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

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Presenters

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Poll Questions

Do you need CPE credit for today's webinar?

a. Yes

b. No

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

a. market and economic update

b. peer analysis and member trends

c. balance sheet strategies

d. available products & tools | today's topic – Housing & Community Development Update

Discussion Topics

- Economic Update
- Member Financial Trends
- Funding Strategies & Considerations
- FHLBank Update
- FHLBank Community & Grant Programs

Economic Update

Economic Outlook

Inflation, inflation, inflation

- The Fed has continued it's "Data Dependent" mantra…but are they behind the 8 ball?
- Shelter inputs continue to put upward pressure on home prices and total inflation (40% of the CPI Bucket)
- GDP | 3.00%
- Core PCE | 2.80%
- Core CPI | 3.60%
- U3 Unemployment Rate | 3.90%
- U6 "Underemployment Rate | 7.40%
- Labor Force Participation Rate | 62.70%
- HPI YOY | 6.43% down from 18.56% in 2022

Poll Question

How many rate cuts do you think the Fed will do for the rest of the year?

a. 0
b. 1-2
c. 2-4
d. More than 4

Fed Funds Futures | January Projected 6 Cuts by Year-End

Hide Models «

Model	Meeting	%Hike/Cut
North America		
US - Fut	06/12/2024	-10.0% ▼
US - OIS	06/12/2024	-4.7% ▼
CA - OIS	06/05/2024	-42.0% ▼
Europe		
EZ - OIS	06/06/2024	-96.1% ▼
GB - OIS	06/20/2024	-58.4% ▼
SE - OIS	06/27/2024	-26.5% ▼
CH - OIS	06/20/2024	-80.7% ▼
NO - OIS	06/20/2024	-1.4% ▼
APAC		
AU - Fut	06/18/2024	-37.5% ▼
NZ - OIS	05/22/2024	-1.8% ▼
JP - OIS	06/14/2024	+24.3% ▲
IN - OIS	06/07/2024	-6.2% ▼

Enable Overrides

Region: United States »
Target Rate 5.50
Effective Rate 5.33

Instrument: Fed Funds Futures »
Pricing Date 01/02/2024
Cur. Imp. O/N Rate 5.329

Meeting	#Hikes/Cuts	%Hike/Cut	Imp. Rate Δ	Implied Rate	A.R.M.
01/31/2024	-0.125	-12.5%	-0.031	5.298	0.250
03/20/2024	-0.871	-74.6%	-0.218	5.111	0.250
05/01/2024	-1.877	-100.6%	-0.469	4.860	0.250
06/12/2024	-2.888	-101.1%	-0.722	4.607	0.250
07/31/2024	-3.725	-83.7%	-0.931	4.398	0.250
09/18/2024	-4.660	-93.5%	-1.165	4.164	0.250
11/07/2024	-5.362	-70.2%	-1.341	3.988	0.250
12/18/2024	-6.013	-65.1%	-1.503	3.825	0.250
01/29/2025	-6.645	-63.2%	-1.661	3.668	0.250

Implied Overnight Rate & Number of Hikes/Cuts

Maximize

Source: Bloomberg

Fed Funds Futures | Today, Less Than 2 Cuts by Year-End

Hide Models «

Model	Meeting	%Hike/Cut
North America		
US - Fut	06/12/2024	-10.0% ▼
US - OIS	06/12/2024	-4.9% ▼
CA - OIS	06/05/2024	-42.0% ▼
Europe		
EZ - OIS	06/06/2024	-96.1% ▼
GB - OIS	06/20/2024	-58.4% ▼
SE - OIS	06/27/2024	-26.5% ▼
CH - OIS	06/20/2024	-80.7% ▼
NO - OIS	06/20/2024	-1.4% ▼
APAC		
AU - Fut	06/18/2024	-37.5% ▼
NZ - OIS	05/22/2024	-1.8% ▼
JP - OIS	06/14/2024	+24.3% ▲
IN - OIS	06/07/2024	-6.2% ▼

Enable Overrides

Region: United States »
Target Rate 5.50
Effective Rate 5.33

Instrument: Fed Funds Futures »
Pricing Date 05/17/2024
Cur. Imp. O/N Rate 5.338

Meeting	#Hikes/Cuts	%Hike/Cut	Imp. Rate Δ	Implied Rate	A.R.M.
06/12/2024	-0.100	-10.0%	-0.025	5.313	0.250
07/31/2024	-0.320	-22.0%	-0.080	5.258	0.250
09/18/2024	-0.855	-53.5%	-0.214	5.124	0.250
11/07/2024	-1.166	-31.1%	-0.292	5.046	0.250
12/18/2024	-1.787	-62.1%	-0.447	4.891	0.250
01/29/2025	-2.150	-36.3%	-0.538	4.800	0.250

