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
- ✓ Liquidity and funding strategies
- ✓ Tools and products available through your membership in FHLBank Topeka

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Discussion Topics

- Economic Update
- Collateral Lending Value Update with Guest Josh Clark
- Member Financial Trends and Insights
- The MPF® Program with Guest Chris Endicott
- FHLBank Housing and Community Development Programs
- FHLBank is Here to Help

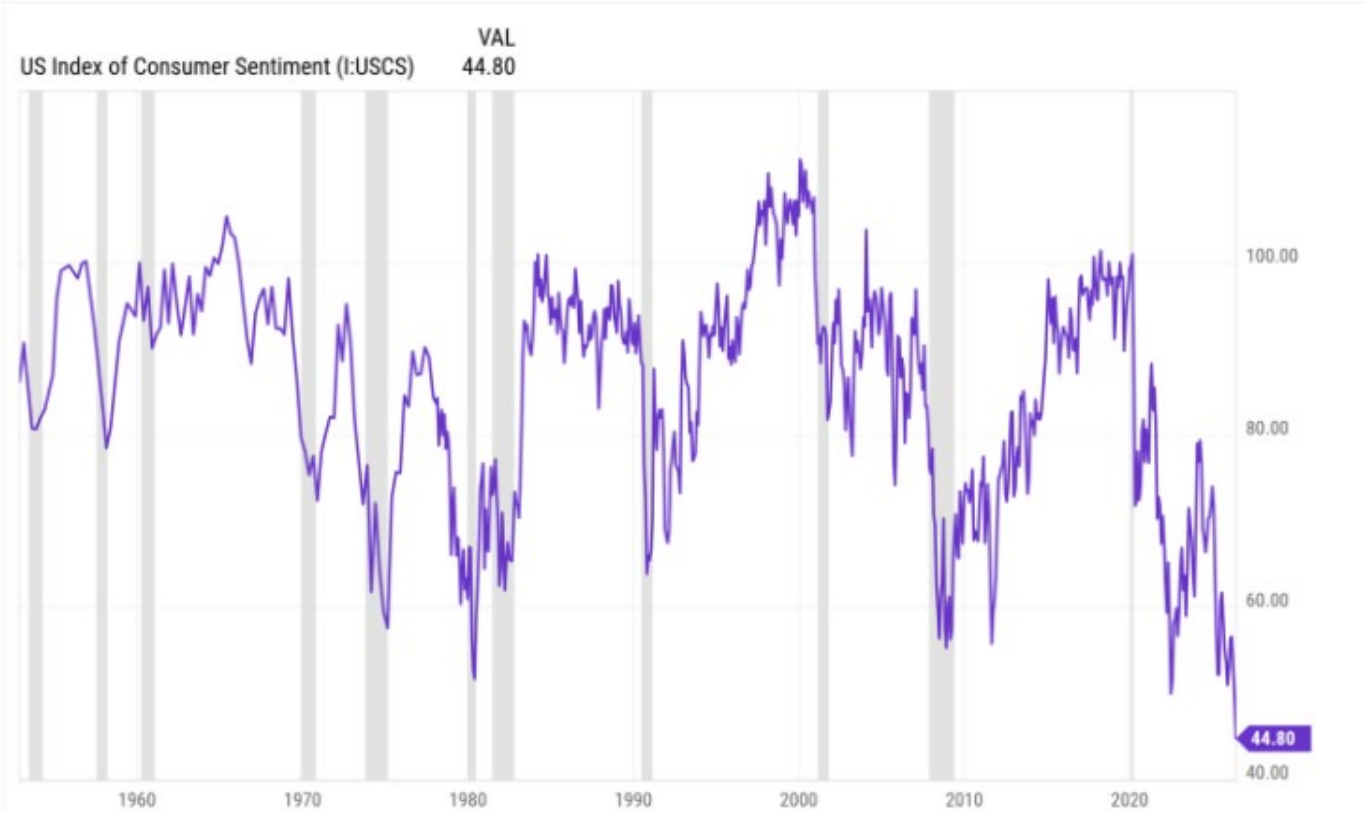
FHLBank Topeka

Economic Update

Economic Outlook

Mostly Positive for FHLB Members…

- Fed Funds – No Change
- Core PCE | 3.29%
- Core CPI | 2.80%
- U3 Unemployment Rate | 4.30%
- HPI YOY | 1.70%
- Consumer Sentiment Lowest on Record



Poll Questions

What rate movement, if any, do you expect from the Fed in 2026?

a. Rate hike
b. No change, remain flat
c. Rate cut

Where do you think the Fed funds rate will be at year-end?

a. <3.50%
b. 3.50%
c. 3.75%
d. 4.00%
e. >4.00%

Fed rate cut odds for remainder of 2026

Chances of a rate cut this year are slim to none…

Meeting	#Hikes/Cuts	%Hike/Cut	Imp. Rate Δ	Implied Rate	A.R.M.
06/17/2026	+0.017	+1.7%	+0.004	3.626	0.250
07/29/2026	+0.102	+8.6%	+0.026	3.648	0.250
09/16/2026	+0.272	+16.9%	+0.068	3.690	0.250
10/28/2026	+0.402	+13.1%	+0.101	3.722	0.250
12/09/2026	+0.679	+27.7%	+0.170	3.792	0.250
01/27/2027	+0.812	+13.3%	+0.203	3.825	0.250
03/17/2027	+1.040	+22.8%	+0.260	3.882	0.250
04/28/2027	+1.142	+10.3%	+0.286	3.908	0.250
06/09/2027	+1.142	+0.0%	+0.286	3.908	0.250
07/28/2027	+1.142	+0.0%	+0.286	3.908	0.250
09/15/2027	+0.682	-46.0%	+0.171	3.793	0.250

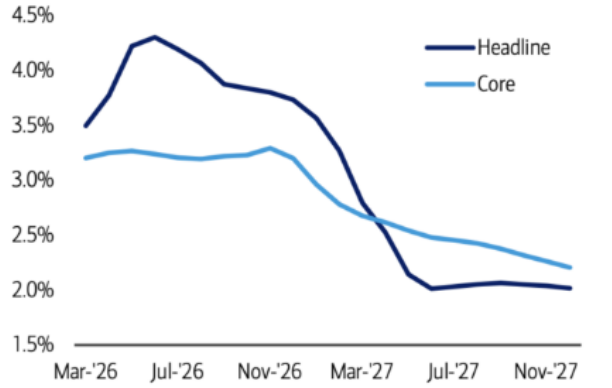


Source: Bloomberg.

Economic Outlook - BofA

- Target inflation of the Fed won't be until 2H 2027
- Core inflation stalled
- Dismal job creation in the current business cycle
- Longer term inflation remains benign

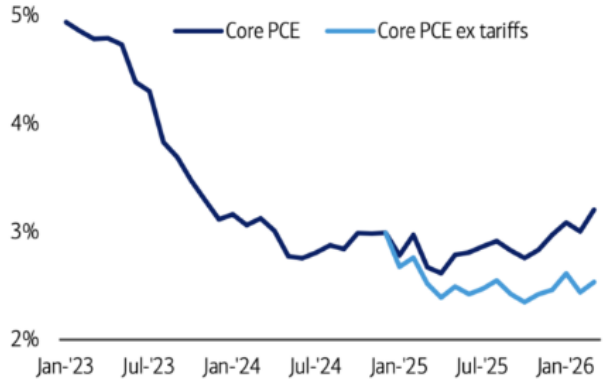
Exhibit 1: We expect inflation to be close to the Fed's target by 2H '27
BofA Global Research PCE inflation forecasts (% y/y)



Source: BofA Global Research

BofA GLOBAL RESEARCH

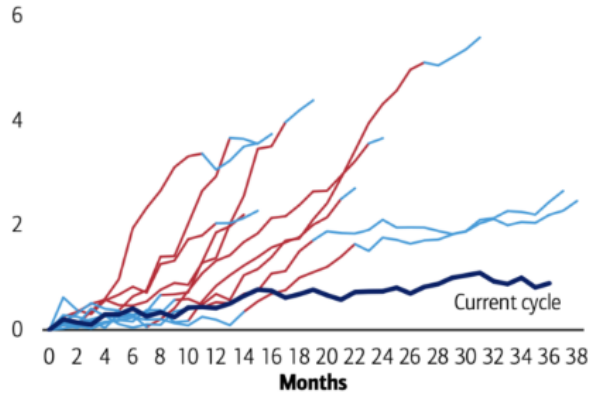
Exhibit 2: Even ex of tariffs, progress on core inflation has stalled
Core inflation including and excluding the tariff impact (% y/y)



