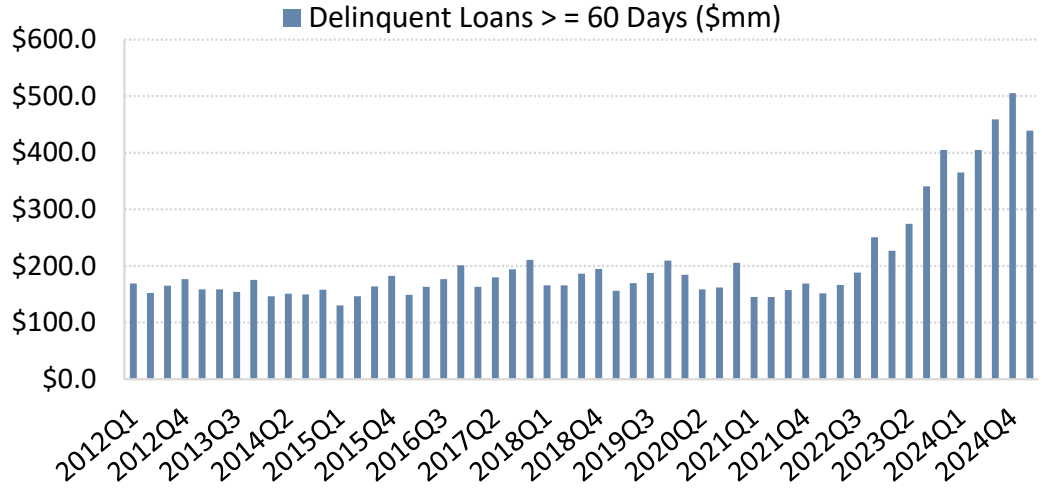


Adjusted Nonaccrual & Delinquent Loans



Credit Unions





Source: S&P Global Market Intelligence.

Poll Questions

Loan growth expectations for 2025?

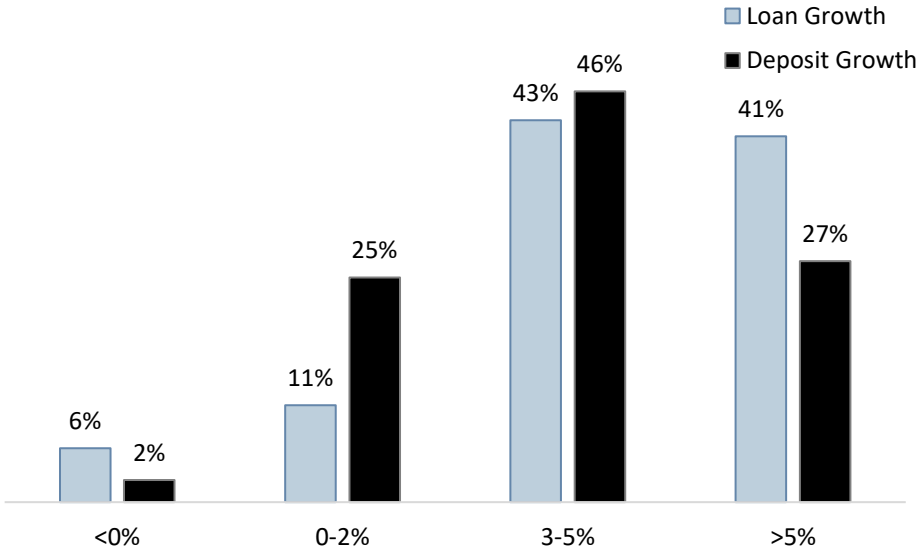
a. > 5%
b. 3 – 5%
c. 0 – 2%
d. < 0%

Deposit growth expectations for 2025?