Implied Overnight Rate & Number of Hikes/Cuts

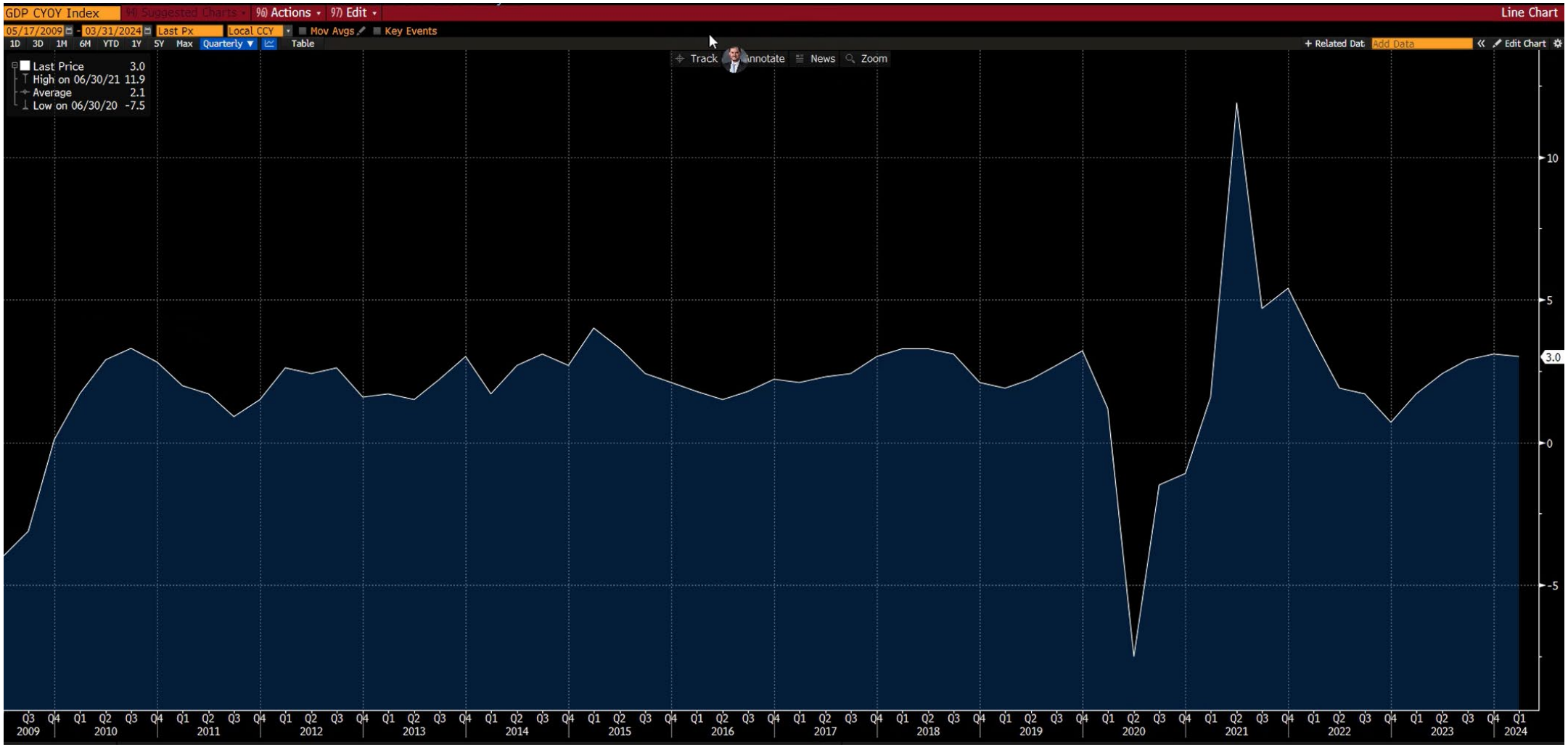
Maximize

Source: Bloomberg

10-Year UST Down nearly 60bps From 2022 Peak | 4.41%

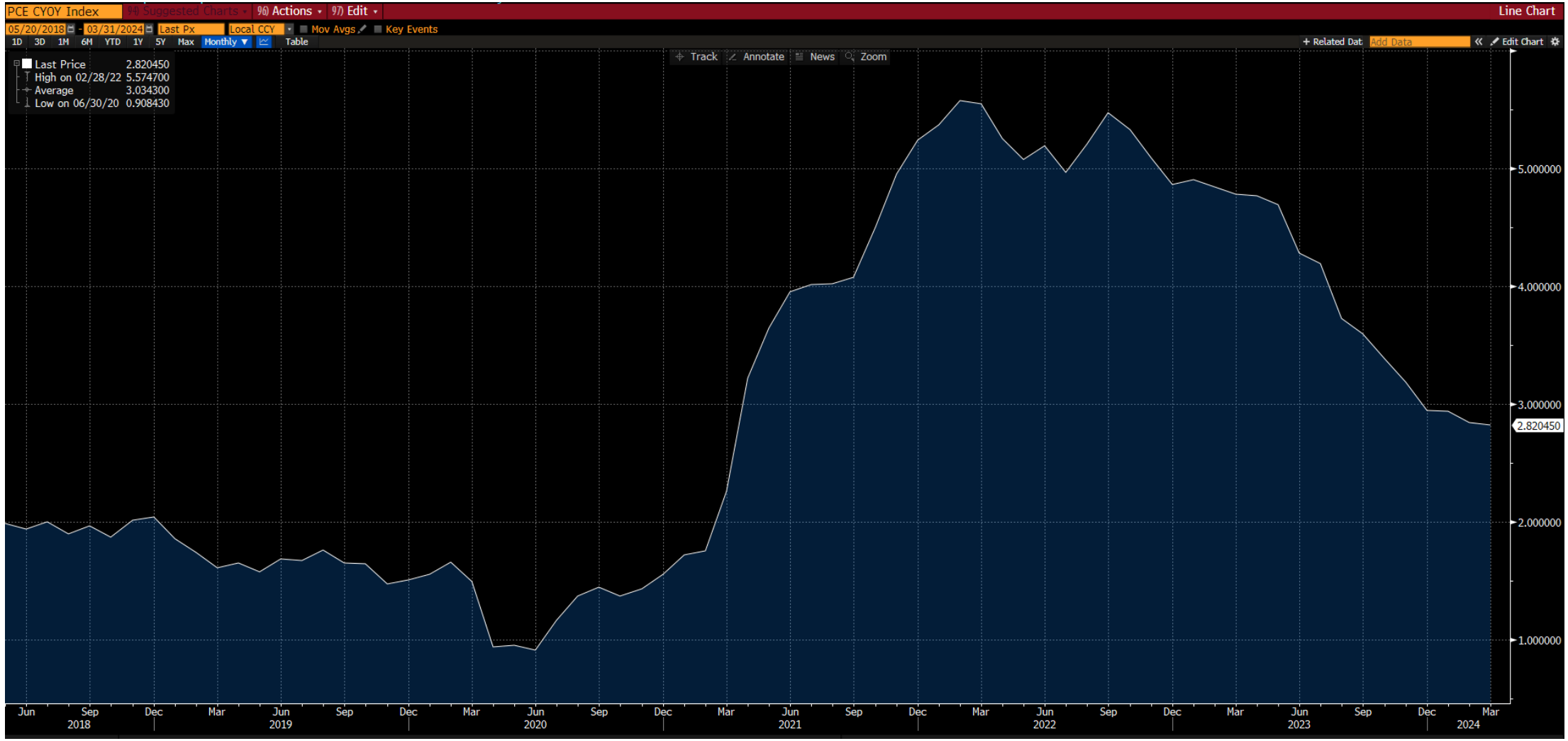
Source: Bloomberg

Quarterly GDP | 3.00%, Down from 11% in 2021



Source: Bloomberg

Core PCE| 2.80%



Source: Bloomberg

CPI | 40% Represented by Shelter

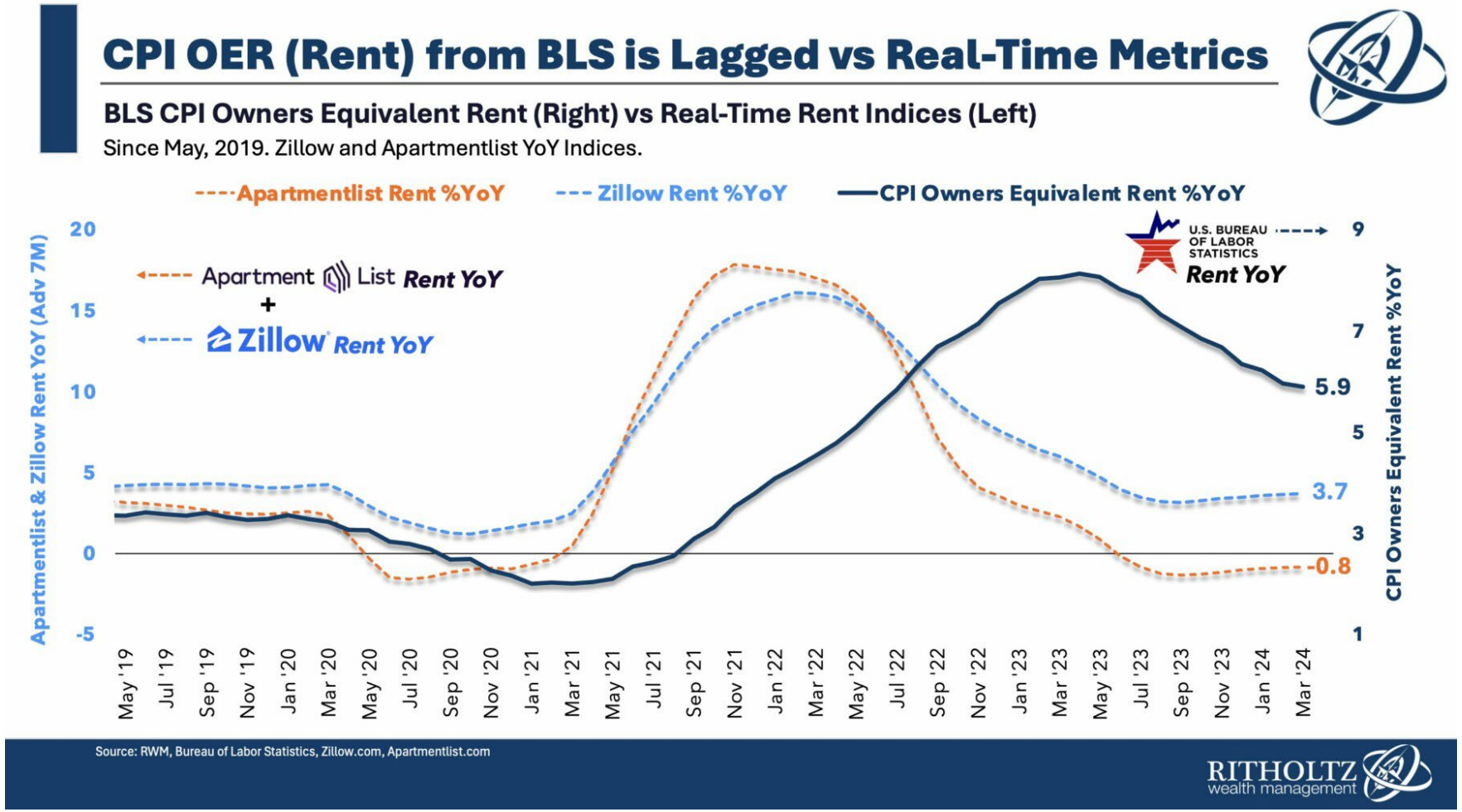
Table A. Relative importance, December 2023

Item	Relative Importance
Shelter	36.191
Rent of primary residence	7.671
Lodging away from home	1.338
Owners' equivalent rent of residences	26.769
Owners' equivalent rent of primary residence	25.440
Unsampled owners' equivalent rent of secondary residences(1)	1.329
Tenants' and household insurance	0.413

Footnotes:
(1) Rental equivalence for vacation homes and timeshares exist as items in the Consumer Expenditure Survey (UCC 910105, 910106, and 910107) and have a small amount of weight in the CPI as **Unsampled owners' equivalent rent of secondary residences** (ELI HC090), but as this item is unsampled, no price quotes are actually collected for it.