Source: BofA Global Research, Bureau of Economic Analysis

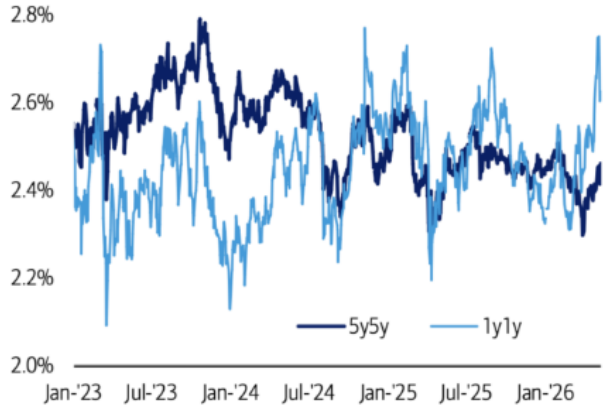
BofA GLOBAL RESEARCH

Exhibit 3: This time really is different for the labor market
Change in u-rate from trough to peak in each business cycle (percentage points)



Source: BofA Global Research, Bureau of Labor Statistics. Note: the light blue and red lines show prior cycles. Light blue = expansion, red = recession. We have omitted the March-April 2020 recession to make the chart easier to read. The u-rate troughed in February 2020 and peaked in April

Exhibit 4: Longer-term inflation expectations remain benign, but medium-term expectations have responded to the war
5y5y and 1y1y inflation swap rates (%)



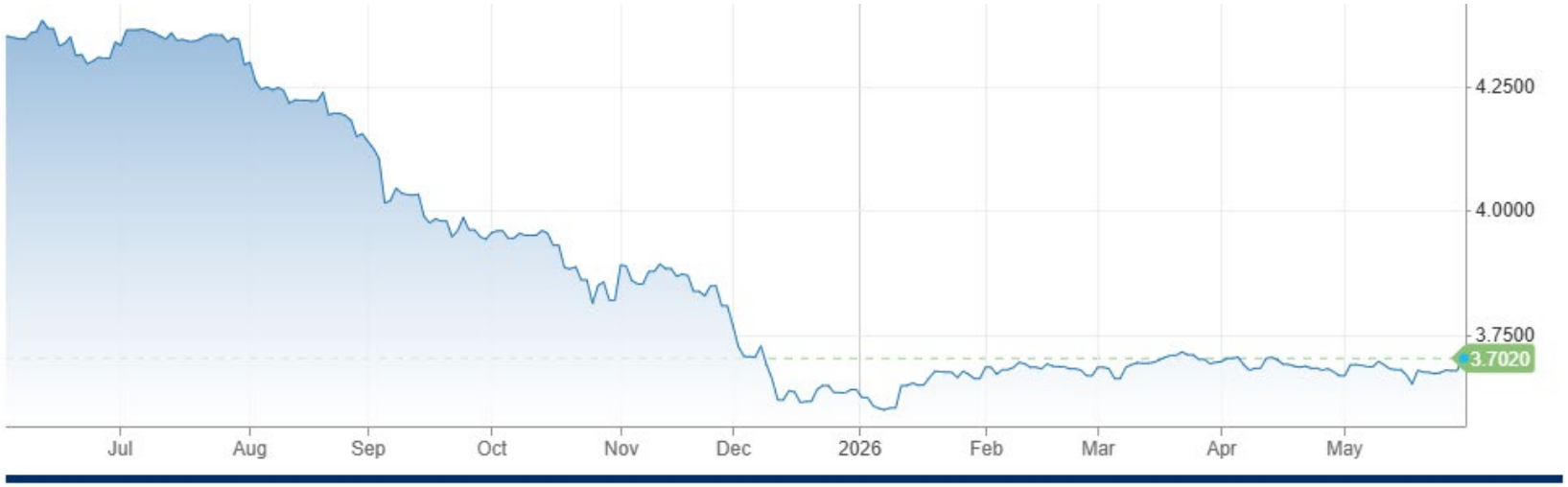
Source: Bloomberg

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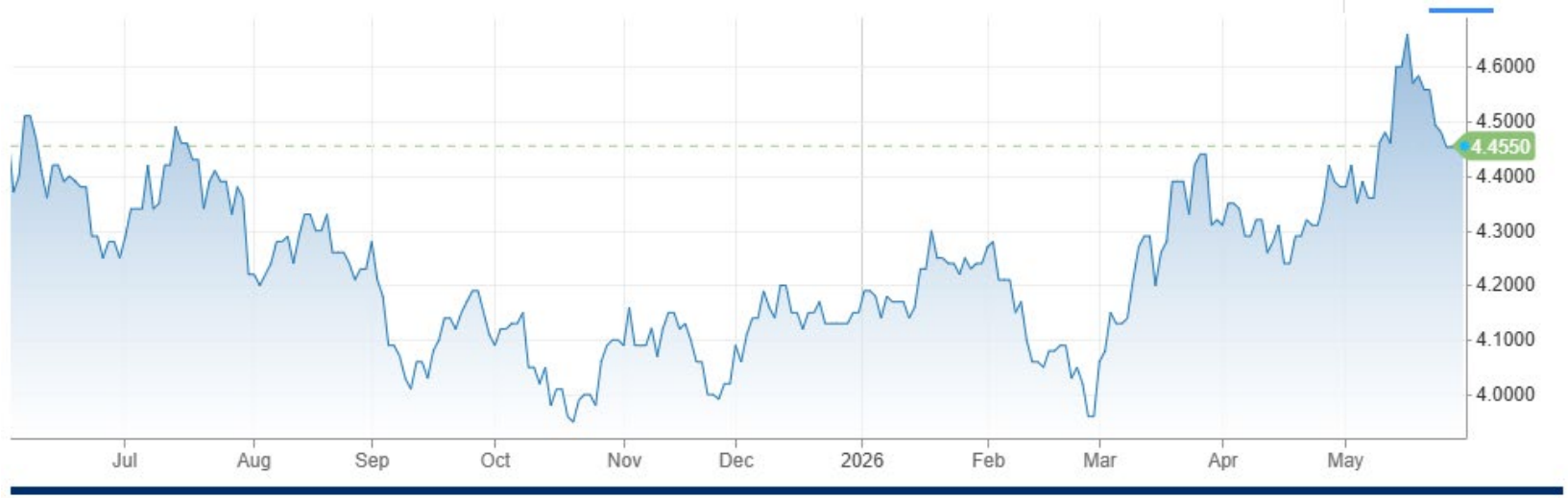
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Curve Steepening – Long End Trading 45bps Higher Since March

3mo T-Bill



10yr TSY



Source: Bloomberg.

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Opportunity to hedge slowing loan activity

Anchor in yield and duration with bonds through leverage strategy with FHLBank advances

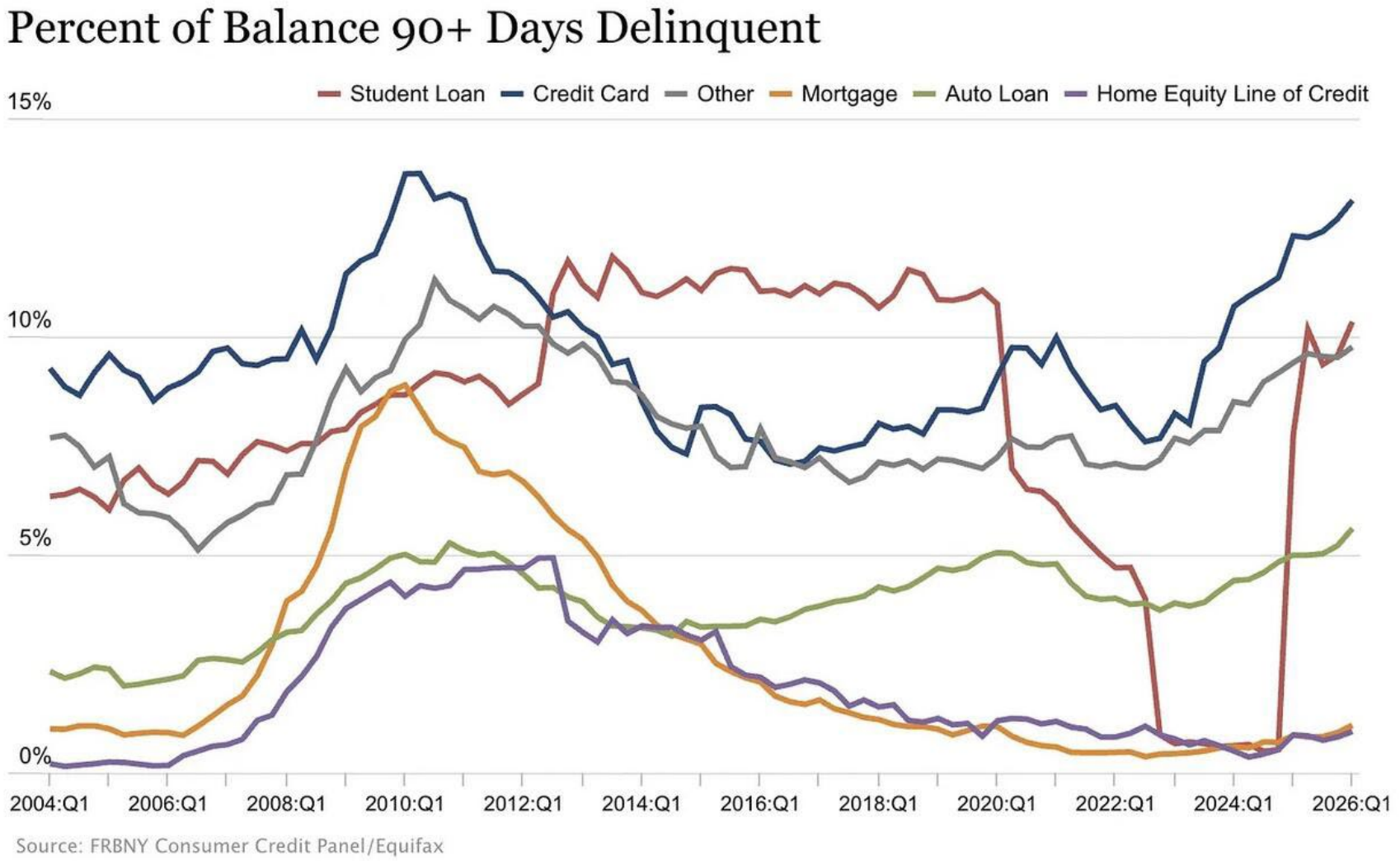
- May be attractive for members with capital and liquidity capacity
- Pre-investment: borrow against future maturities (usually short-term) to buy bonds at current yields then use maturing low-yield bonds to repay borrowings
- Reduce reinvestment risk

