

FUNDING STRATEGY ILLUSTRATIONS & BREAKEVEN

Example Member

January 6, 2026

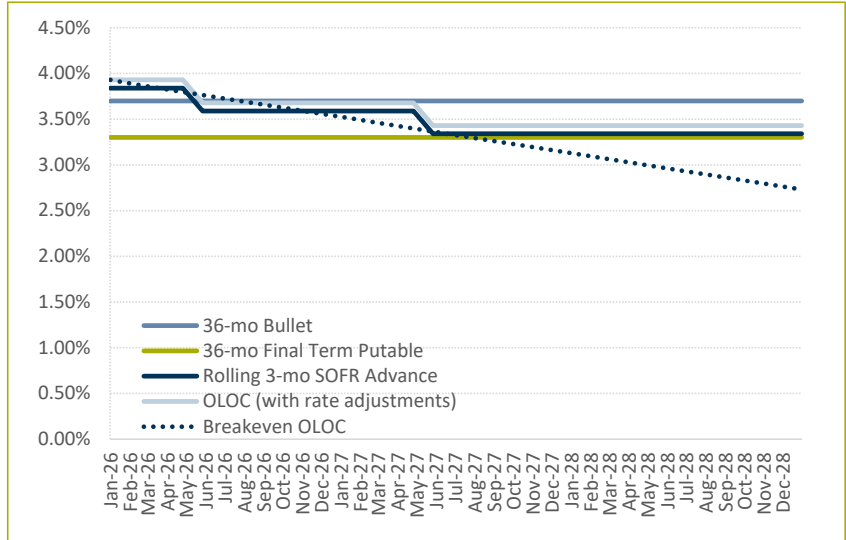
City, State | Cust ID:

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	3.70%
	<i>actual/actual</i>	
Putable Advance (3yr/6-mo Berm)	\$ 250,937.50	3.30%
	<i>actual/360</i>	
Rolling 3-mo SOFR Advance	\$ 264,309.03	3.48%
	<i>actual/360</i>	
OLOC Funding (w/rate adjustments)	\$ 271,152.78	3.57%
	<i>actual/360</i>	

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.

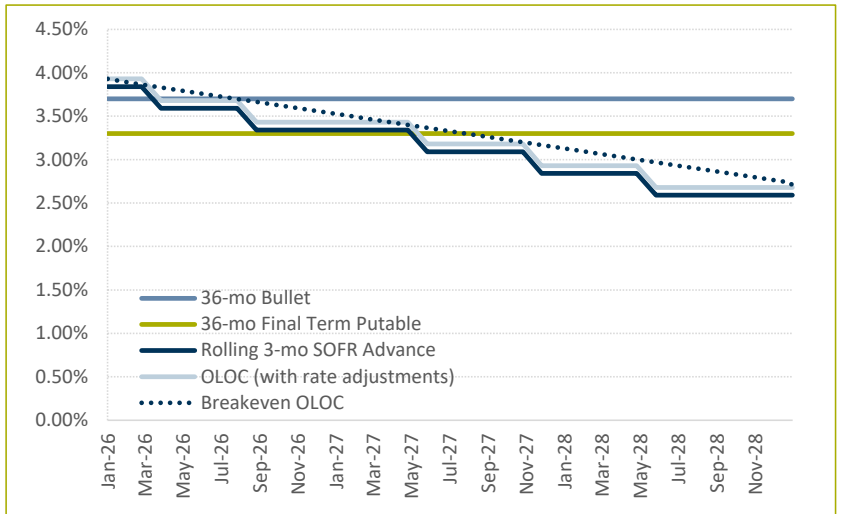
Cumulative FOMC Rate Adjustments = (50 bps)

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	3.70%
	<i>actual/actual</i>	
Putable Advance (3yr/6-mo Berm)	\$ 250,937.50	3.30%
	<i>actual/360</i>	
Rolling 3-mo SOFR Advance	\$ 236,027.78	3.10%
	<i>actual/360</i>	
OLOC Funding (w/rate adjustments)	\$ 242,871.53	3.19%
	<i>actual/360</i>	

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.

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