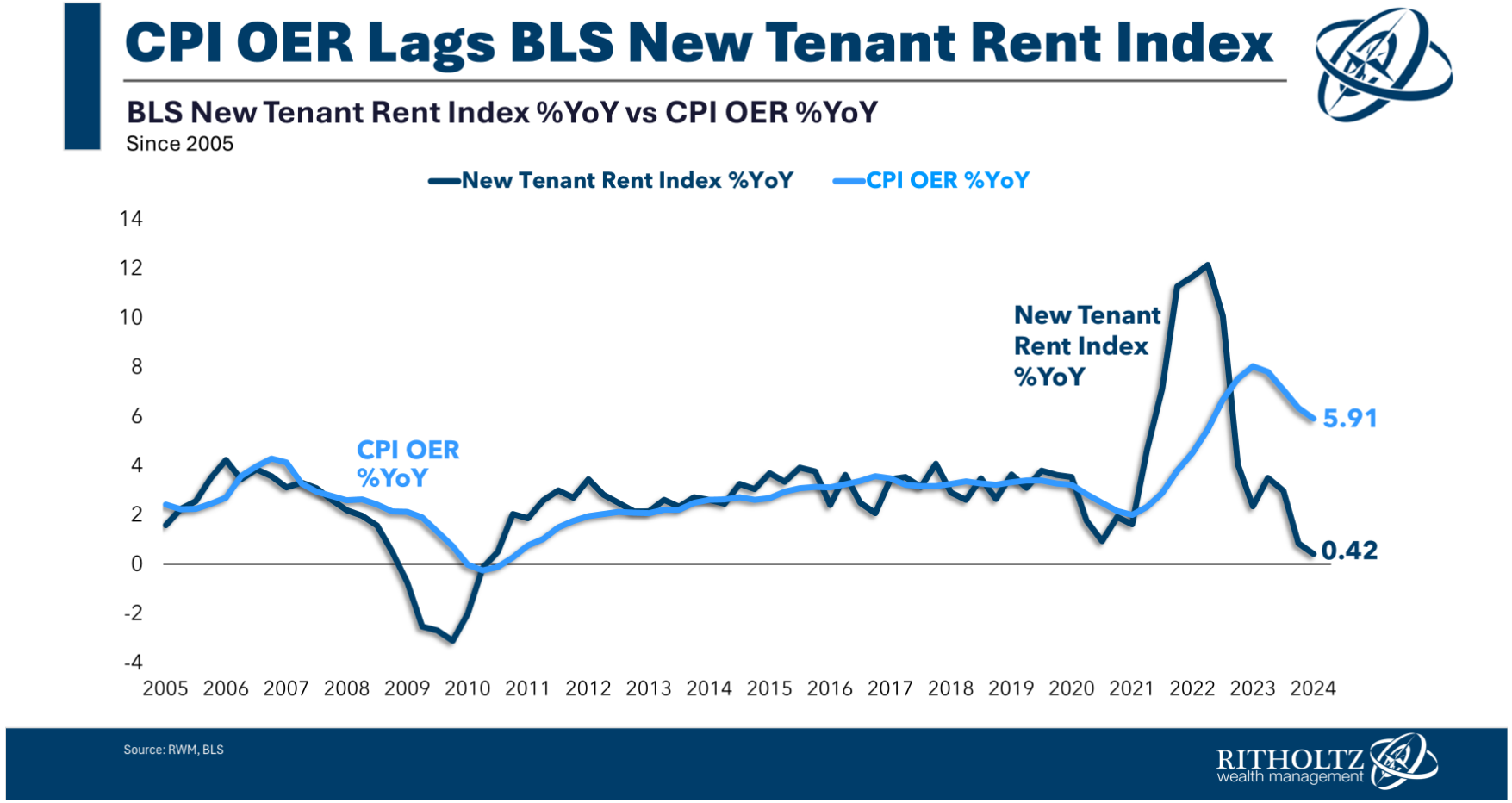
Source: Bloomberg

Fed's Measure of Shelter Inflation Lags by 18-months



Source: Bloomberg

CPI OER (rent) vs. BLS New Tennant Index

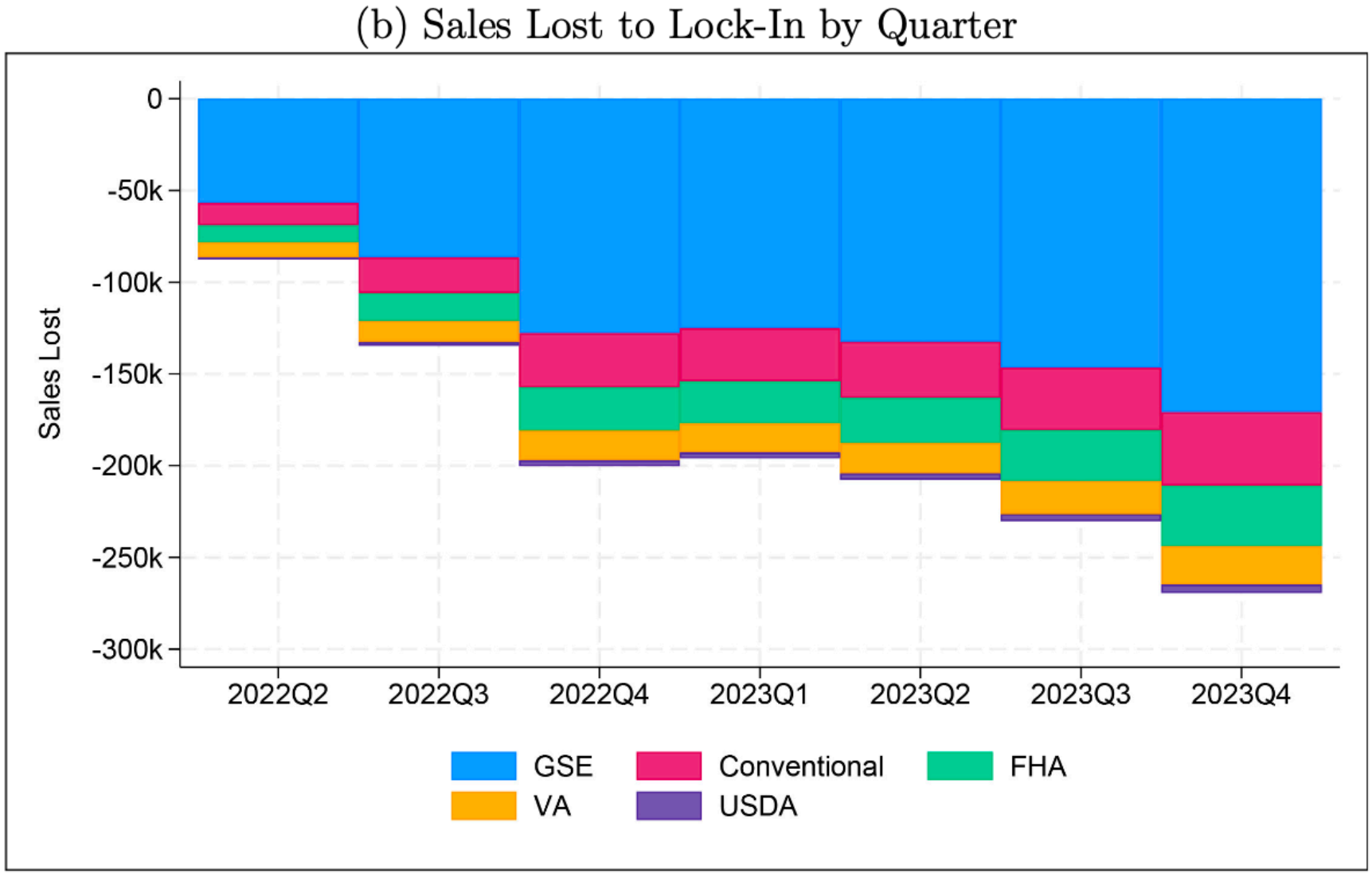


Source: Bloomberg

The Lag and the Noise

- The largest contributing factor for the lag in the OER data is due to renewals
- When you take out renewals, as shown in the BLS New Tennant Index, rents are effectively flat year-over-year and peaked in 2022
- 61% of homeowners have a mortgage. Of those, nearly 80% have mortgage rates below 5%.
  - Current 30yr mortgage rates are around 7%
- This is why single-house inventory is down 75% from the peak
- The FHFA recently released a white paper on the "Lock-in Effect of Rising Mortgage Rates"
  - For every percentage point that market rates exceed the origination interest rate, the probability of a sale decreases by 18.1%
  - The "locked in" mortgage rates of homes bought in 2020-2021 caused a 57% reduction in home sales in Q4 2023

Home sales lost to lock-in by quarter



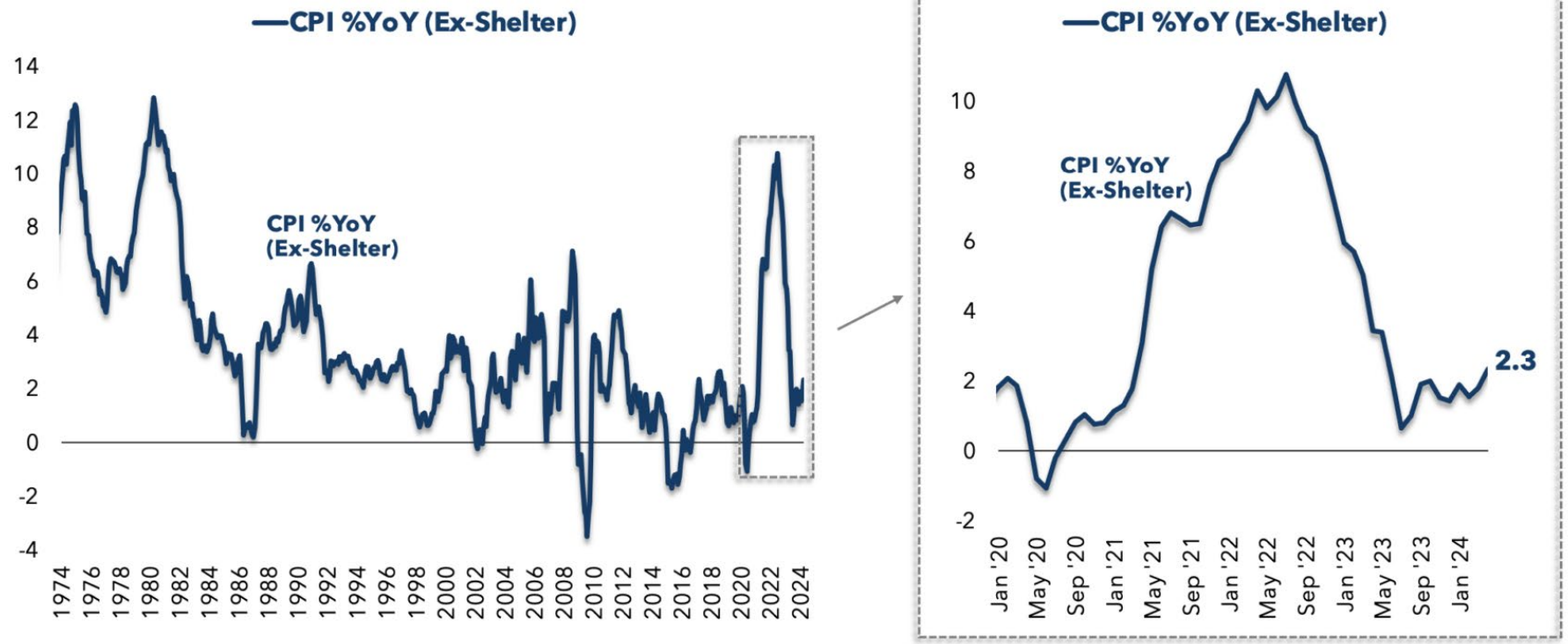
Source: Bloomberg

CPI less shelter | 2.30%

Headline CPI% YoY Down to 2.3% Ex-Shelter

Headline CPI %YoY (Ex-Shelter)

Since 1974 (left). Since 2020 (Right)