Example: $10 million pre-fund strategy

	Start of Q1	End of Q1	End of Q2	End of Q3	End of Q4		
Payments on Borrowing	-	2,500,000	2,500,000	2,500,000	2,500,000		
Cumulative Cash Flow from Bond Portfolio	-	*2,693,397*	*5,343,487*	*7,910,665*	*11,052,080*		
Balance on Borrowings	10,000,000	7,500,000	5,500,000	2,500,000	**PAID OFF**		
Weighted Avg Rate on Borrowings	3.69	3.64	3.62	3.60			
Interest Expense by Quarter		92,125	68,250	45,188	22,500	228,063	Annual Interest Based on Payoff
New Purchases		**10,000,000**	**10,000,000**	**10,000,000**	**10,000,000**		
Bond Yield	4.50	4.50	4.50	4.50	**4.50**		
Interest Income by Quarter	187,500	112,500	112,500	112,500	112,500	450,000	Annual Interest Earned on Bonds
						221,938	**Net Interest Income**

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Consumer Credit – Percent of 90+ Days Delinquent Trending Higher



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AI Profitability – Not yet

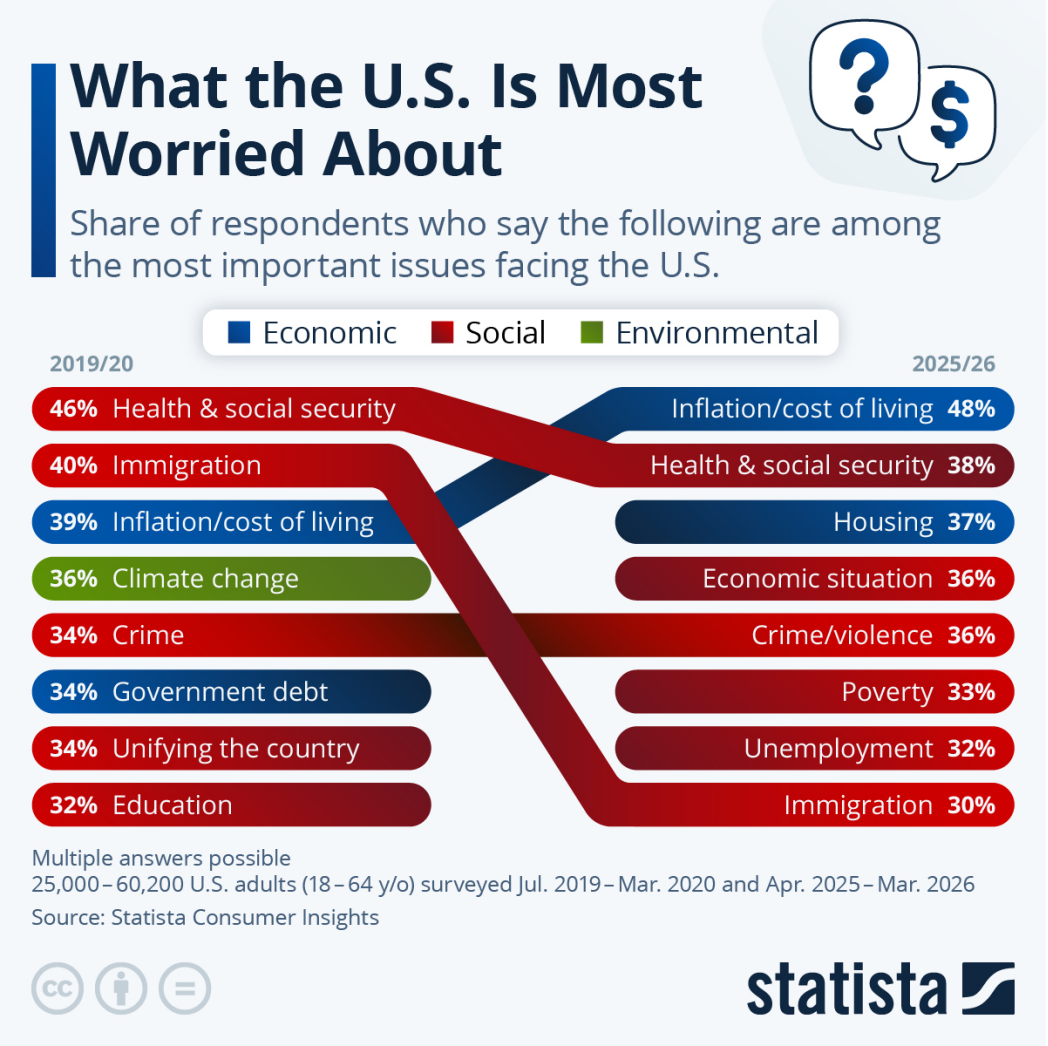
As AI Continues to dominate US growth, profitability and concerns of an AI bubble remain.



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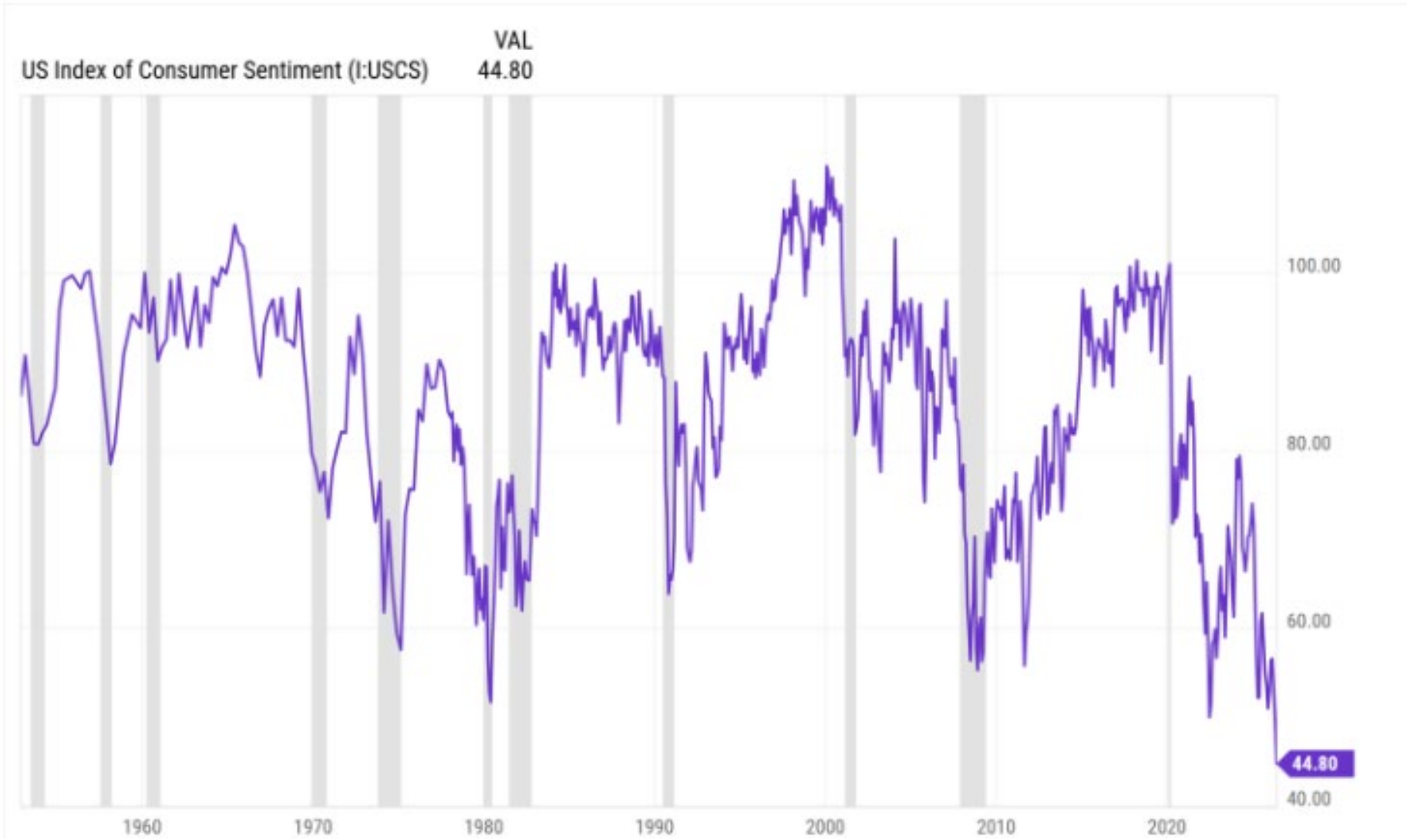
What are Most Americans Worried About

Cost of living issues driving consumer sentiment.