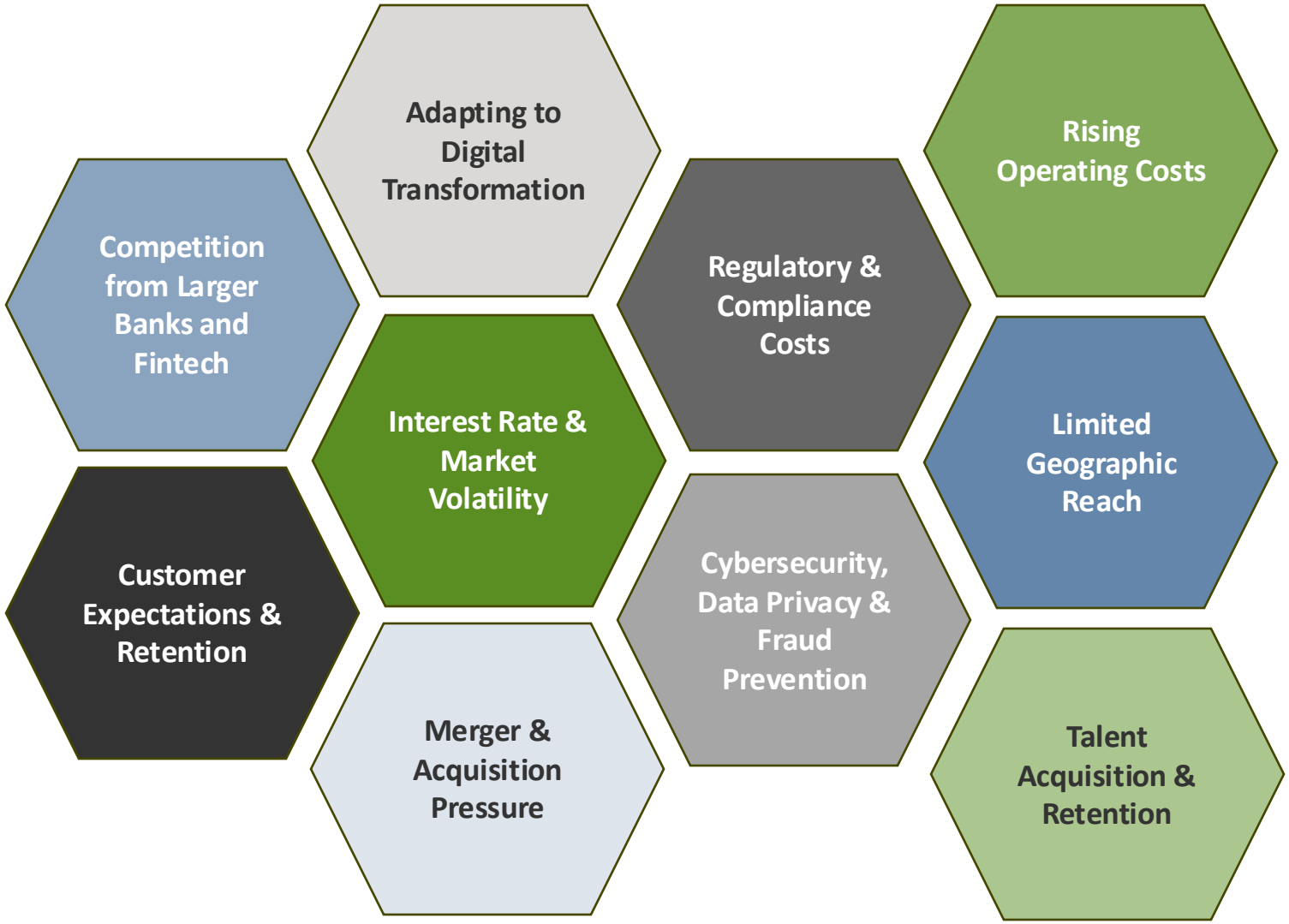
a. > 5%
b. 3 – 5%
c. 0 – 2%
d. < 0%

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?

FHLBank Topeka

Funding Strategies & Considerations

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

Source: FHLBank Topeka.