Source: RWM, Bloomberg Finance L.P, BLS

RITHOLTZ wealth management

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

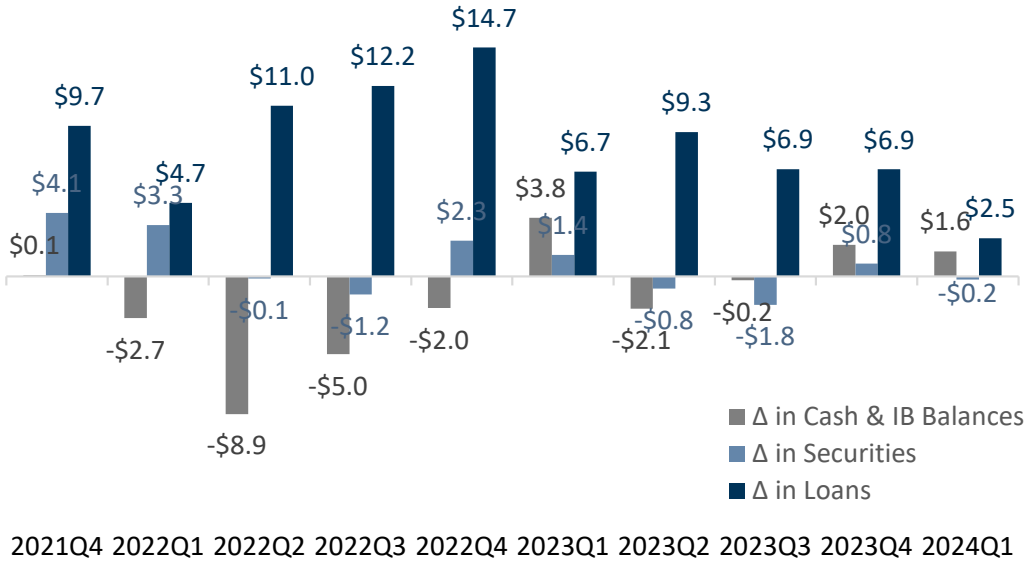
Issues in focus for members

▪ **EARNINGS!**/Margin management	→	Cost of funds top of mind
▪ Tangible capital positions	→	Recent relief but remains on watch
▪ Deposit funding environment	→	Persistent headwinds
▪ Uncertain economic outlook	→	Perpetually uncertain
▪ Credit containment	→	Unease intensifies
▪ **LIQUIDITY!**	→	Regulator emphasis on access and stress scenario analysis

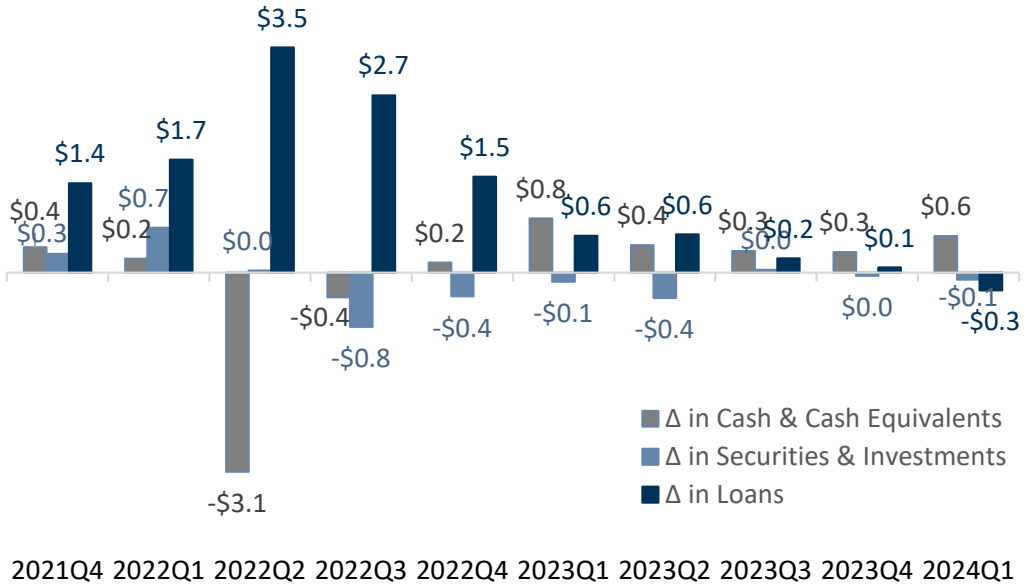
Loan growth continues to decelerate

Quarter-over-quarter change in asset composition

Use of Funds ($bn) [banks]



Use of Funds ($bn) [credit unions]

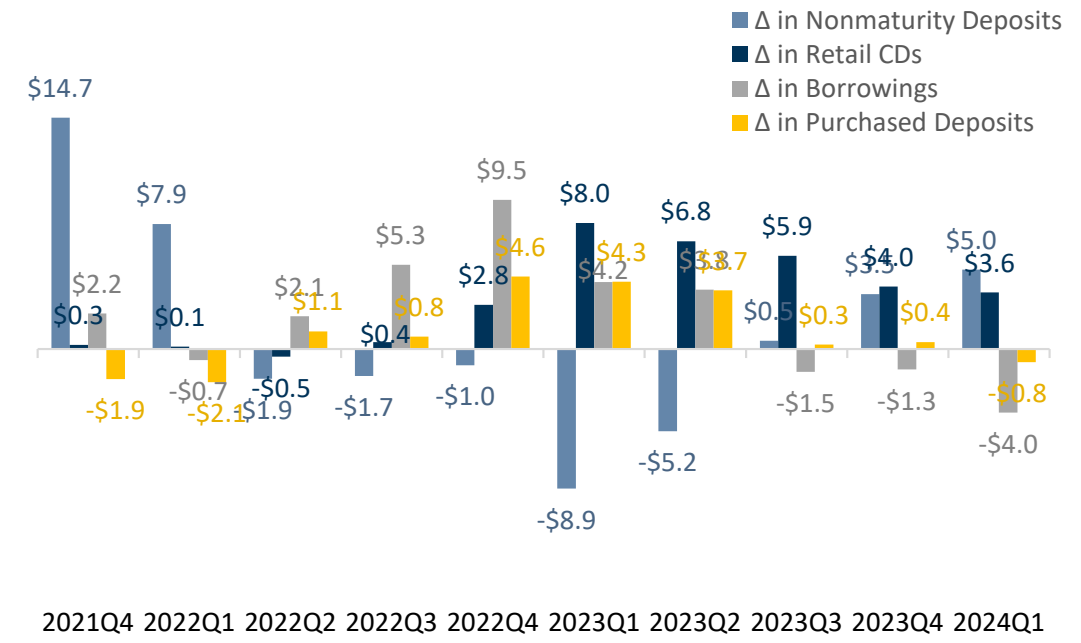


Source: S&P Global Market Intelligence

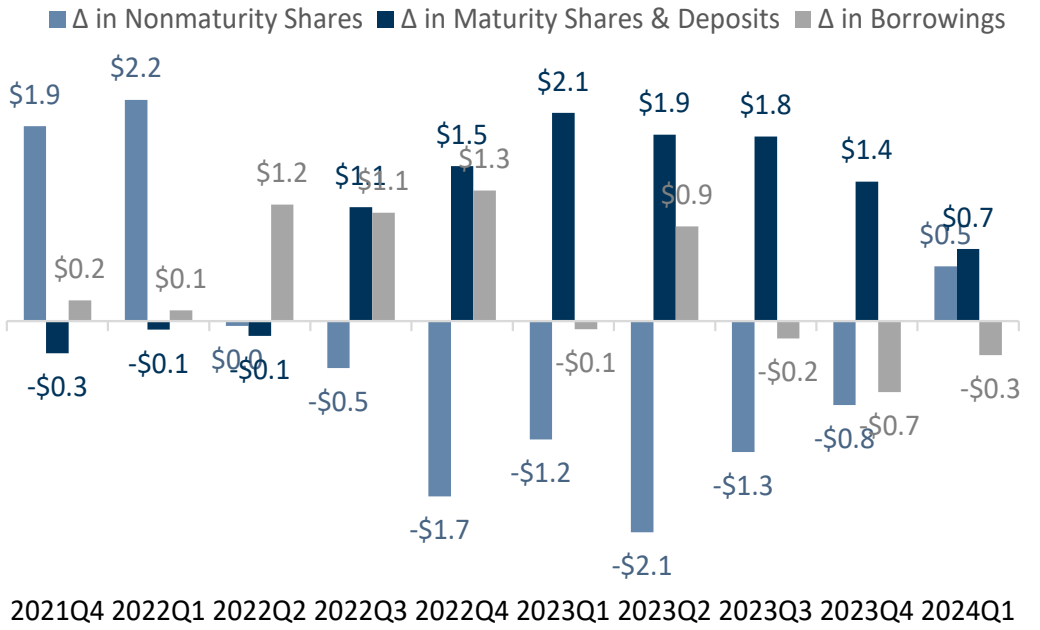
Some relief in funding pressure

Quarter-over-quarter change in funding composition

Source of Funds ($bn) [banks]



Source of Funds ($bn) [credit unions]