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Consumer Sentiment at Record Lows



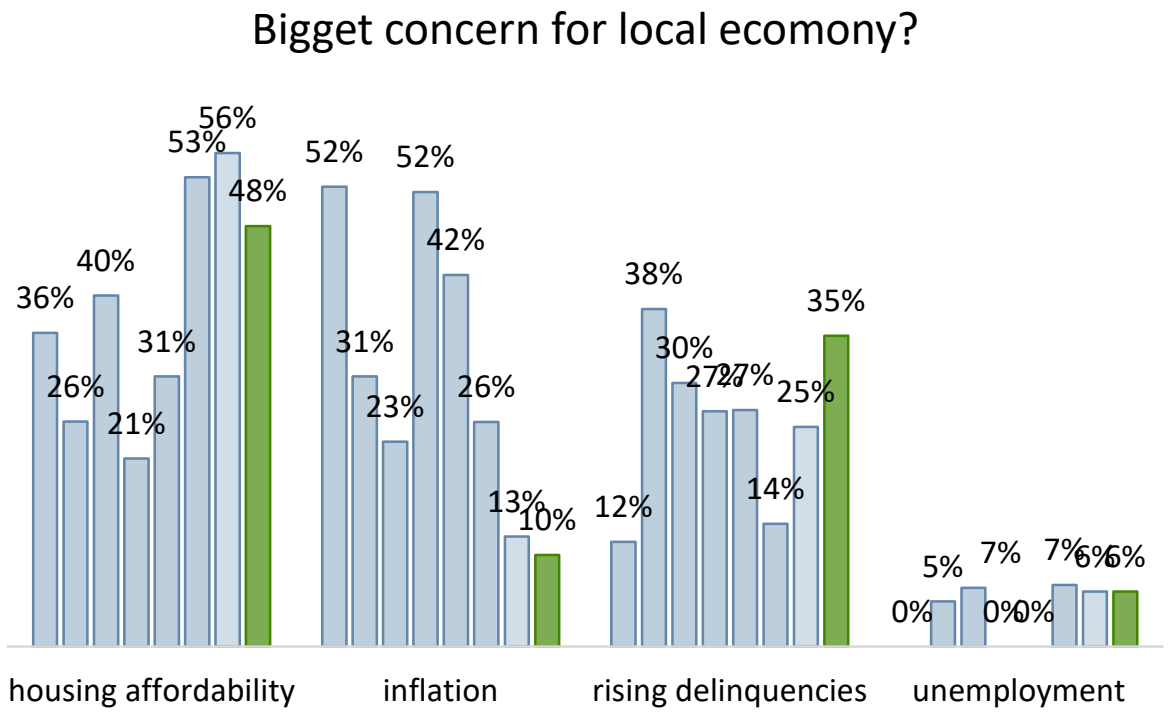
Source: Bloomberg.

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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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Collateral Lending Value Update

Josh Clark
Interim Chief Risk Officer

Discussion Topics

- Objective of FHLBank's lending value process
- Changes to how lending values are derived for loan collateral
  - Impact of new lending values by collateral asset type
  - New lending value templates
  - Effective date of lending value changes (blanket vs. specific pledge)
  - Monitoring lending values
- Changes to municipal bond eligibility and lending values

Objective of the Lending Value Process

Objective:

- Ensure FHLBank can make itself whole in case of a member default and FHLBank has to take possession and liquidate the member's collateral in a severely stressed market environment

Key points and tenants:

- By regulation, FHLBank must be fully collateralized at all times
- No FHLBank has ever had a loss on an advance in FHLBank System history
- This protects the $100 par value of members' capital stock

Changes to how lending values are derived for loan collateral

- Prior loan lending value process was a mix of qualitative and quantitative components
- **New** loan lending value process is now a fully quantitative approach based on stressed market prices using detailed loan data collected during collateral verifications (CV) and from collateral loan listings

  → We begin with a stress price for each loan collateral type that is derived using multiple plausible stress scenarios, such as property declines, spread shocks and rate increases

  → Then reduce the stress price for additional risk factors:

  - Liquidation factor – estimated cost to liquidity loan collateral
  - Model factor – model uncertainty (difference between production and model and a benchmark model)
  - Sampling factor – risk that sampled loan data collected during collateral verifications does not reflect the full population of loans

  → **Lending value = Stress Price – Liquidation Factor – Model Factor – Sampling Factor** (if applicable)

- No change to how we derive lending values for security collateral

Impact of new lending values by collateral asset type

Lending values generally increased across the board for both loan and security collateral types.

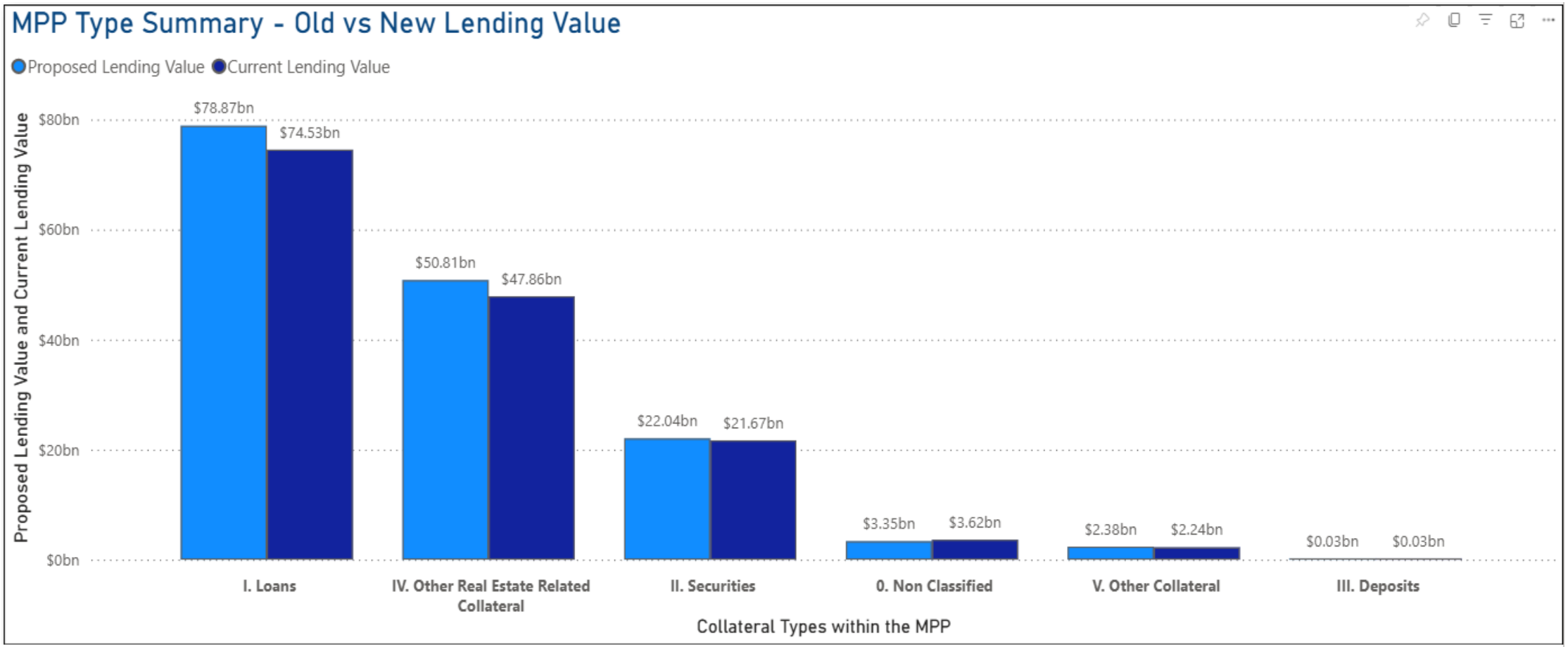


Chart reflects data from March 31st QCD forms and listed data for securities and specific pledge loan collateral as of May 20th.