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 [1]
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

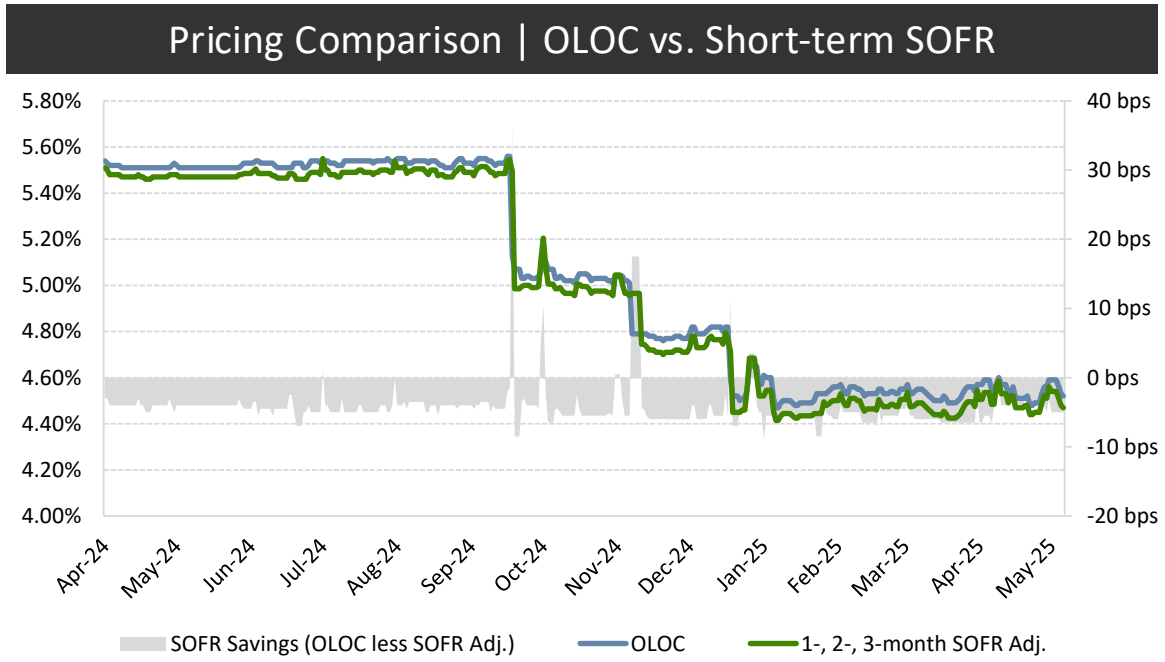
SOFR Adjustable [3]

Term	Rate	Div Adj [1]
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

	Avg Rate	Interest Cost
OLOC	4.72%	$ 314,847
1-mo SOFR	4.678%	$ 311,884
SOFR Savings	**-0.044%**	**$ (2,964)**

Source: FHLBank Topeka.