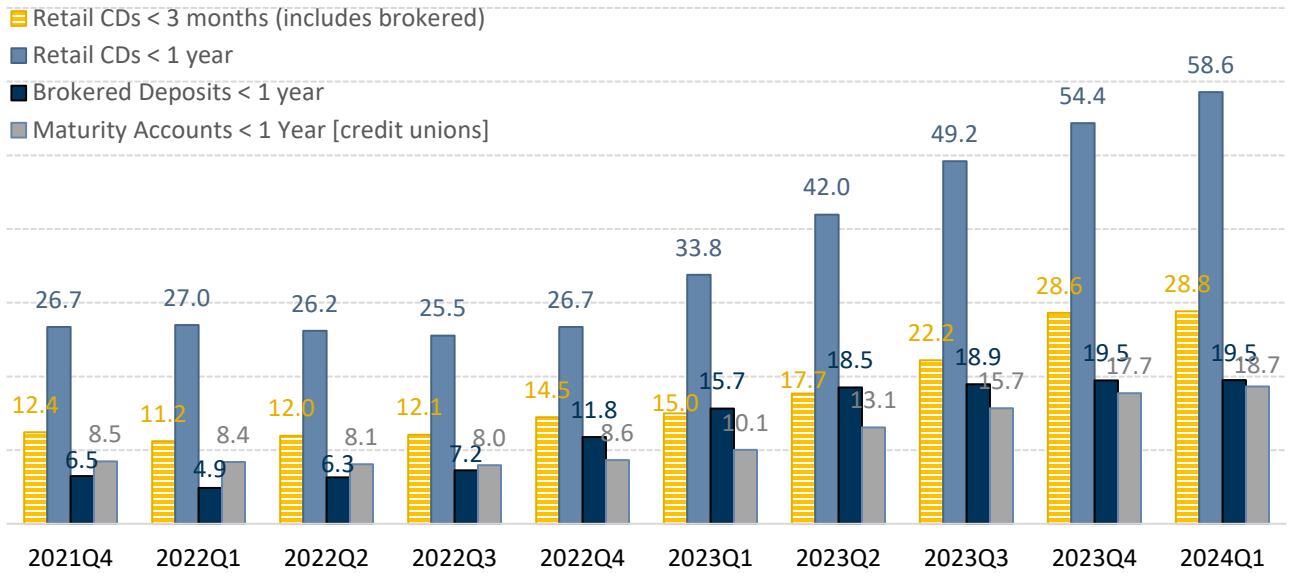


Source: S&P Global Market Intelligence

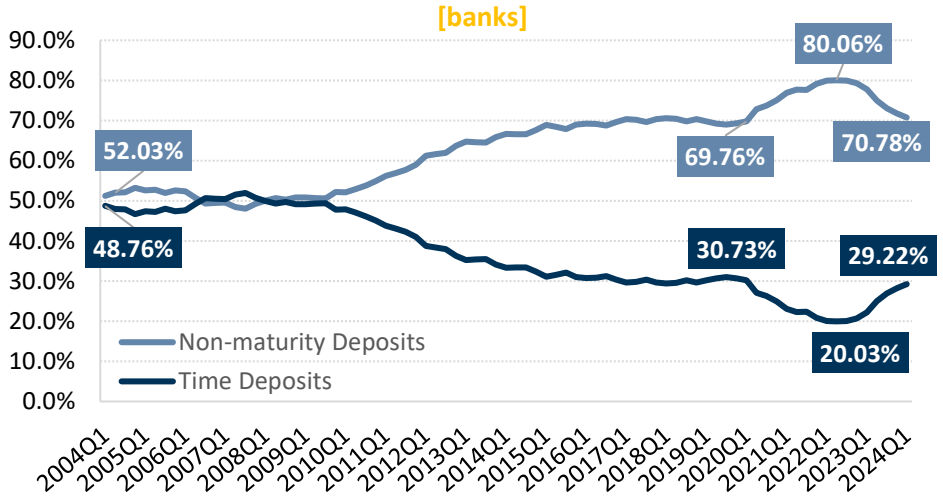
Greater reliance on term funding

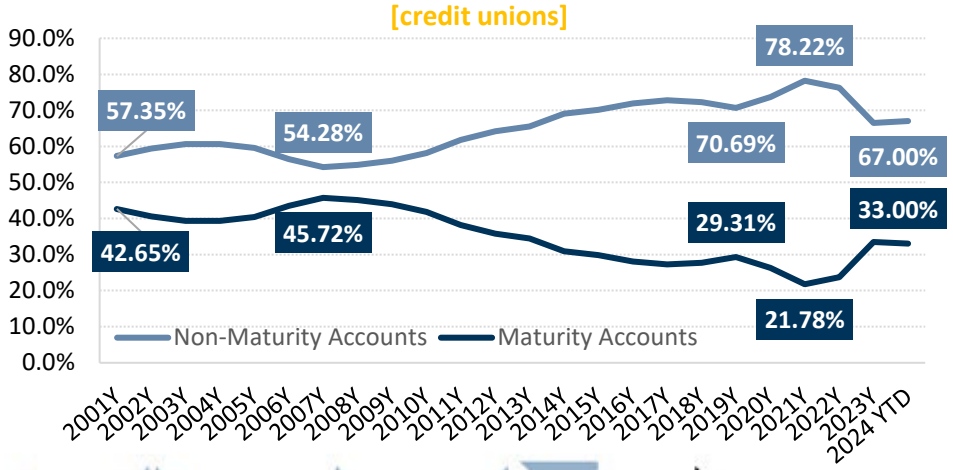
Cost of funds in focus as term funding matures

Share/Deposit Maturity Outlook



Shift in Share/Deposit Composition





Source: S&P Global Market Intelligence

Poll Question

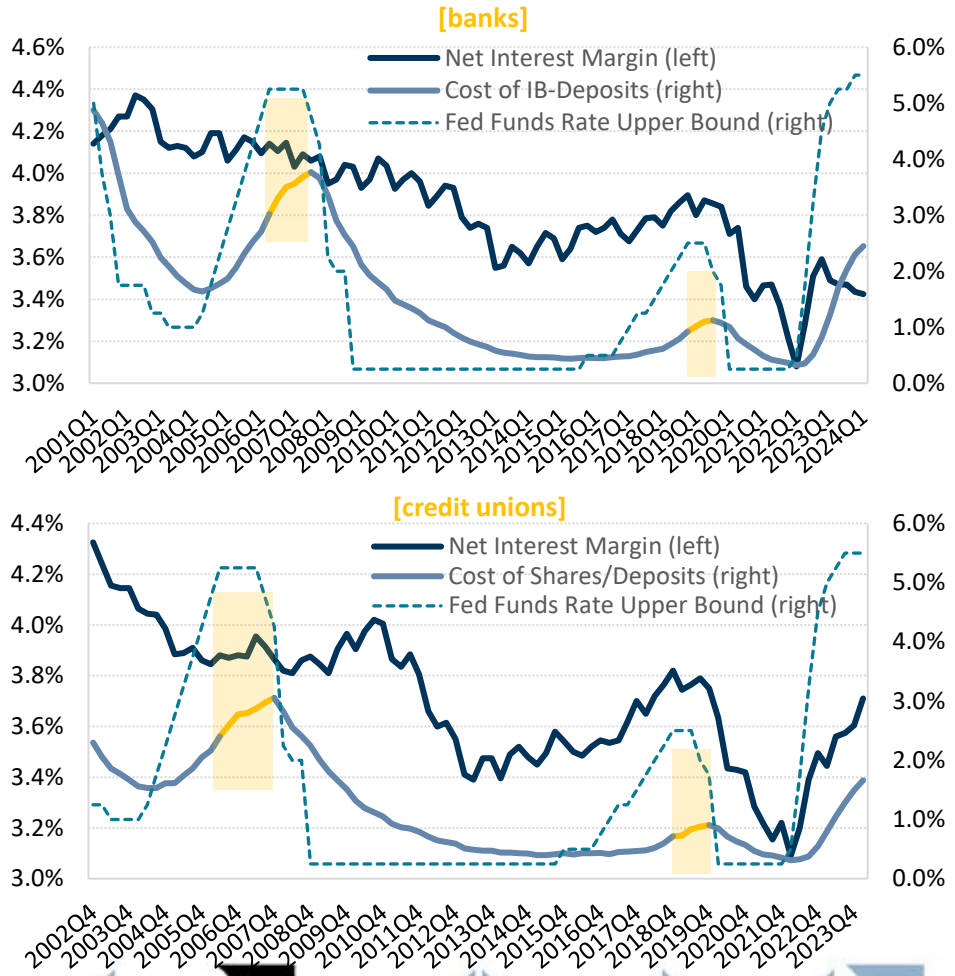
What are your deposit growth expectations for the remainder of 2024?

a. decline in balances
b. flat balances
c. minimal growth
d. moderate growth
e. strong growth

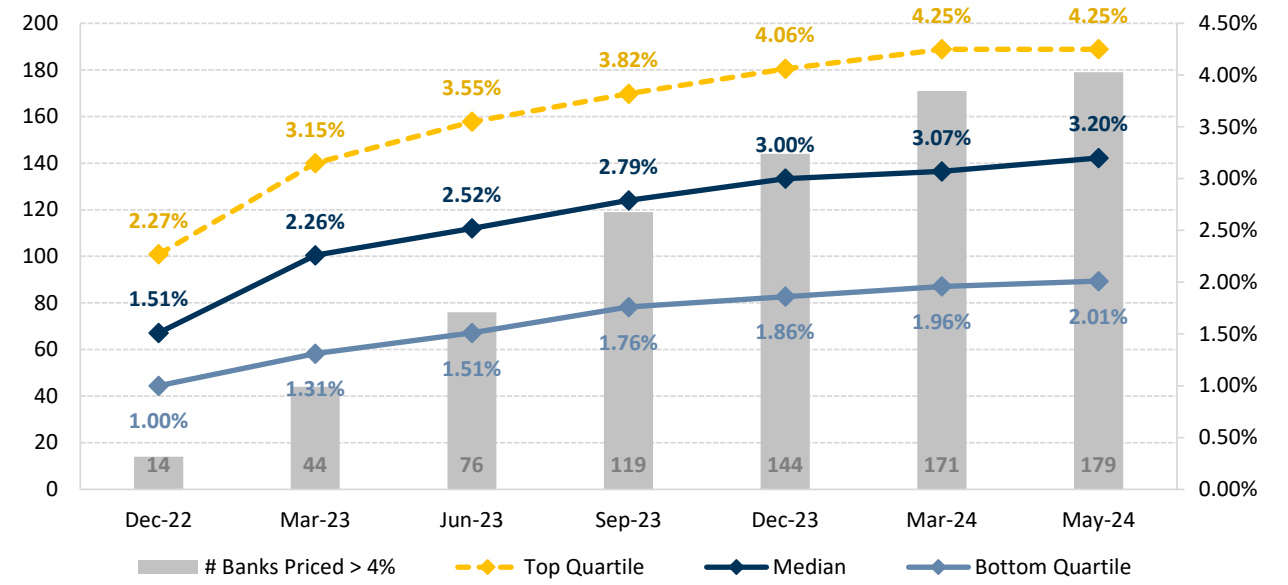
Margin headwinds expected to persist near-term

