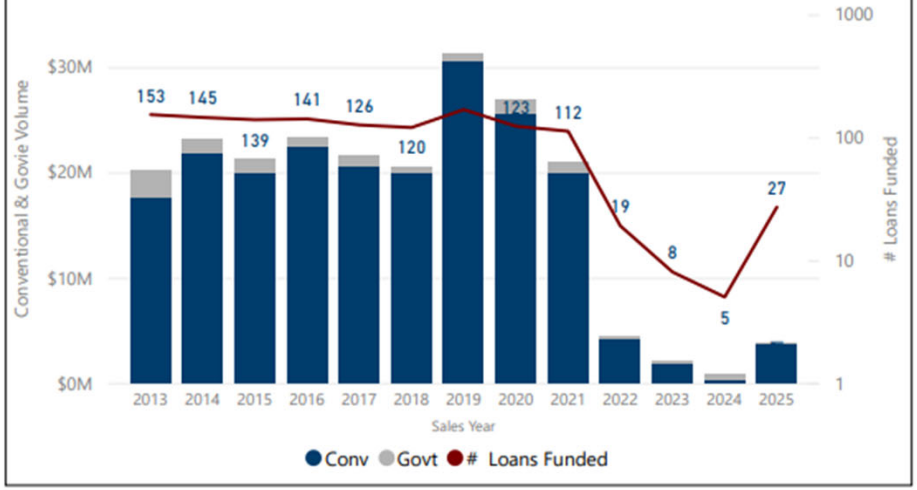
FHLBank Topeka

MPF PROFILE

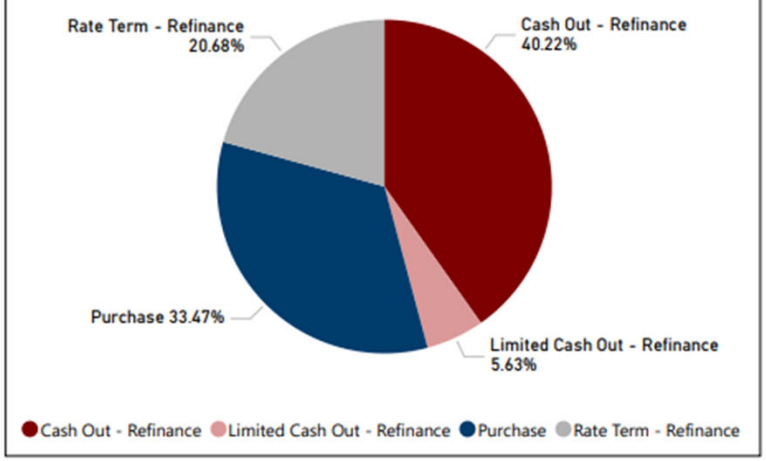
[redacted]

AS OF FEBRUARY 20, 2026

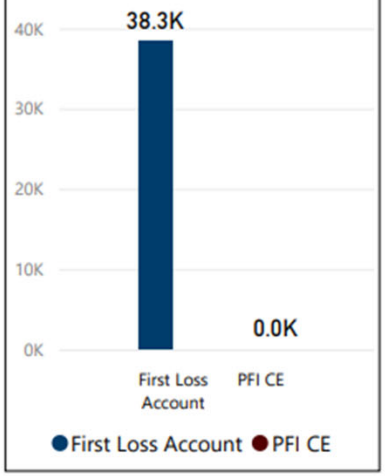
MPF Traditional Sales Conventional and Government Program to Date



Conventional Sales Distribution by Loan Purpose (all sales)