Funding Strategy Illustrations

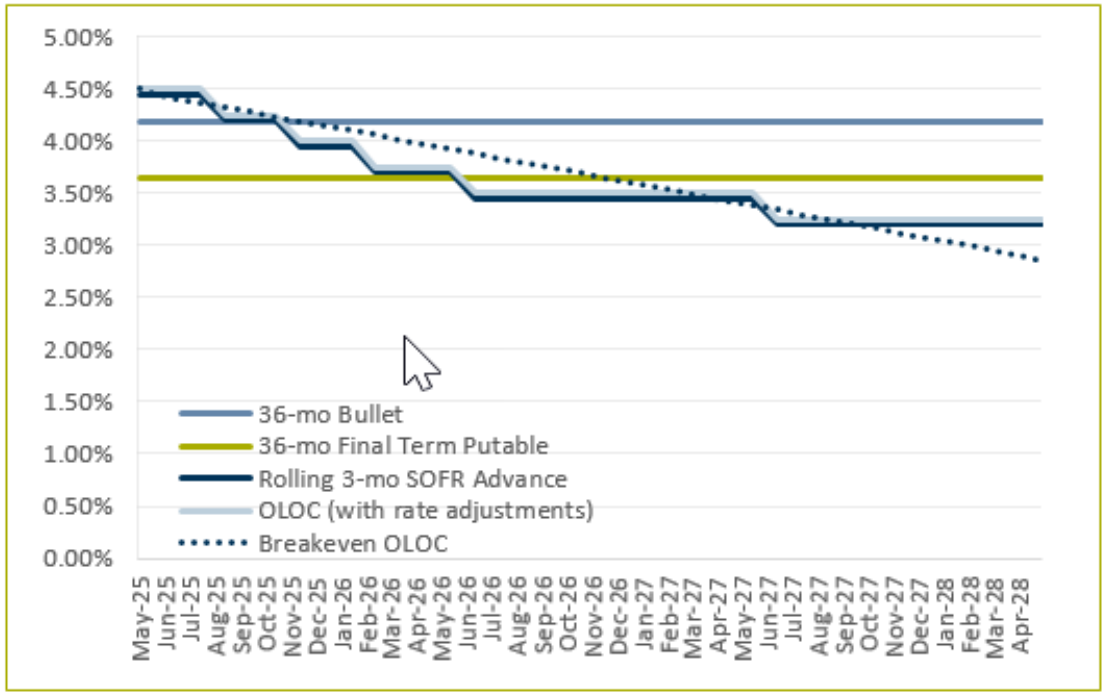
Tool offered by Member Solutions

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	4.19%
	actual/actual	
Putable Advance (3yr/6-mo Berm)	$ 555,104.17	3.65%
	actual/360	
Rolling 3-mo SOFR Advance	$ 542,881.94	3.58%
	actual/360	
OLOC Funding (w/rate adjustments)	$ 550,486.11	3.63%
	actual/360	

