FUNDING STRATEGY ILLUSTRATIONS & BREAKEVEN

Example Member

January 6, 2026

City, State | Cust ID:

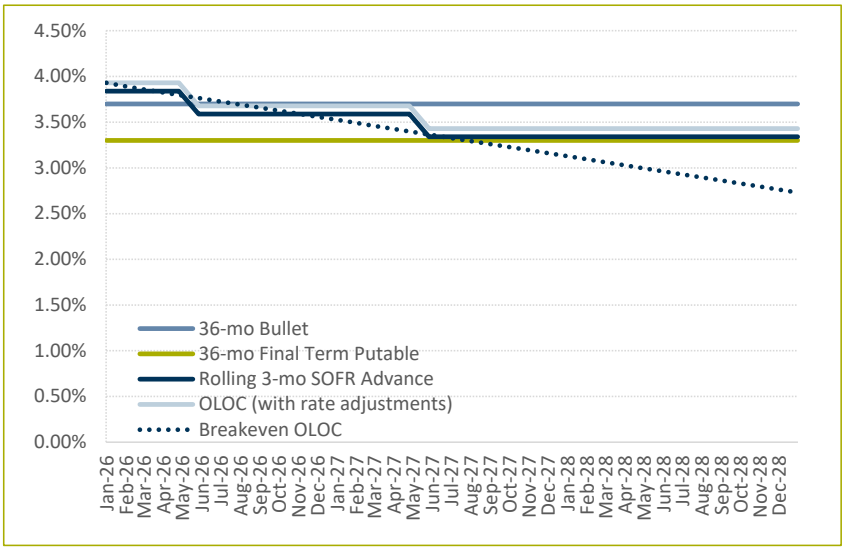
36-months Funding Scenario | Fed Summary Economic Projections

Funding Assumptions			
Funding Amount:	$ 2,500,000	Settlement Date:	1/6/2026
Funding Term:	36-months	Maturity Date:	1/5/2029

Funding Strategy Comparison

	Total Interest Paid Over Life	Weighted Average Rate
36-month Bullet Advance	**$ 277,268.04** *actual/actual*	**3.70%**
Putable Advance (3yr/6-mo Berm)	**$ 250,937.50** *actual/360*	**3.30%**
Rolling 3-mo SOFR Advance	**$ 264,309.03** *actual/360*	**3.48%**
OLOC Funding (w/rate adjustments)	**$ 271,152.78** *actual/360*	**3.57%**

Expected FOMC Rate Adjustments			FOMC Rate
Reset 1: 5-mos	(25 bps)	June-26	3.50%
Reset 2: 17-mos	(25 bps)	June-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 -0.033% or quarterly rate change of -0.099% at which OLOC has same average lifetime rate as the 36-month putable rate.

Cumulative FOMC Rate Adjustments = (50 bps)

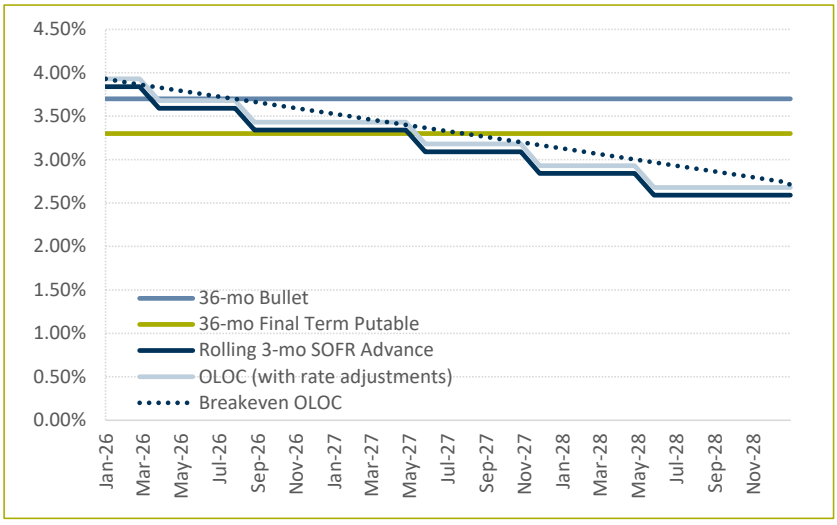
36-months Funding Scenario | Market Expectations + Add'l Easing

Funding Assumptions			
Funding Amount:	$ 2,500,000	Settlement Date:	1/6/2026
Funding Term:	36-months	Maturity Date:	1/5/2029

Funding Strategy Comparison

	Total Interest Paid Over Life	Weighted Average Rate
36-month Bullet Advance	**$ 277,268.04** *actual/actual*	**3.70%**
Putable Advance (3yr/6-mo Berm)	**$ 250,937.50** *actual/360*	**3.30%**
Rolling 3-mo SOFR Advance	**$ 236,027.78** *actual/360*	**3.10%**
OLOC Funding (w/rate adjustments)	**$ 242,871.53** *actual/360*	**3.19%**

Expected FOMC Rate Adjustments			FOMC Rate
Reset 1: 3-mos	(25 bps)	April-26	3.50%
Reset 2: 8-mos	(25 bps)	September-26	3.25%
Reset 3: 17-mos	(25 bps)	June-27	3.00%
Reset 4: 23-mos	(25 bps)	December-27	2.75%
Reset 5: 29-mos	(25 bps)	June-28	2.50%



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

Breakeven OLOC rate reflects average monthly interest rate change of -0.03% or quarterly rate change of -0.10% at which OLOC has same average lifetime rate as the 36-month putable rate.

Cumulative FOMC Rate Adjustments = (125 bps)

Note: FHLBank advance rates are indications only and may differ upon execution.

FHLBank Topeka

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