Example Credit Union Collateral Capacity Analysis

FHLBank Collateral Position

FHLBank Collateral Summary ($ actual)

Member QCD Data as of		12/31/2025
Total Lending Value of Collateral	$	60,428,307
Total Collateral Required		17,502,295
Unused Collateral		42,926,011
Collateral Coverage Ratio		345.26%
Securities Lending Value	$	-
Loans Lending Value		60,428,307

Financial Information ($000s)

Financial Data as of:		12/31/2025
Community Financial Institution (CFI)?		No
Total Assets	$	600,000
Residential Housing Finance Assets (RHFAs)		100,000
Long-term Borrowings / RHFAs (Limit 100%)		10.00%
Outs. Credit Obligations / Assets (Limit 40%)		2.92%
Total Securities & Other Investments	$	75,000
Total Loans & Leases		410,000
Loans Held for Sale		-

Pledged Loan Collateral Summary -- QCD vs. Call Report

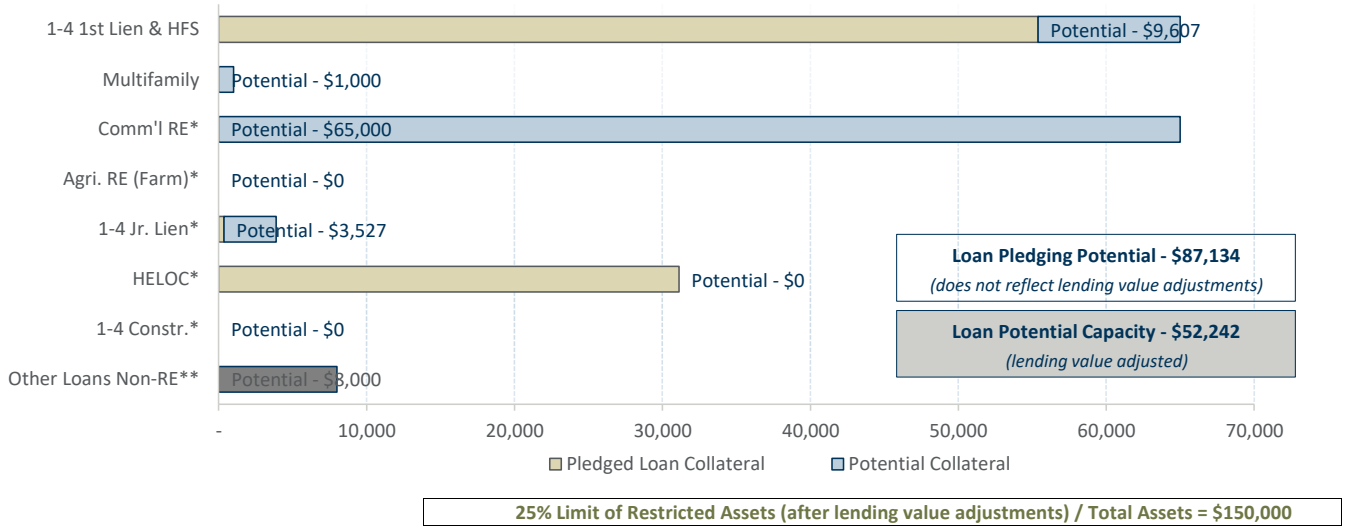
(Dollars in thousands)

Loan Types	QCD Lending Value	# of Loans	Unpaid Value (A)	Call Report Value (B)	Potential (C = B - A)
Potential Qualifying Collateral:					
Single Family 1st Lien Real Estate & Loans Held for Sale *(SFAX, SFOX, SFXX, SFFX, SFVX, SFF+, SFV+)*	67% - 82%	354	$ 55,393	$ 65,000	$ 9,607
Multifamily Real Estate *(MFXX)*	67%	0	-	1,000	1,000
Commercial Real Estate *(CMXX)*	65%	0	-	65,000	65,000
Agricultural Real Estate [Farm] *(AGXX)*	72%	0	-	-	-
Single Family Real Estate - 2nd Mortgage *(SMXX)* / HELOCs *(SMEX)*	60%	14 / 758	354 / 31,119	35,000	3,527
Single Family Real Estate - Construction *(SFCX)*	58%	0	-	-	-
Student Loans [Other Secured Non-Real Estate] *(SLXX)*	Case-by-Case	0	-	8,000	8,000
Total Potential Qualifying Loan Collateral		**1,126**	**$ 86,866**	**$ 174,000**	**$ 87,134**
Non-Qualifying Collateral:					
Vehicle Loans				$ 215,000	
Other Unsecured Loans & Leases				6,000	
Other Real Estate				-	
Other Real Estate Construction				-	
Equipment & Ag. Operating [Comm'l Non-Real Estate] *(EQXX, OLXX)* - CFI Only				15,000	
Total Non-Qualifying Loan Collateral				**$ 236,000**	

Note: See Member Collateral Type Descriptions and Lending Value page for additional detail

Note: Without approval, the lending value of restricted collateral is limited to 25% of total assets.

Collateral Capacity Analysis
Pledged Collateral vs. Call Report
(dollars in thousands)



25% Limit of Restricted Assets (after lending value adjustments) / Total Assets = $150,000

Note: Potential additional collateral capacity is subject to lending value adjustments and eligibility determinations

Note: Does not consider any subordinated assets

** Likely to be considered restricted collateral*

*** Loans likely to be classified as non-qualifying for collateral purposes. Call report line item may include student loans and requires FHLBank approval prior to pledging. Not included in pledging potential due to case-by-case nature.*

FHLBank Topeka