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

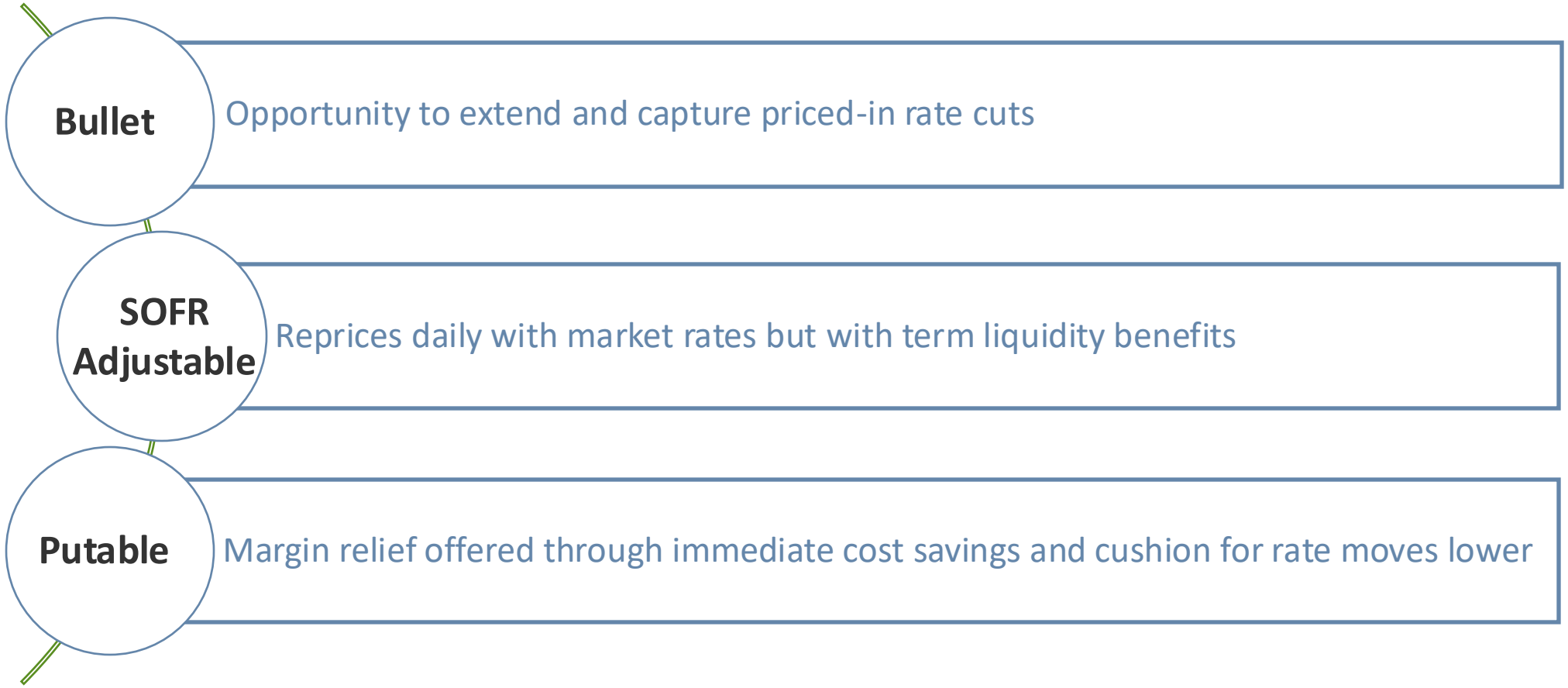
Long Term Bullet		
Term	Rate	Div Adj [1]
6 month	4.44	4.21
1 year	4.30	4.07
2 year	4.17	3.94
3 year	4.14	3.91
4 year	4.23	4.00
5 year	4.27	4.04
6 year	4.51	4.28
7 year	4.59	4.36
8 year	4.71	4.48
9 year	4.81	4.58
10 year	4.88	4.65
15 year	5.25	5.02
20 year	5.63	5.40
30 year	5.79	5.56