Loss Hierarchy to Date



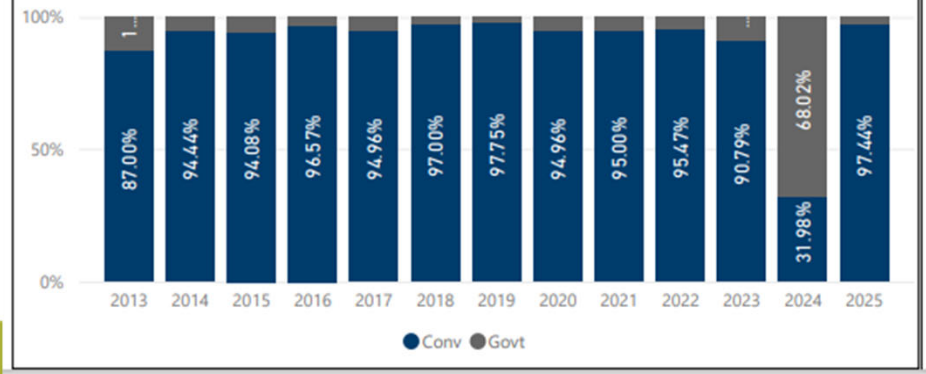
$486.9M

Total Sales Conv Gov

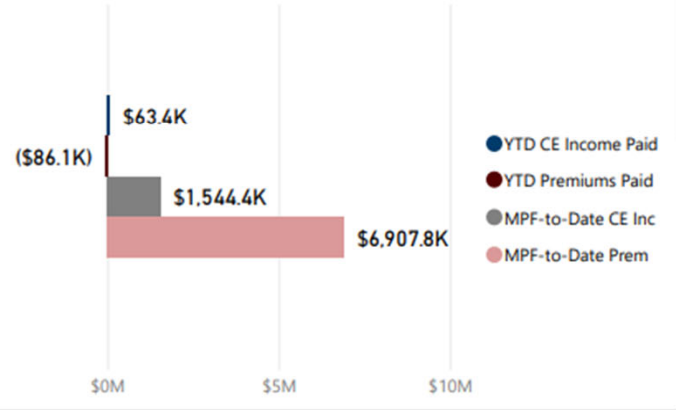
3522

# of Loans Sold

Percent of Total MPF Traditional Sales - Conventional/Government



Credit Enhancement Income and Net Premiums Paid

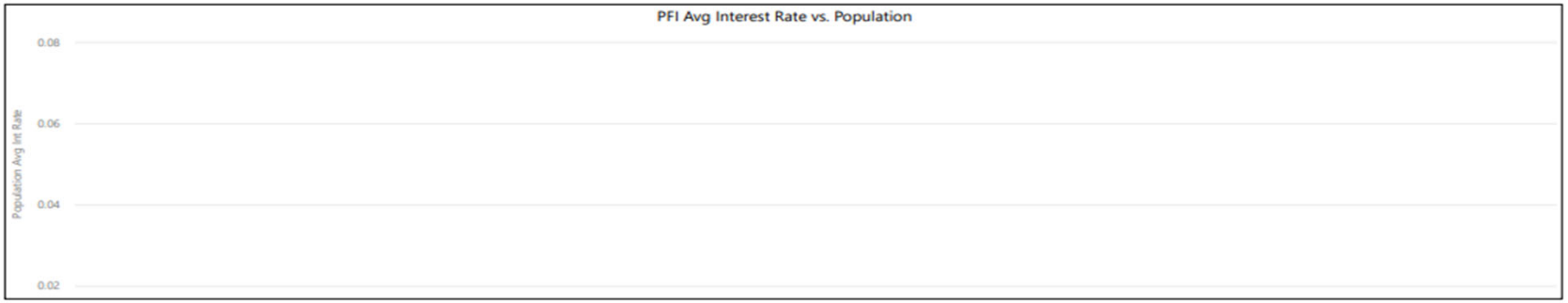


Current FLA & CE Amounts - All Masters

10/23/2025

$701,243	$1,746,447
FHLBank FLA	PFI CE Obligation

AVG RATE BY PFI COMPARED TO DISTRICT



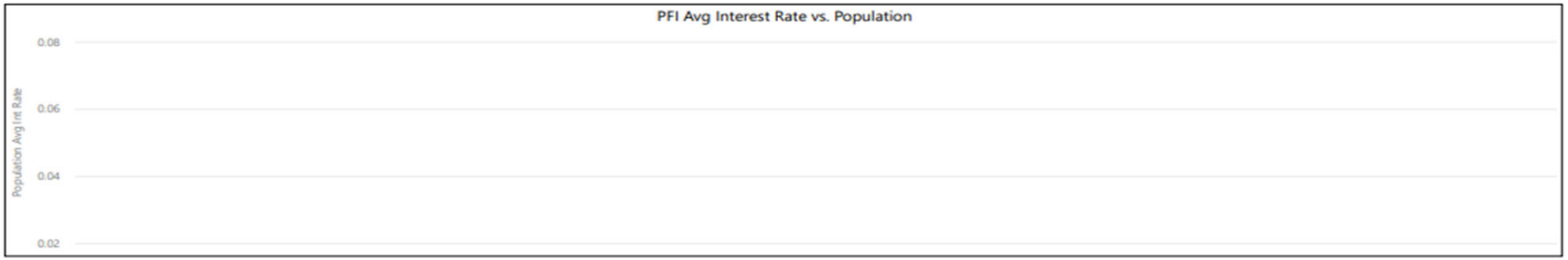
PFI Avg Int Rate

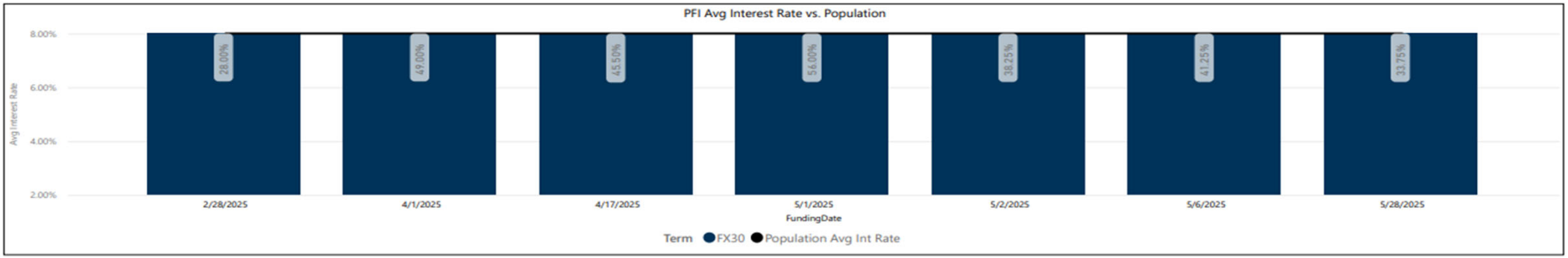
Term	Avg Int RT
FX30	6.79%

Pop. Avg. Interest Rate

Term	Avg Int RT
