

Example Credit Union Collateral Capacity Analysis

| FHLBank Collateral Summary (\$ actual) | | FHLBank Collateral Position | | Financial Information (\$000s) | |
|--|---------------|---|------------|--------------------------------|--|
| Member QCD Data as of | 12/31/2025 | Financial Data as of: | 12/31/2025 | | |
| Total Lending Value of Collateral | \$ 60,428,307 | Community Financial Institution (CFI)? | No | | |
| Total Collateral Required | 17,502,295 | Total Assets | \$ 600,000 | | |
| Unused Collateral | 42,926,011 | Residential Housing Finance Assets (RHFAs) | 100,000 | | |
| Collateral Coverage Ratio | 345.26% | Long-term Borrowings / RHFAs (Limit 100%) | 10.00% | | |
| | | Outs. Credit Obligations / Assets (Limit 40%) | 2.92% | | |
| Securities Lending Value | \$ - | Total Securities & Other Investments | \$ 75,000 | | |
| Loans Lending Value | 60,428,307 | Total Loans & Leases | 410,000 | | |
| | | Loans Held for Sale | - | | |

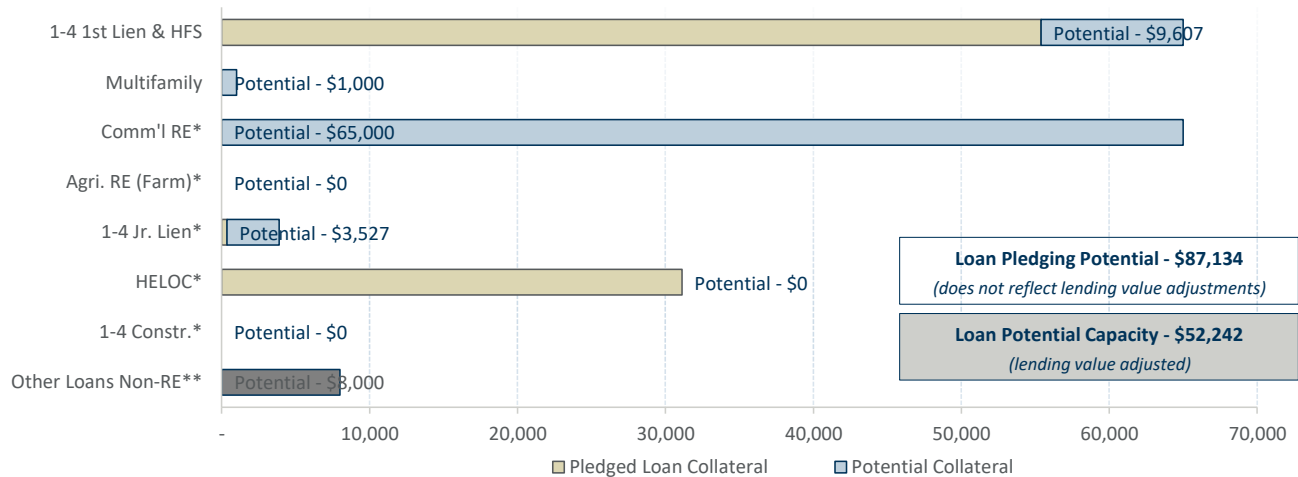
| Pledged Loan Collateral Summary -- QCD vs. Call Report | | | | | |
|--|-------------------|--------------|------------------|-----------------------|-----------------------|
| <i>(Dollars in thousands)</i> | | | | | |
| Loan Types | QCD Lending Value | # of Loans | Unpaid Value (A) | Call Report Value (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 (MFX) | 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.