Putables		
Term/First Put	Rate	Div Adj [1]
2yr/6mo Berm	3.94	3.71
3yr/6mo Berm	3.66	3.43
3yr/1yr Euro	3.81	3.58
5yr/6mo Berm	3.36	3.13
5yr/1yr Berm	3.49	3.26
5yr/1yr Euro	3.67	3.44
5yr/2yr Berm	3.76	3.53
5yr/2yr Euro	3.81	3.58
5yr/3yr Berm	3.95	3.72
10yr/6mo Berm	3.09	2.86
10yr/1yr Berm	3.27	3.04
10yr/2yr Berm	3.44	3.21
10yr/3yr Berm	3.78	3.55
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



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

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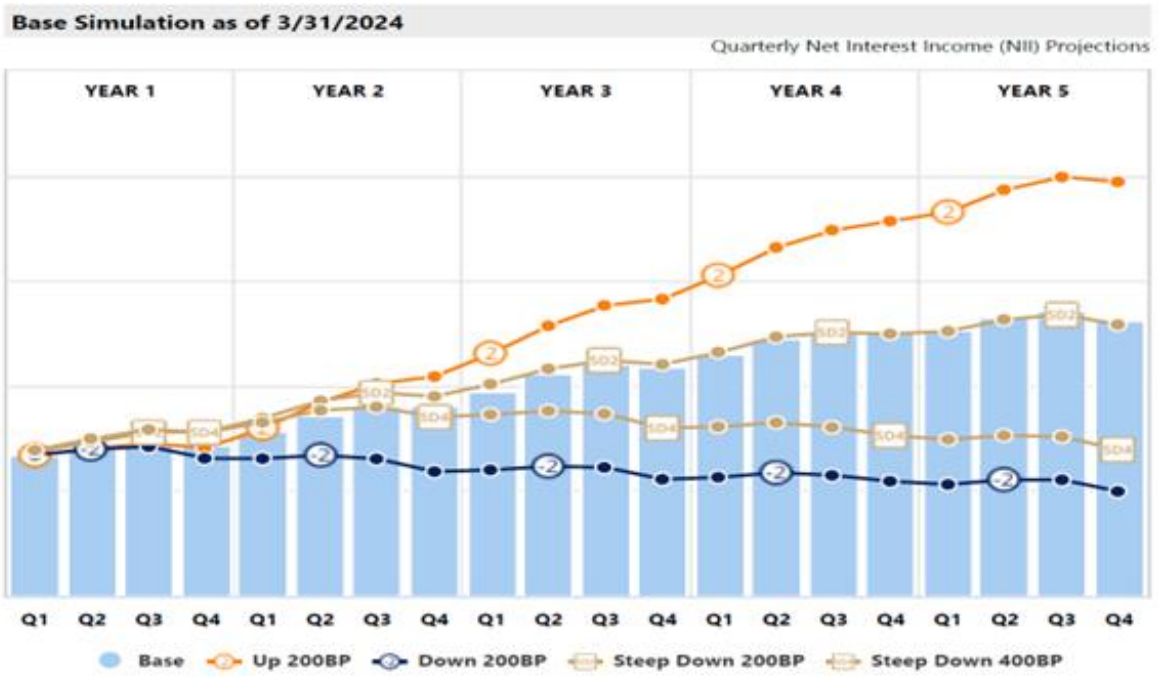
Poll Question

How is your balance sheet positioned?

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

$100MM Bond Purchase at 6.32%, FHLB funding Overnight @5.75% (56bp Spread)





NII RESULTS

	Y1	Y2	Y3	Y4	Y5	Y1	Y2	Y3	Y4	Y5	Y1	Y2	Y3	Y4	Y5
UP 200BP	50,526	53,652	59,791	65,970	70,309	-264	-1,125	-974	-839	-660	50,790	54,777	60,765	66,809	70,969
BASE	51,466	54,088	57,225	59,957	61,461	565	593	593	578	593	50,901	53,495	56,631	59,379	60,868
DOWN 200BP	51,907	52,134	51,224	50,594	49,876	1,394	2,308	2,153	1,982	1,829	50,513	49,826	49,071	48,611	48,048
STEEP DOWN 200BP	53,199	57,277	59,818	62,194	63,469	1,684	2,837	2,834	2,821	2,827	51,515	54,440	56,984	59,373	60,642
STEEP DOWN 400BP	53,194	57,114	57,818	56,763	55,624	1,539	3,623	4,537	4,355	4,177	51,655	53,491	53,280	52,407	51,448
						DIFFERENCE									

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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 Topeka

FHLBank Housing and Community Development Grant Programs

FHLBank Topeka

Housing and Community Development Programs

Including funds available in 2025

PROGRAM	USES	BENEFICIARIES	FUNDING	AVAILABILITY	2025 FUNDS
Affordable Housing Program (AHP) 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

AHP
CELEBRATING 35 YEARS

TurnKey
Unlocking Homeownership

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

FHLBank Topeka

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 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 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 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 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

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Affordable Housing Program



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

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

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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

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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

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

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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)

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

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FHLBank Topeka

2025 Annual Member Conference Recap

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 — Redbud

Welcome and FHLBank Topeka Update ..... 8-8:50 a.m.
Suzan Saville Bohannan 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