New lending value templates

- New lending value templates (Microsoft Excel format) are available on Members Only that provide detail on the new and prior lending values by collateral type to assist members with identifying changes and entering changes into their respective systems
- Different templates for depository vs. non-depository members and for loans vs. securities

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Collateral Lending Value

Loan Collateral - Depository Members

New Lending Values will be effective as of June 1, 2026

Type Code	Collateral Type	2025 Lending Value	2026 Lending Value
SFXX	Conventional mortgages on one-to-four family residential real property- amortizing mortgages including eNotes **(Prior approval needed including completion of eNote readiness checklist)**	75	80
SFXX	Conventional mortgages on one-to-four family residential real property- amortizing mortgages non lead lender participation loans **(Prior approval needed including a fully executed participation security agreement)**	65	70
SFXX	Conventional mortgages on one-to-four family residential real property- interest only mortgages including eNotes **(Prior approval needed including the completion of eNotess readiness checklist)**	67	72

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Collateral Lending Value

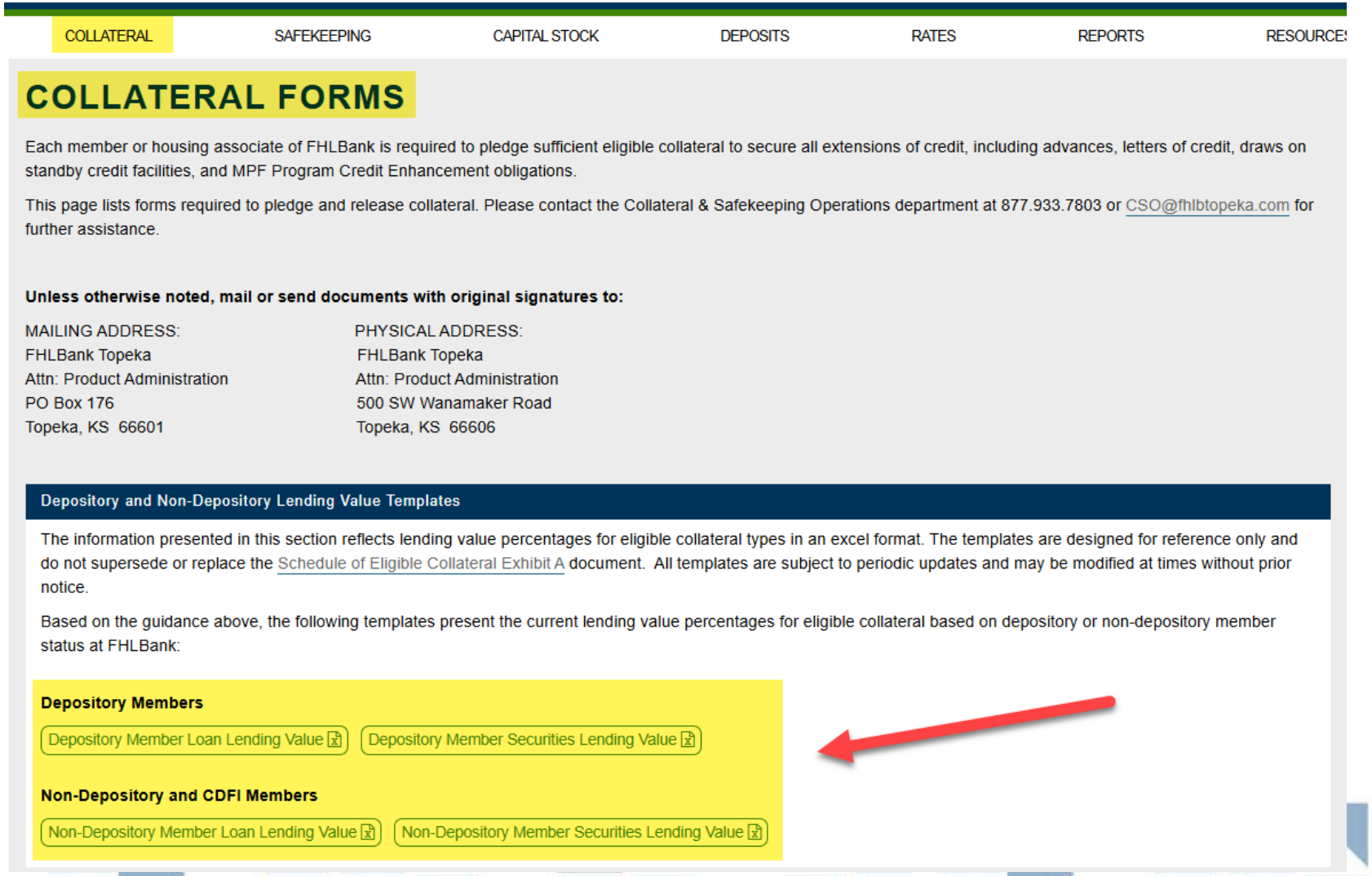
Securities Collateral- Depository Members

New Lending Values will be effective as of June 1, 2026

Collateral Type	Underwriting Ratings Requirement	2025 Lending Value	2026 Lending Value
Cash	NA	100	100
Treasury Bill	NA	99	99
Treasury Bill Fixed Rate- Final Maturity <=1 yr	NA	98	99
Treasury Bill Fixed Rate- Final Maturity >1yr but <=5yrs	NA	96	97
Treasury Bill Fixed Rate- Final Maturity >5yrs	NA	94	93
Treasury Bill Adjustable Rate- reprice <=annually	NA	98	99

New lending value templates – where to find them

Members Only > Collateral > Forms > Lending Value Templates



Effective date of lending value changes (blanket vs. specific pledge)

- Lending values effective June 1, 2026
- For securities collateral, new lending values were applied on June 1st
- For loan collateral:
  - Blanket pledge members
    - New lending values will be applied to June 30, 2026, QCD forms submitted in August 2026
  - Specific pledge and blanket pledge members on delivery or listing
    - New lending values were applied on June 1st to the collateral loan listing templates submitted for the period ending April 30th.

Monitoring lending values

- We do a mid-year re-estimation of lending values to determine if there has been an adverse deterioration that may necessitate adjustments
  - If a mid-year adjustment is deemed necessary, lending values for one or more collateral types will be effective December 31st

- During the year, we monitor various market conditions, such as:
  - Mortgage rates and home prices
  - Commercial real estate and construction conditions
  - Farm loan demand and land values
  - Behavior of price indices, Agency and credit spreads and rates (Treasury yield curve)
  - Loan delinquency performance (30-day and 60-day)

Changes to municipal bond eligibility and lending values

- Due to the recission of prior regulatory guidance, we've simplified the pledging of municipal bonds (i.e., state and local government securities)

- Lending value is now provided on the **full market value** as long as **some portion** of the security's proceeds are used to finance the acquisition, development or improvement of real estate
  - *Previously we only provided lending value on the respective percentage of the proceeds we determined as being used to finance real estate*

- We are now publishing the specific lending values based on the type of municipal bond (general obligation vs. revenue) and the bond's rating (AAA or AA)
  - *Previously, the lending values were established on a case-by-case review*

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Member Financial Trends & Insights

1st Quarter Key Takeaways

- Loan growth slowed abruptly for bank members but turned positive for the median credit union member after period of no growth or contraction
- Deposit balances expand
  - Strong growth for credit unions and smaller banks while pace of growth moderated at larger peers
  - Wholesale funding needs faded
- Cash and interest-bearing deposit balances increase across district while investment portfolios decline at banks and continue to build at credit unions
- Net interest margin expansion streak comes to an end at the median
  - Loan yields repriced down faster than deposit costs, borrowing cost relief helped off-set lower earning asset yields
- Asset quality remains stable
  - Net charge-offs notably lower but past due loans moved higher at banks while falling for credit unions
- Equity positions still strong

Poll Questions

What do your loan growth expectations look like for the next 12-18 months?

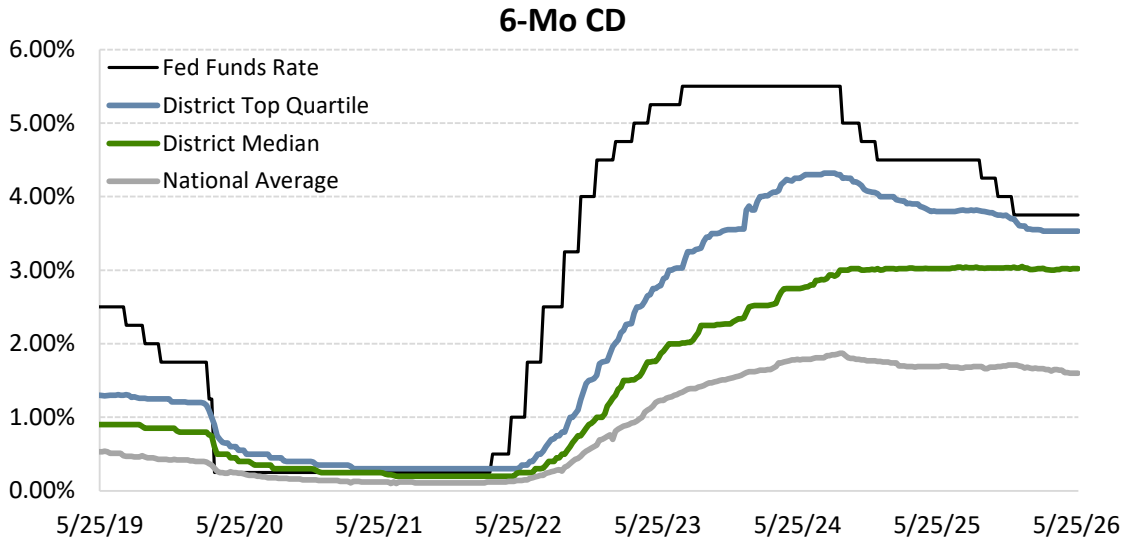
a. strong growth
b. moderate growth
c. minimal or limited growth
d. no growth
e. decline in balances