FX15	6.18%
FX20	6.37%
FX30	6.78%

FX30
4374
PFI#
50
Lns
113
Pop # Lns





AVG PREMIUM BY PFI COMPARED TO DISTRICT



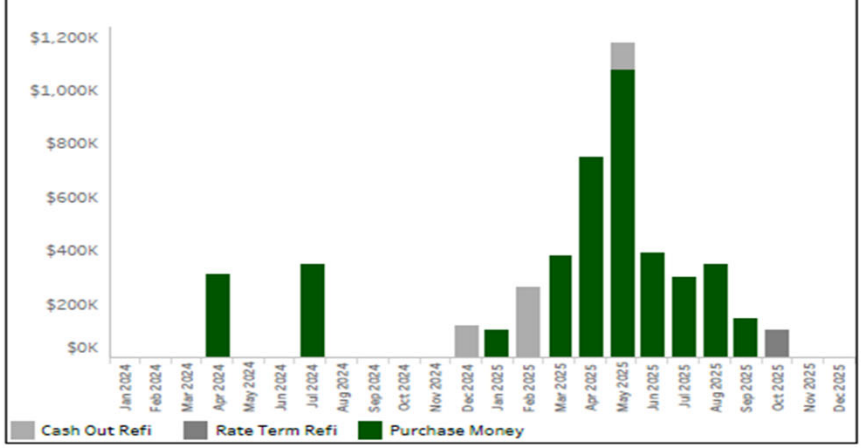
Federal Home Loan Bank of Topeka

[redacted]

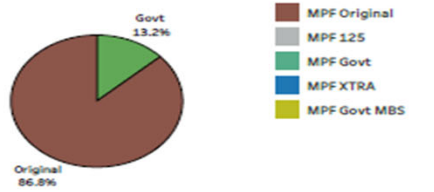
Volume and Delivery Profile

mpf Mortgage Partnership Finance™

MPF® Deliveries - Monthly Trend



Distribution by MPF Product



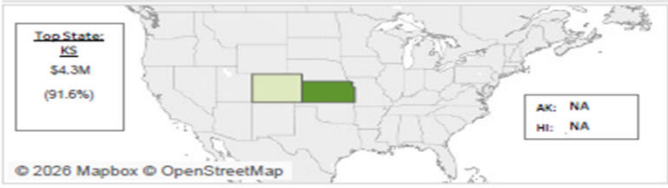
Open Master Commitments

MC #	Product	Servicing	Last Funding	MC Amt	Funded UPB	Remaining Capacity	O/S UPB
20416	Original	Retained	2025-10	$10M	$4.0M	$6.0M	$3.9M
15342	Govt	Retained	2025-01	$10M	$5.3M	$4.7M	$3.4M