2026 AMC Save the Date!
April 15-17 | Olathe, KS

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

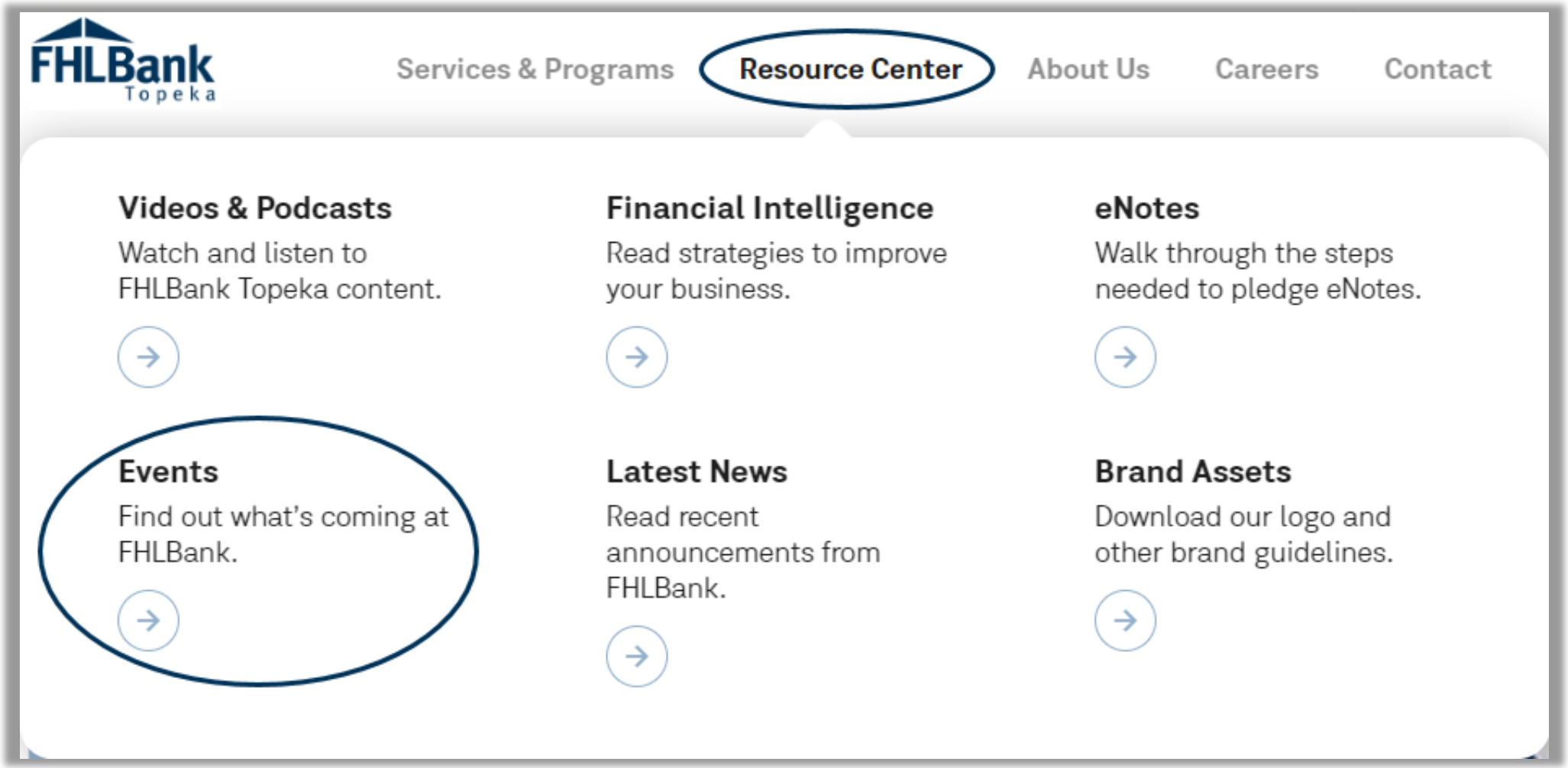
Really great event, excellent info. Hotel and location was great!

Interested in more breakout sessions than I was able to attend

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FHLBank is Here to Help

Visit our Resource Center for upcoming events!



[Resource Center - Federal Home Loan Bank Topeka (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** to mark your calendar. Registration links will be available in July.

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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. 21st at 2 p.m. CT
- Thursday, Nov. 20th at 2 p.m. CT

REGISTER HERE!