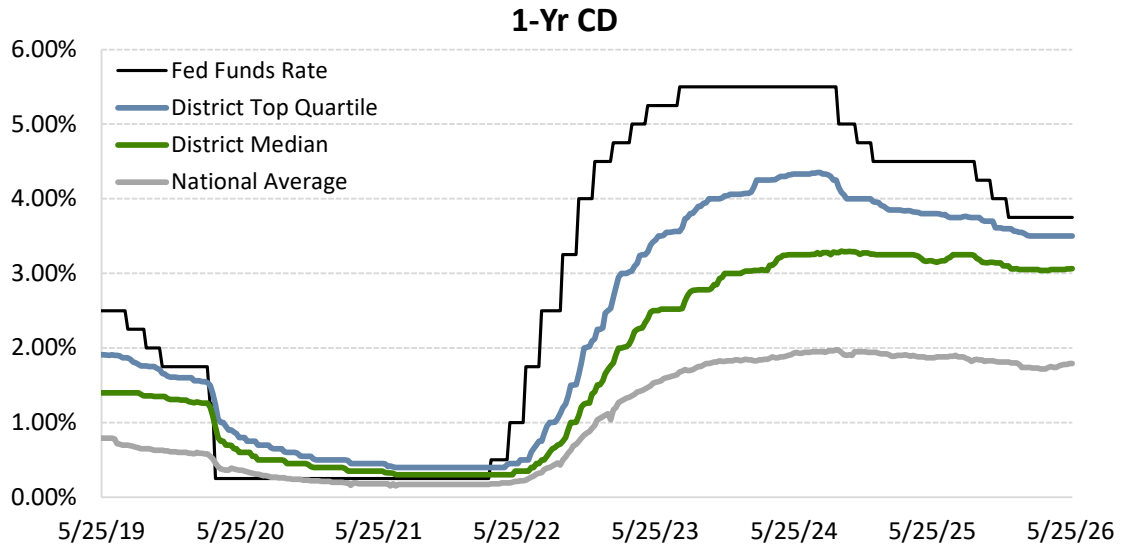
What is your outlook on competing for deposits for the next 12-18 months?

a. much more challenging
b. moderately more challenging
c. no change
d. moderately easier
e. much easier

Deposit pricing pressure hot topic as CD rates remain sticky

Near-term repricing relief not expected with approaching maturities





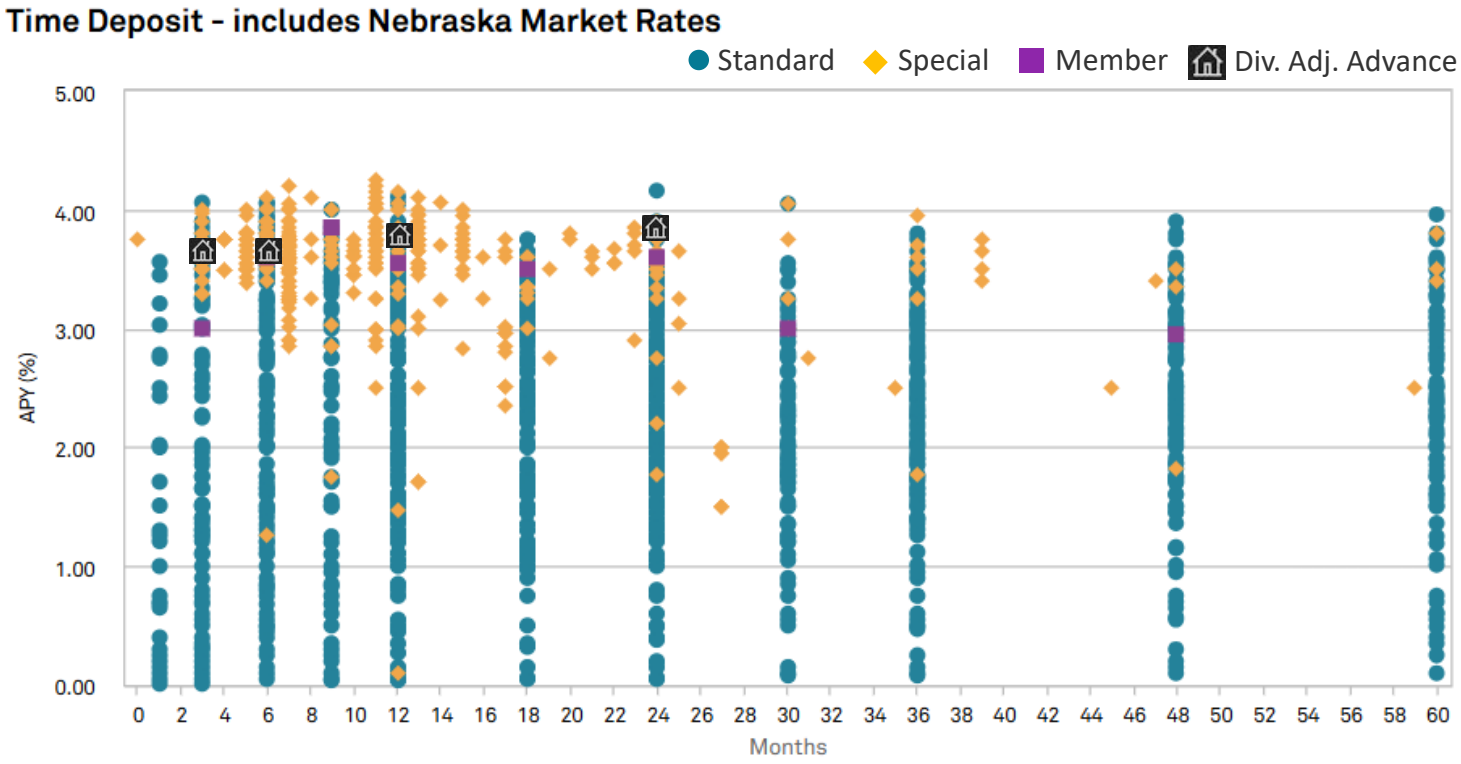
36% Bank CDs maturing < 3 months	**53%** Bank CDs maturing 3-12 months	**$79bn** Bank CD funding maturing < 1 year	**87%** CU CDs maturing < 12 months	**$23bn** CU CD funding maturing < 1 year

Source: S&P Global Market Intelligence; data for banks and credit unions located in Colorado, Kansas, Nebraska and Oklahoma.

Utilize marginal cost analytics to assist ALCO pricing decisions

Many institutions continue to offer above market rate premium CD specials

- Objectives of marginal cost pricing:
  - Manage average cost of funds
  - Retain existing or raise new money at the lowest marginal cost of funds
- "The true effective cost of any new money raised, as well as funds maintained, needs to be compared to the marginal cost of using the wholesale markets."
  – Frank Farone, Darling Consulting Group
- Deposit pricing strategies:
  - Research: evaluate composition and rate sensitivity of depositors, know your competition
  - Pricing: incorporate advance funding as a companion to deposit growth/retention strategies
  - Analysis: understand how deposit pricing impacts overall profitability



Source: S&P Global Market Intelligence.

Click link for FHLBank Financial Intelligence Article:

"Mirror, Mirror, on the Wall, Is My Funding Strategy Fairest of All?"