Distribution by Property Type



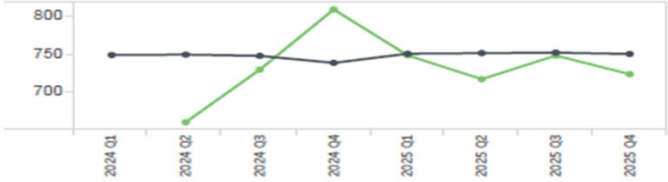
Distribution of Deliveries by State



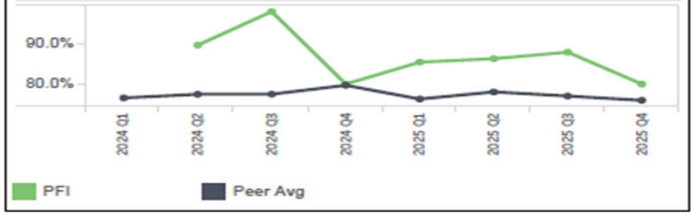
Delivery Profile vs. Peer Average

	PFI Profile			Peer Average		
	2023	2024	2025	2023	2024	2025
Loans Delivered (#)	8	5	28	--	--	--
UPB Delivered ($)	$2,001,534	$778,040	$3,969,755	--	--	--
WAVG Note Rate (%)	6.89%	7.26%	5.90%	6.64%	6.58%	6.46%
WAVG LTV (%)	64.8%	92.2%	86.4%	77.1%	77.9%	76.9%
% LTV > 90%	7.3%	68.0%	54.1%	16.9%	21.7%	17.6%
WAVG FICO	741	714	730	752	746	752
% FICO < 660	--	22.7%	9.5%	3.6%	6.7%	3.9%
WAVG DTI (%)	26.4%	29.9%	34.8%	34.0%	34.6%	34.3%
% DTI > 40%	15.5%	0.0%	21.2%	30.3%	32.4%	31.3%
% Purchase Money	64%	85%	88%	76%	66%	66%
% Rate Term Refi	15%	0%	3%	14%	18%	20%
% Cashout Refi	21%	15%	9%	10%	15%	13%
% Condo	0%	0%	0%	4%	4%	3%

FICO vs. Peer



LTV vs. Peer



*Unless otherwise noted, all visuals encompass a rolling 2 year period.

Data as of: December 31, 2025

ON DEMAND WEBINARS

UNDERWRITING

+ Title Insurance Basics (NEW)
+ The Basics of Loan Structuring (NEW)
+ Focus on Credit and Liabilities (NEW)
+ The Basics of Analyzing Rental Income (NEW)
+ How Well Do You Know MPF Traditional Underwriting Guidelines?
+ How Well Do You Know MPF Xtra Underwriting Guidelines?
+ MPF Traditional Product New Requirements for Underwriting Borrowers
+ Reviewing Properties with Solar Panels
+ Construction to Permanent Loans
+ Underwriting Rural Properties
+ MPF Xtra Product Eligibility and Underwriting

DEFAULT SERVICING & REPORTING

+ MPF Xtra® Product SMDU™ Integration Overview
+ MPF Xtra Product: Default Servicing Additional Data Requests
+ eMAQCS®plus Default Management System: Exhibit B File Error Messaging Overview
+ eMAQCS®plus Default Management System: How to Submit Forms
+ eMAQCS®plus Default Management System: How to Upload Supplemental Documentation
+ Exhibit B File Overview and Upload Process
+ FHA Default Servicing Overview
+ Introduction to eMAQCS®plus
+ Default Reporting Overview and Troubleshooting
+ MPF® Government MBS Default Servicing Audit Findings and Reminders
+ MPF Traditional Product: Loss Mitigation Options Overview