Earnings stress on both asset and liability side of balance sheet

NIM vs. Cost of Shares/Deposits & Fed Funds Rate



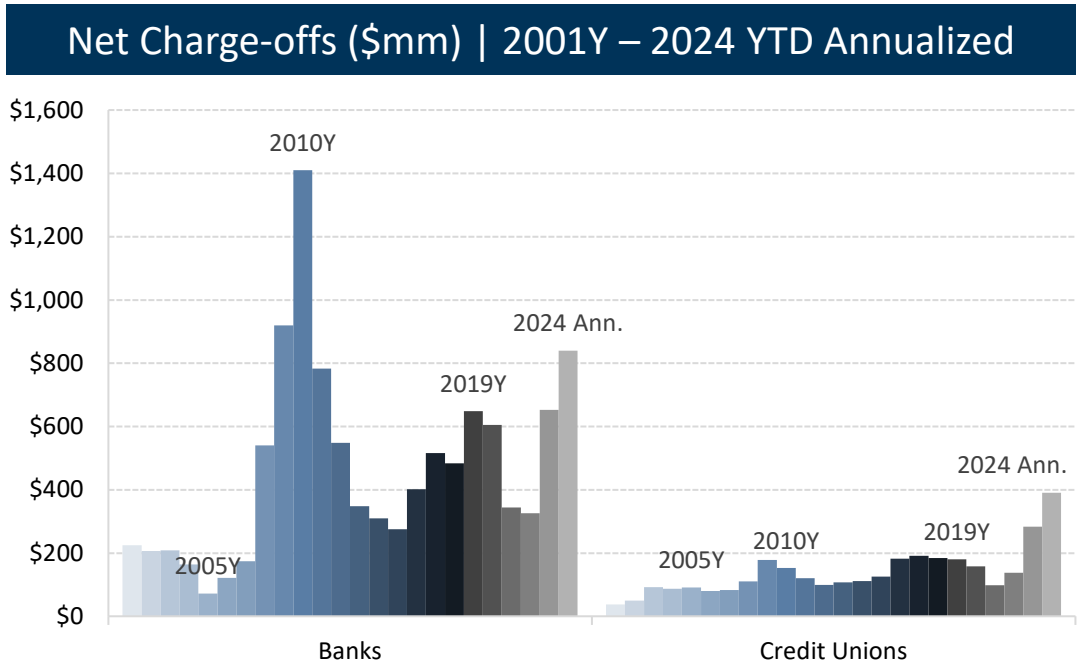
1-year CD Pricing Trends [banks and credit unions]

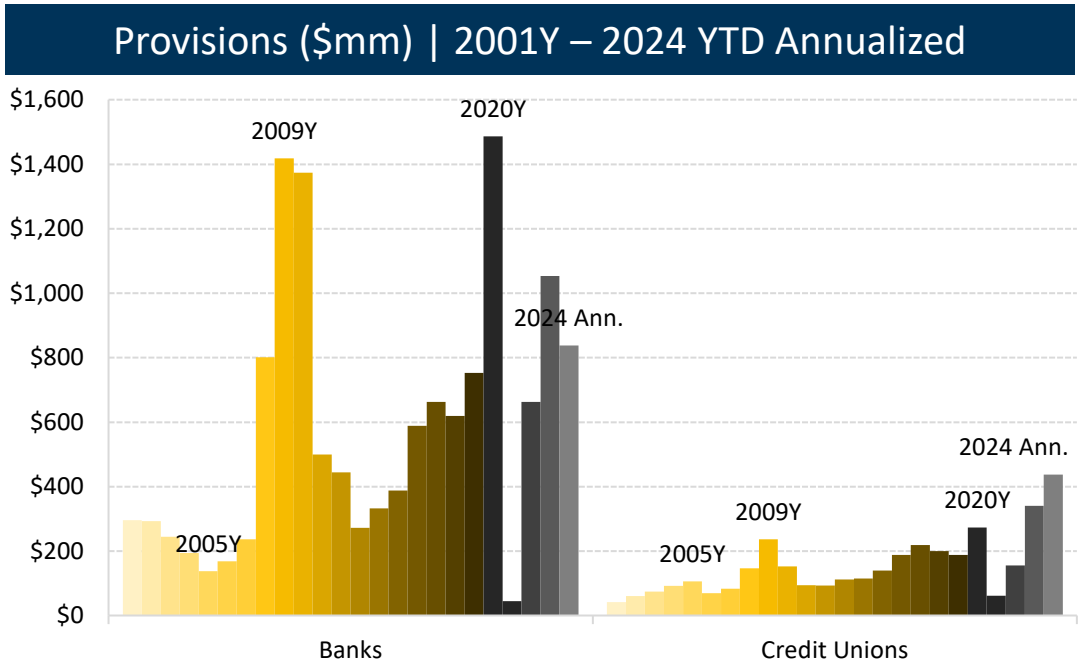


Source: S&P Global Market Intelligence

Credit concerns continue to mount

Heightened focus on CRE exposure





Source: S&P Global Market Intelligence

On the horizon

- Share/deposit retention and gathering efforts face ongoing headwinds
- **Uncertain interest rate outlook** as inflationary pressures persist, economic growth continues, and the consumer remains solid
- **Caution** for an economic downturn and tightening credit conditions to influence continued pullback in lending activity
- **Access** to liquidity and collateral capacity imperative going forward as the ability to sell securities to generate liquidity remains restricted due to underwater security portfolios
  - Stress testing and cash flow monitoring will continue to gain attention from regulators
- Margin pressure to persist in near-term but hope for some funding cost relief later in 2024, more so for banks
- Amid spike in provisions and net charge-offs, **mounting credit concerns** in some sectors could impact reserve levels
- **Market volatility** is likely to remain heightened with both domestic (election year) and global uncertainties

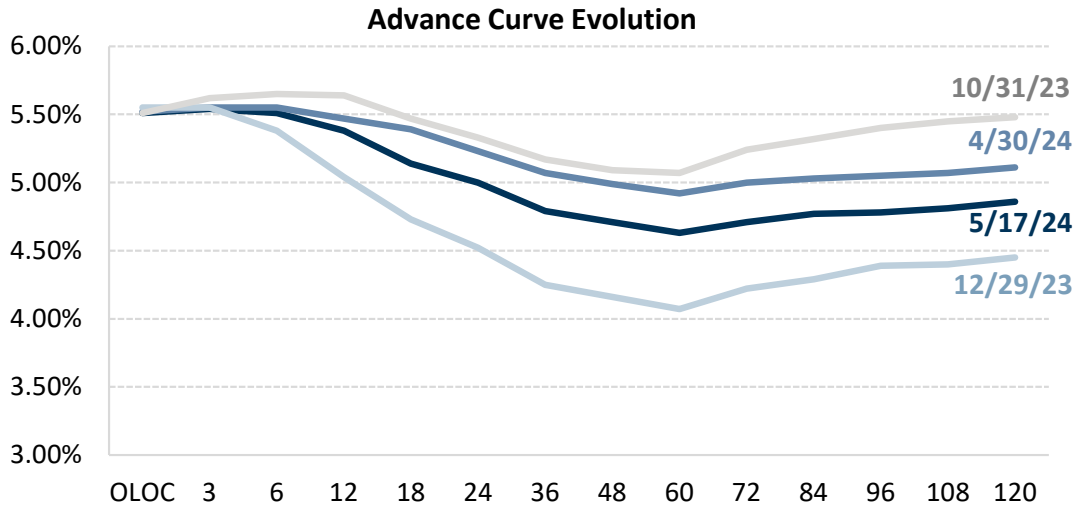
FHLBank Topeka

Funding Strategies & Considerations

Looking ahead – Fed pivot or higher for longer?

Considerations for funding short vs. funding long

- Market expectations for a shift to a rate-cutting cycle have evolved year-to-date compared to the more aggressive outlook expected in late 2023
- Funding considerations for upcoming maturities and general balance sheet funding:
  - Cost
    - What does market have priced into yield curve?
    - Potential for market expectations to change over time
    - What does balance sheet need – gaps to fill – and what does our interest-rate risk profile look like?
  - Liquidity
    - Deposit growth expectations
    - Loan demand, capacity to grow
    - Organic cash flows



Source: FHLBank Topeka

Inverted yield-curve environment implications

Alternative funding strategies

Shape of rate curve indicates short-term rates will be lower in the future; which structure(s) will fit your institution's needs?

Bullet

Longer-term bullet vs. Rolling short-term bullet vs. Rolling OLOC

SOFR Adjustable

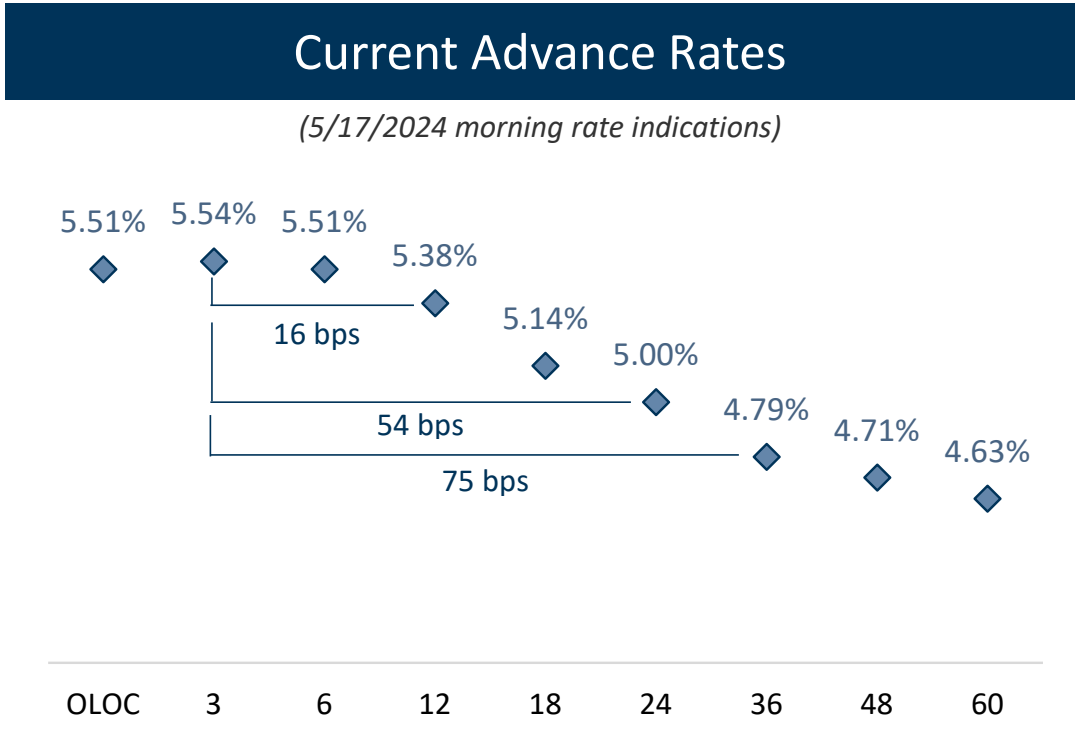
SOFR adjustable vs. Rolling OLOC

Putable

Putable advances vs. Rolling OLOC / Rolling SOFR adjustable / Rolling short-term bullets