A closer look at wholesale funding may be necessary

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Liquidity and funding strategy considerations

- Is “higher for longer” back?
  - When we think about incremental funding needs, do we look to fund short or extend? Or maybe consider a blended funding strategy?
  - What are your balance sheet pain points and how does that fit with differing rate scenarios?
- Improve earnings with liability side of the balance sheet
  - Consider staying invested to support earnings in near-term (leverage or pre-fund)
  - Carrying an OLOC balance? Take a look at moving a portion to a short-term SOFR adjustable-rate advance
  - Advance products can provide a strong alternative to brokered deposits and alternative funding sources
- Maximize borrowing capacity
- FHLBank asset-based liquidity strategies
  - Use FHLBank letters of credit to secure deposits and free up highly liquid securities
  - Sell 1-4 family mortgage loans held in portfolio originated within past 24 months to the FHLBank MPF program and recognize immediate income

Poll Question

What are your top financial concerns heading into the second half of 2026?

a. Asset quality
b. Liquidity
c. Capital
d. Deposit growth
e. IRR management
f. Loan growth
g. Cost of funds

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The MPF® Program

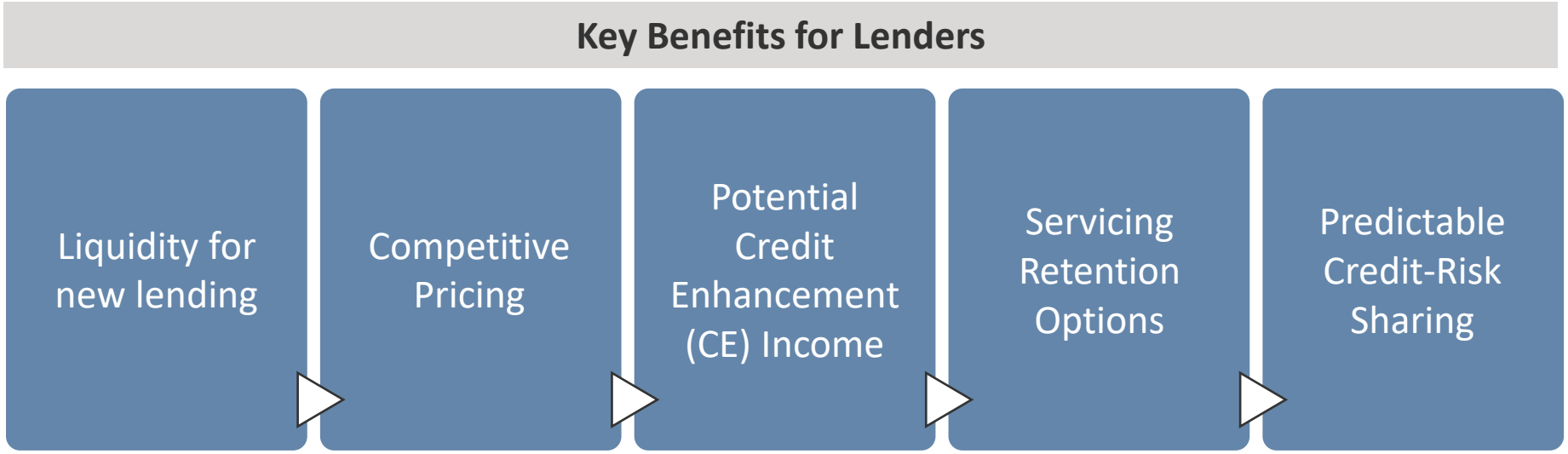
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The MPF® Program

Secondary market mortgage purchase program offered by FHLBank Topeka

What is the MPF Program?

- Allows community lenders to sell fixed-rate mortgages
- Provides liquidity, risk-sharing and competitive execution



MPF Program Execution – The Basics

Gain on Sale

- Generally, the largest source of income

Servicing Income

- Monthly fee received for managing the servicing process (25 bps)

Service Release Premium (SRP)

- Paid when lenders sell the servicing rights

Credit Enhancement (CE) Income

- Paid to MPF Program members for retaining their share of the credit risk (10 bps)

MPF Program Execution – Servicing and CE Income

	MPF Balance	Servicing Income (25 bps)	Annual Income
Year One	$10,000,000.00	.0025	$25,000
Year Two	$ 9,500,000.00	.0025	$23,750
Year Three	$ 9,025,000.00	.0025	$22,562
			$70,312

⇨ 25 bps of income generated

⇨ 70 bps of income generated

	MPF Balance	CE Income (10 bps)	Annual Income
Year One	$10,000,000.00	.0010	$10,000
Year Two	$ 9,500,000.00	.0010	$ 9,500
Year Three	$ 9,025,000.00	.0010	$ 9,025
			$28,525

⇨ 10 bps of income generated

⇨ 28 bps of income generated

Servicing income (25 basis points) and Credit Enhancement (CE) income (10 basis points) calculated against the unpaid portfolio balance of your loan portfolio, annualized, paid monthly.

MPF Program Execution – Stock Dividend

FHLBank Topeka issues two classes of stock: membership stock and activity-based stock

Activity stock (class B) and the MPF Program

- Generated against the unpaid portfolio balance of your MPF Traditional activity
  - 3% of the unpaid principal balance is held in stock
- 2025 activity stock dividend average = 9.31%

	MPF Balance	3% Stock Held	Class B Dividend Rate	Annual Dividend Income
Year one	$10,000,000.00	$300,000.00	9.31%	$28,000
Year two	$ 9,500,000.00	$285,000.00	9.31%	$26,533
Year three	$ 9,025,000.00	$270,750.00	9.31%	$25,207
				$79,740

⇨ 28 bps

⇨ 79 bps in cumulative value

Dividend income is paid based upon the current class B stock dividend rate (9.25%) each quarter. Class B stock is accumulated for MPF Program activity at 3% of your unpaid portfolio balance.
Dividend income is an estimate. Total will vary depending upon change in dividend rate and overall activity.

MPF Program Execution – Complete the Puzzle



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MPF Program Execution – All in Value

Service Retained	
Gain on Sale	101.50
NPV Servicing Income	**.70**
NPV CE Income	.28
NPV Dividend Income	.79
	103.27

Execution improves 177 bps with the inclusion of the NPV of the servicing, CE income and dividend.

This equals over $178,000 in additional income on the original $10mm in loans.

Service Released	
Gain on Sale	101.50
Service Released Premium (SRP)	**.88**
NPV CE Income	.28
NPV Dividend Income	.79
	103.45

Execution improves 195 bps with the inclusion of the CE income and dividend.

This equals over $107,688 in total income on the original $10mm over the three years.

NPV: Assumes a life of loan expectancy of three years.

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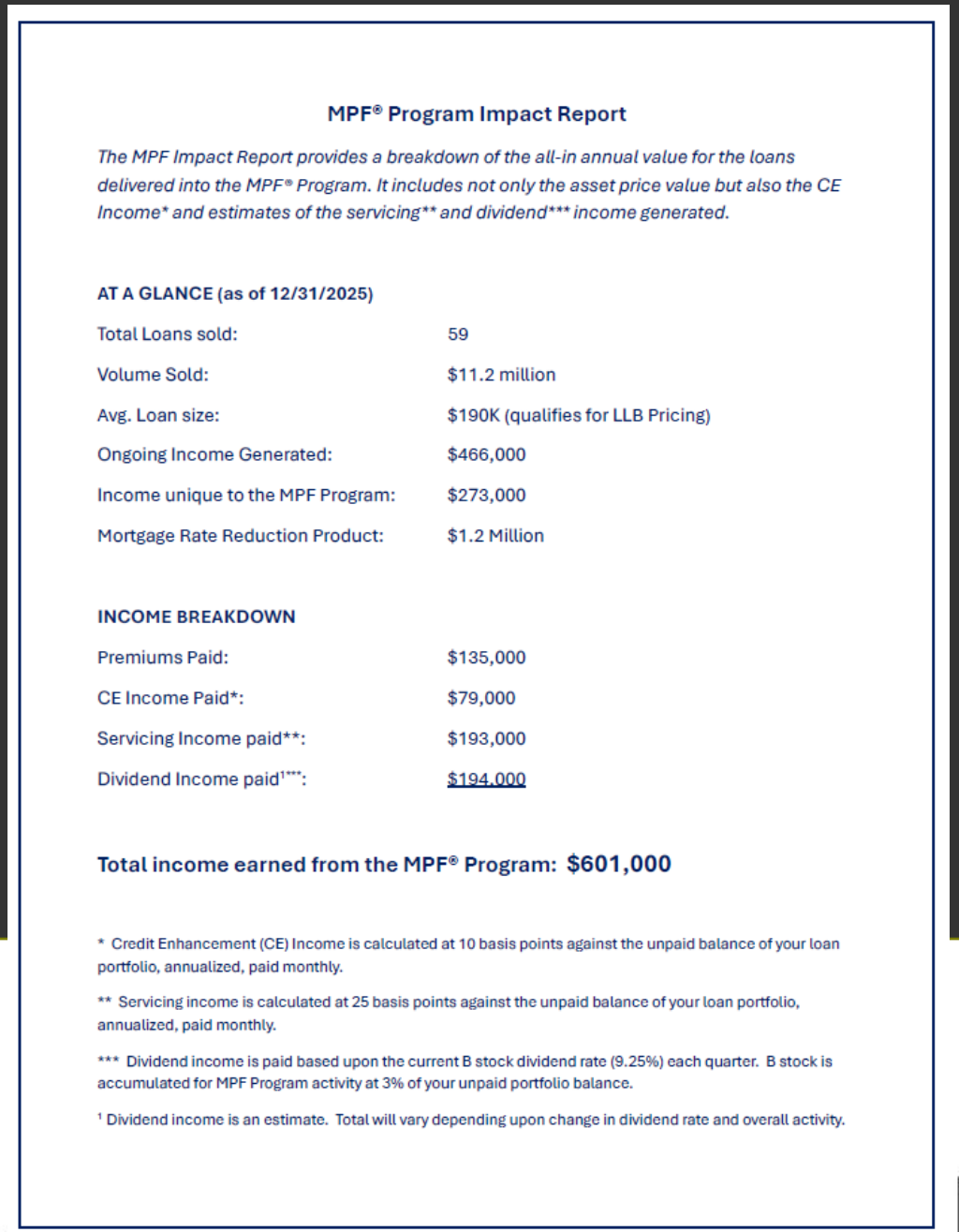
Poll Question

Are you aware the dividend you receive is impacted by your MPF activity?

a. Yes

b. No

c. Not applicable, non-PFI



MPF® Program Impact Report

The MPF Impact Report provides a breakdown of the all-in annual value for the loans delivered into the MPF® Program. It includes not only the asset price value but also the CE Income and estimates of the servicing** and dividend*** income generated.*

AT A GLANCE (as of 12/31/2025)

Total Loans sold:	59
Volume Sold:	$11.2 million
Avg. Loan size:	$190K (qualifies for LLB Pricing)
Ongoing Income Generated:	$466,000
Income unique to the MPF Program:	$273,000
Mortgage Rate Reduction Product:	$1.2 Million

INCOME BREAKDOWN

Premiums Paid:	$135,000
CE Income Paid*:	$79,000
Servicing Income paid**:	$193,000
Dividend Income paid[1]***:	$194,000

Total income earned from the MPF® Program: $601,000

* Credit Enhancement (CE) Income is calculated at 10 basis points against the unpaid balance of your loan portfolio, annualized, paid monthly.