Longer-term bullet vs. Rolling short-term bullet vs. Rolling OLOC

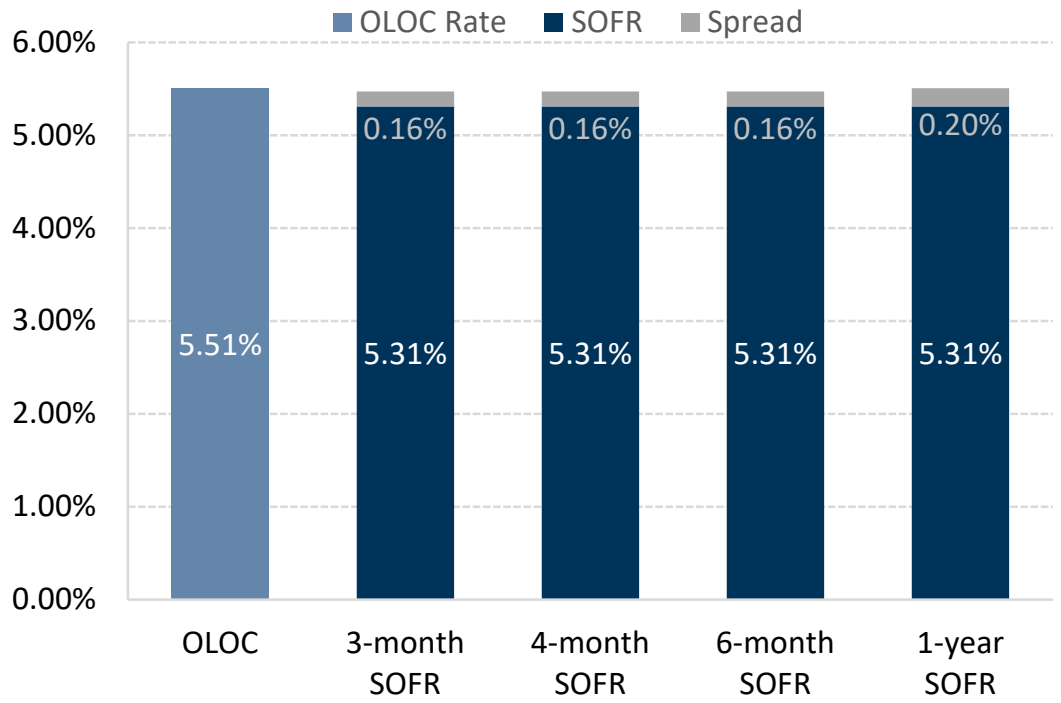
- Borrow for 12, 24 or 36-months or borrow at 3-months and replace funding with new 3-month advance for 12, 24 or 36-months?
- If borrow for 3-months and roll out to a term of 12-months, should equate to 4.79% - what market is building into expectations today.
- Funding for a longer-term will result in interest rate savings if the "higher for longer" scenario is realized.



Source: FHLBank Topeka

SOFR adjustable vs. Rolling OLOC

SOFR Adjustable Attributes



(5/17/2024 morning rate indications)

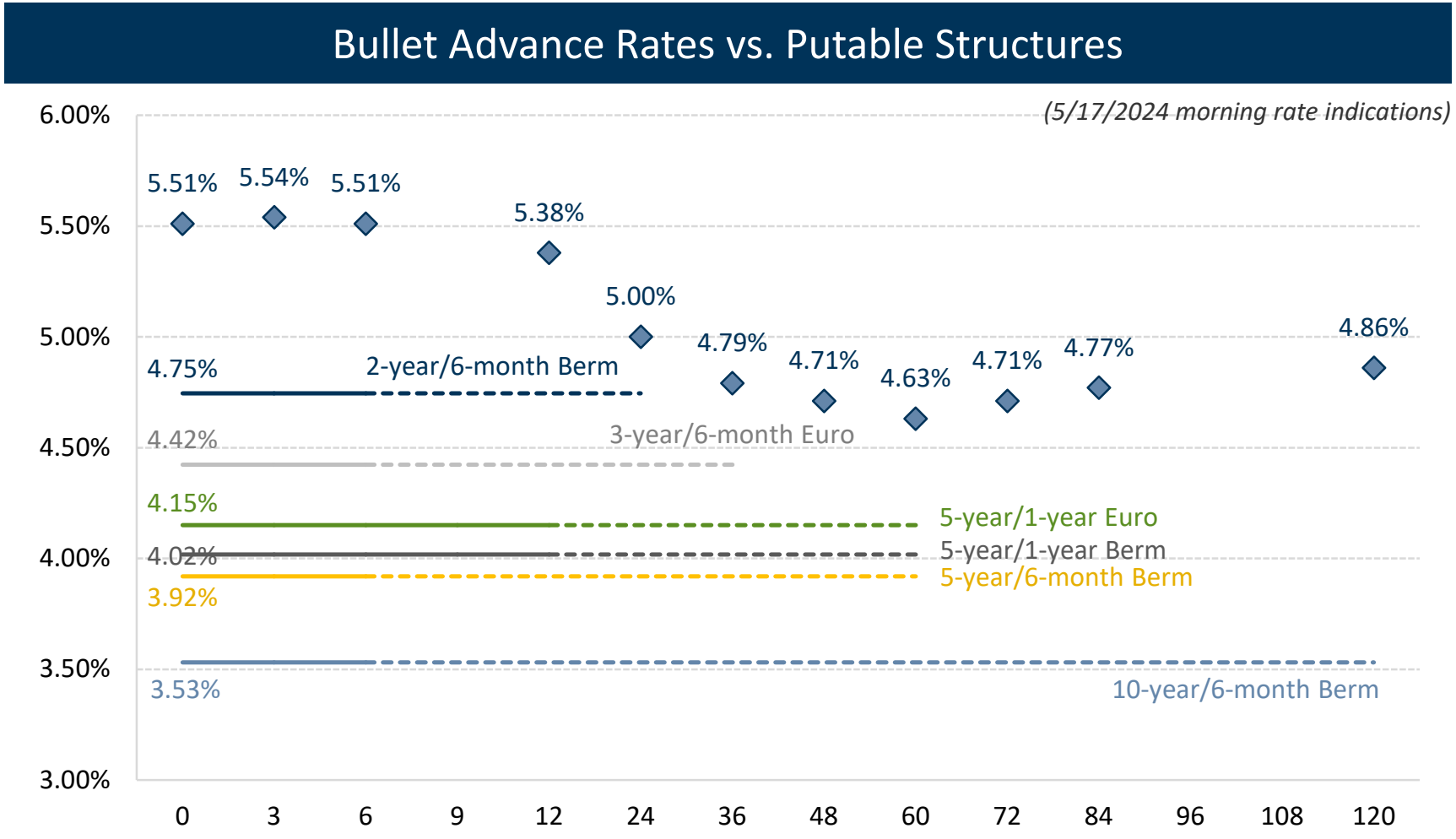
SOFR Adjustable Attributes

- ✓ Provides benefit to liquidity metrics
- ✓ Spread component to SOFR fixed until maturity
- ✓ Reprices daily
- ✓ 3-month to 10-year years maturity
- ✓ Correlates well with the Effective Fed Funds Rate
- ✓ Call options available (includes option cost)

Source: FHLBank Topeka

Putable advances vs. Rolling OLOC / Rolling SOFR adjustable / Rolling short-term bullets

- Margin relief offered through cost savings compared to bullet advances
- Customizable structures
- Extension risk vs. contraction risk
- Complements deposit funding



Source: FHLBank Topeka

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
- Combat margin pressure with liability side of the balance sheet
  - Blended funding strategies
  - If 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
- Additional funding tool to add to your toolbox, the forward settling advance
  - Time advance settlement with future funding needs

Poll Question

What FHLBank advance products have you considered/would consider to help fund your balance sheet?

a. SOFR adjustable advance
b. putable advance
c. OLOC, stay short
d. combination of structures
e. don’t utilize FHLBank funding

FHLBank Update

FHLBank System at 100 Report

- The Supreme Court's June 23, 2021, ruling allowed President Biden to remove FHFA director, Mark Calabria and appoint Sandra Thompson as director.
- This was followed by a concerted effort to ensure the FHLBank system is achieving its mission of providing affordable housing assistance.
- In 2022, the FHFA began a listening tour across the country and provided a report of its findings and recommendations in December 2023.

FHLBank System at 100 Report (continued)

- Support for the FHLBank system by its members has never been stronger
- The bank failures of March 2023 forced the FHFA to shift their focus on liquidity
- The report came with some recommended changes to the FHLBank system but nearly all these changes would require legislative approval
- There is currently not any interest in DC for fundamental changes to the FHLBank system
- Your continued support has been essential and practically meaningful
- The November election will be the next mile marker
- We are working directly with your prudential regulators

Poll Question

What concerns do you have regarding the future of the FHLB?

a. Changes that would negatively impact my access to FHLB funding
b. Merger of FHLB districts
c. Increased regulations that would increase the cost of FHLB funding products
d. Wet signature requirements
e. Restrictive membership eligibility

FHLBank Topeka

FHLBank Community & Grant Programs

Housing & Community Development (HCD) Programs

Affordable Housing Program (AHP)

The FHLBank system's Affordable Housing Program is the largest privately funded housing grant program in the United States. FHLBank members, in partnership with public and private housing development organizations, prepare a detailed application for this competitive program.

TurnKey (HSP, HSP+, HOPE)

TurnKey, FHLBank's new suite of products designed to provide assistance and address the challenges of attaining homeownership in Colorado, Kansas, Nebraska and Oklahoma.

Community Housing Program (CHP)/Community Development Program (CDP)

CHP and CDP provide advances priced below FHLBank's regular advance rates to help members finance housing in their communities, and finance qualifying commercial loans, farm loans and community and economic development initiatives in the areas they serve.

Voluntary Programs

Programs funded beyond the regulatory requirement to assist with housing or community lending related initiatives within our district that are not met through our regulatory programs

2024 Product Matrix

FHLBank Topeka

Housing and Community Development Programs

Including funds available in 2024

Program	Uses	Beneficiaries	Funding	Availability	2024 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. 16	$26.7 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 4 – Nov. 29	$12.9 million available
HSP 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 4 – Nov. 29	$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 4 – Nov. 29	$4.1 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
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 3 – July 12	$3.6 million available

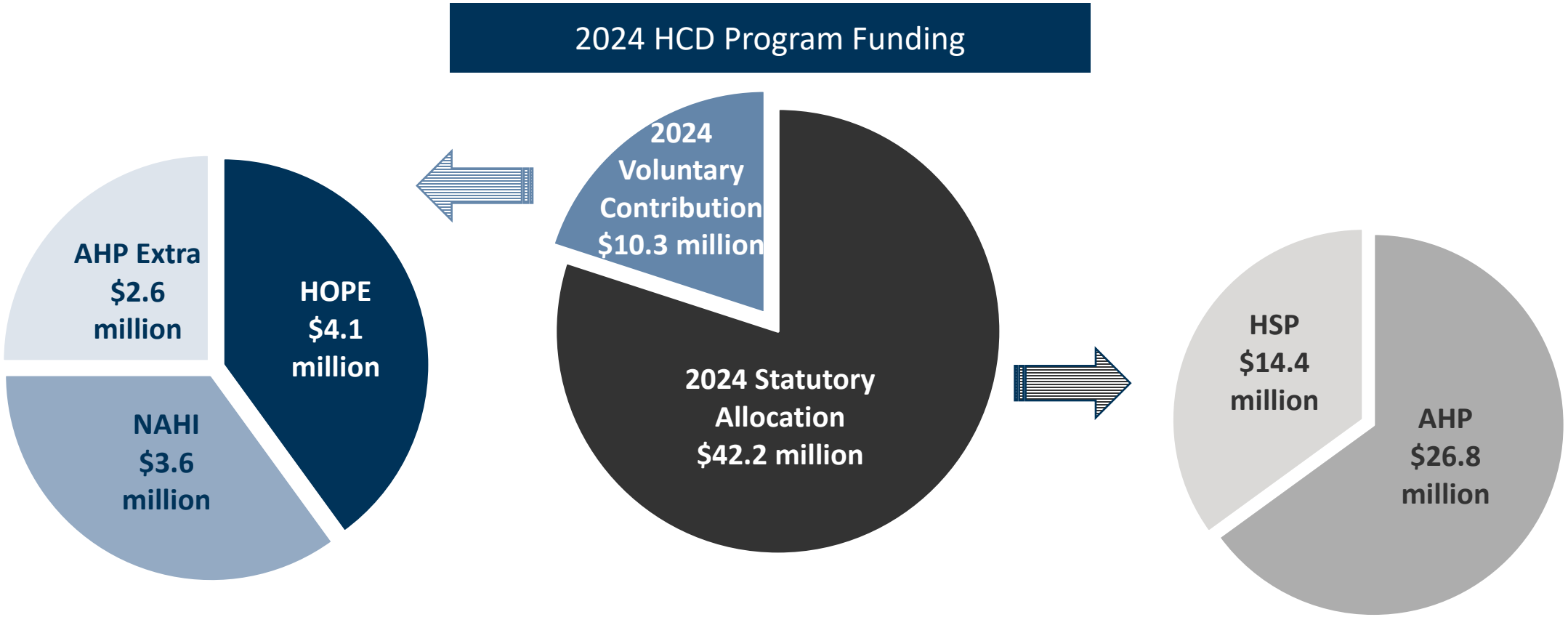
Learn More
Scan to learn more about all of FHLBank's community programs

* High-cost and non-metropolitan difficult development areas include these Colorado counties. One Oklahoma county also noted — Adams, Arapahoe, Archuleta, Boulder, Broomfield, Chaffee, Clear Creek, Crowley, Denver, Douglas Eagle, Elbert, Garfield, Gilpin, Grand, Gunnison, Jefferson, La Plata, Mineral, Moffat, Montezuma, Morgan, Ouray, Park, Payne (OK), Pitkin, Routt, San Juan, San Miguel, Summit and Yuma

NEW PROGRAMS in 2024

- Homeownership Possibilities Expanded (HOPE)
- The difficult development area portion of Homeownership Set-Aside Program *Plus* (HSP+)

2024 Community & Grant Program Funding



Native American Housing Initiatives (NAHI) Grants

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.

- Opens for applications Monday, June 3 and closes on Friday, July 12
- **$3.6 million available**

Funds accessed in partnership with FHLBank members

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

Resources, Links and Important Dates

Native American Housing Initiatives Grants Program (NAHI)

Affordable Housing Program (AHP)

- Opens for applications on Monday, July 1 and closes on Friday, August 16
- **Over $25 million available**
- Be on the look out for email communication and an upcoming podcast
  - Contact Dustie Humphreys, our AHP manager, for more info at dustie.humphreys@fhlbtopeka.com | 785-478-8060

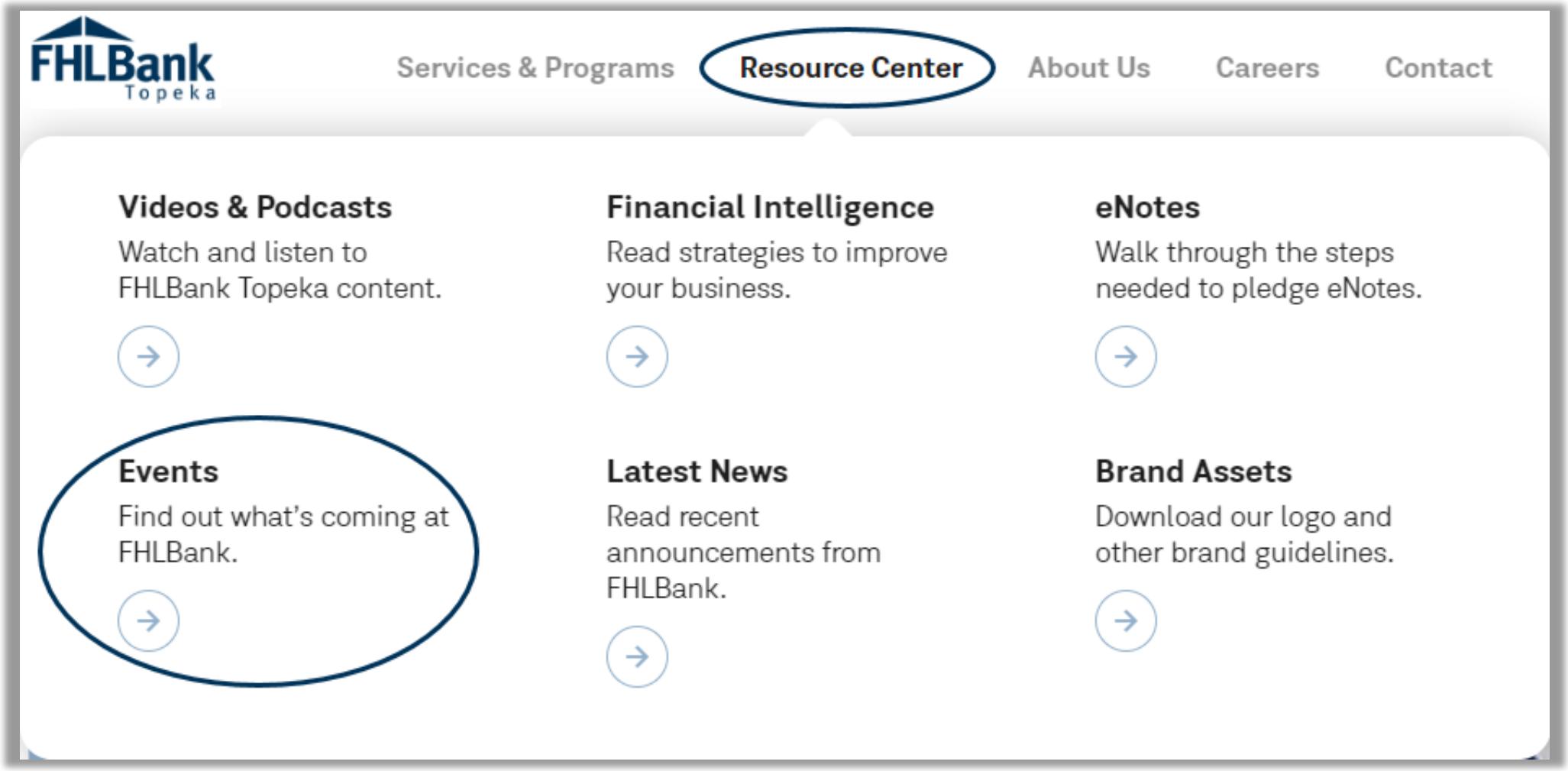
Special Advance Programs: Community Housing/Development Program (CHP/CDP)

- Contact your account manager for more information

FHLBank Topeka | Member Cooperative Supporting Community Financial Institutions

FHLBank is Here to Help

Visit our Resource Center for upcoming events!



Resource Center - Federal Home Loan Bank Topeka (fhlbtopeka.com) [link]

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Lending
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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

THANK YOU FOR JOINING US TODAY!

Next FI Live Sessions:

- Thursday, Aug. 29 at 3 p.m. CT
- Thursday, Nov. 21 at 2 p.m. CT