** Servicing income is calculated at 25 basis points against the unpaid balance of your loan portfolio, annualized, paid monthly.

*** Dividend income is paid based upon the current B stock dividend rate (9.25%) each quarter. B stock is accumulated for MPF Program activity at 3% of your unpaid portfolio balance.

[1] Dividend income is an estimate. Total will vary depending upon change in dividend rate and overall activity.

FHLBank Topeka

FHLBank Housing and Community Development Programs

Housing and Community Development Programs

Including funds available in 2026

PROGRAM	USES	BENEFICIARIES	FUNDING	AVAILABILITY	2026 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 – 31	$29.3 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 2 – Sept. 30	$14.3 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 2 – Sept. 30	$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 115% of the AMI	Eligible members with funding allocations determine household grant amount	Reservation period March 16 – Sept. 30	$6.3 million allocated to eligible members
Community Advance Products (CAP)	Financing for qualifying owner-occupied and rental housing, commercial loans, farm loans, and community and economic development initiatives	Households earning at or below 115% of the AMI, 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

AHP
CELEBRATING 35 YEARS

TurnKey
Unlocking Homeownership

CAP
COMMUNITY ADVANCE PRODUCTS

Learn More

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

Housing and Community Development Programs

Including funds available in 2026

PROGRAM	USES	BENEFICIARIES	FUNDING	AVAILABILITY	2026 FUNDS
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 1 – July 10	$4 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	$1.4 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	$4 million per member through the MPF® program	Application period April 6 – Dec. 31	$5.6 million available
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	$150,000 per member (in interest rate discount value)	Application period May 18 – Nov. 30	$4.8 million available
FHLBank Topeka Affordable Housing Institute at MSU Denver Scholarships	Scholarships for non-credit courses	Members and housing sponsors can expand knowledge of affordable housing	Five scholarships per member	Application period Jan. 1 – Nov. 30	$100,000 available

NAHI Native American Housing Initiatives Grants Program

CARE Community Assistance Recovery Effort

MRRP Mortgage Rate Reduction Product

LEAP Lending Enhancement Advance Program

2026 funds still available

MSU DENVER FHLBANK TOPEKA Affordable Housing Institute

Learn More

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

Lending Enhancement Advance Program (LEAP) Grants Program

*Borrow **50 bps** below regular fixed-rate advance rate to support targeted types of lending*

- Advance Term: one-to five-years
- Limit: up to $150,000 available in subsidy (subject to program availability)
- Qualified lending activity (must occur within the 12 months preceding or following advance request:
  - ✓ Nonprofit mortgage originator loan purchases
  - ✓ Rural development
  - ✓ Small business lending
  - ✓ Targeted agricultural lending
  - ✓ Community Development Financial Institution (CDFI) lending
  - ✓ CDFI match-funding
  - ✓ Native American Tribal lending
  - ✓ Infrastructure financing

Call the Lending Desk (800.809.2733) for more information.

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Native American Housing Initiatives (NAHI) Grants Program

Application period open June 1 through July 10

$4 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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MSU DENVER FHLBANK TOPEKA Affordable Housing Institute

Opened in 2025, the institute educates and prepares the next generation of affordable housing lenders. To support continued learning in affordable housing, we introduced full scholarships for members and housing partners for MSU's fully online course **Introduction to Affordable Housing Finance**.

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

Call the Housing and Community Development team (866.571.8155) for more information.

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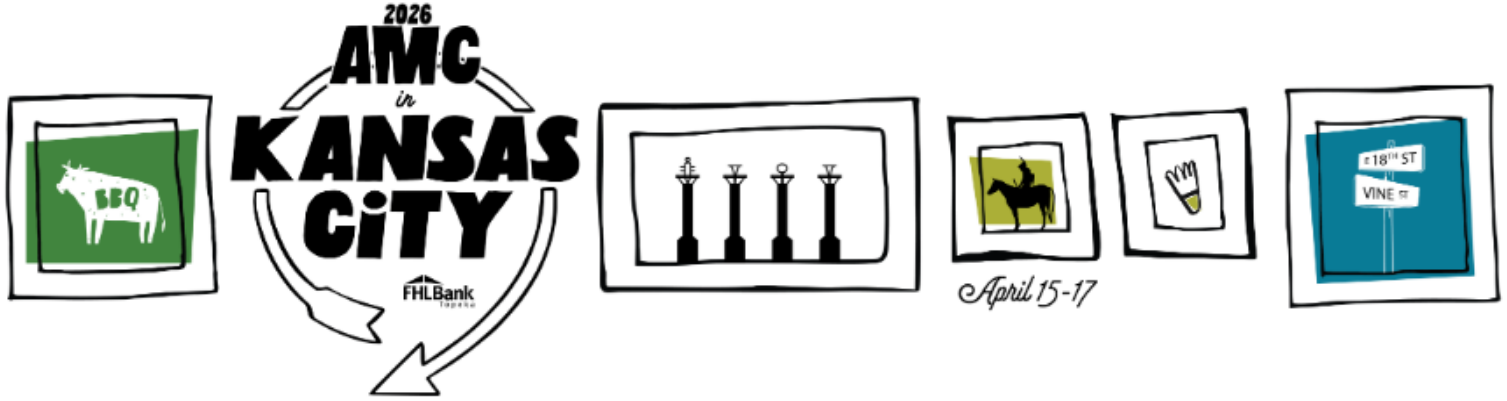
FHLBank Topeka

FHLBank is Here to Help

Annual Member Conference Recap

All 2026 FI Live attendees entered to win complimentary 2027 AMC registration!

- Strong member attendance – *over 90 members and 130 individuals attended from across the district*
- Most selected reasons to attend conference:
  - Networking opportunities, education and speaker lineup
- Participants included wide range of member size and roles within an institution
- Member feedback:
  - *"Great content, great speakers, fun, and engaging. Not overly expensive."*
  - *"Appreciate the opportunity to hear from the speakers and gain insight on creative ways to improve business."*
- **2027 Save the Date! April 21-23 | Olathe, Kansas**



Member Solutions Tools and Analysis

Liquidity Stress Analysis

- A high-level analysis that utilizes member call report data to assess a member's liquidity position under three stress scenarios — low, moderate and high. Assumptions can be tailored to fit your institutions stress scenario planning.
- We compare your stressed liquidity position across the three scenarios with your current collateral pledged to FHLBank Topeka.
- Available for both banks and credit unions.

Bank Example **Credit Union Example**

Liquidity Management Analysis

- A comprehensive analysis providing a foundation to help evaluate your current liquidity position and support your existing liquidity plan.
- The analysis takes a collateral based approach to managing liquidity. Inherent in the definition of liquidity is that raising cash does not require asset sales, high-cost deposit specials or maintaining high levels of "cash." It includes an inventory of funding sources and limits worksheet along with both a liquidity and funding peer comparison.
- Currently available for bank members only.

Example **More Information**



Click here to visit our Member Solutions page for a list of available Tools and Analysis Resources for your institution

Save the dates for our fall 2026 Regional Meetings

Colorado | Monday, Aug. 10

- Arrowhead Golf Club
- Littleton, Colorado

Nebraska | Monday, Aug. 24

- Wilderness Ridge
- Lincoln, Nebraska

Kansas | Monday, Aug. 31

- Topeka Country Club
- Topeka, Kansas

Oklahoma | Thursday, Oct. 15

- Shangri-La Resort
- Monkey Island, Oklahoma

Visit **www.fhlbtopeka.com/resource-center/events** to mark your calendar. Registration links will be available soon.

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Classification: FHLBank Topeka Non-Public

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MPF Program
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Collateral & Safekeeping Operations
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Member Credit Analysis
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THANK YOU FOR JOINING US TODAY!

2026 FI Live Sessions:

- Thursday, Aug. 27 at 2 p.m. CT
- Wednesday, Dec. 2 at 2 p.m. CT

Click to register here!

