FINANCIAL INTELLIGENCE / LIVE

A NEW WEBINAR FROM FHLBANK TOPEKA

- ✓ What's going on in the market and economy
- ✓ Peer analysis and member trends data
- ✓ Liquidity and funding strategies
- ✓ Tools and products available through your membership in FHLBank Topeka

Cautionary Statements Regarding Forward-Looking Statements & Disclaimer

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Discussion Topics

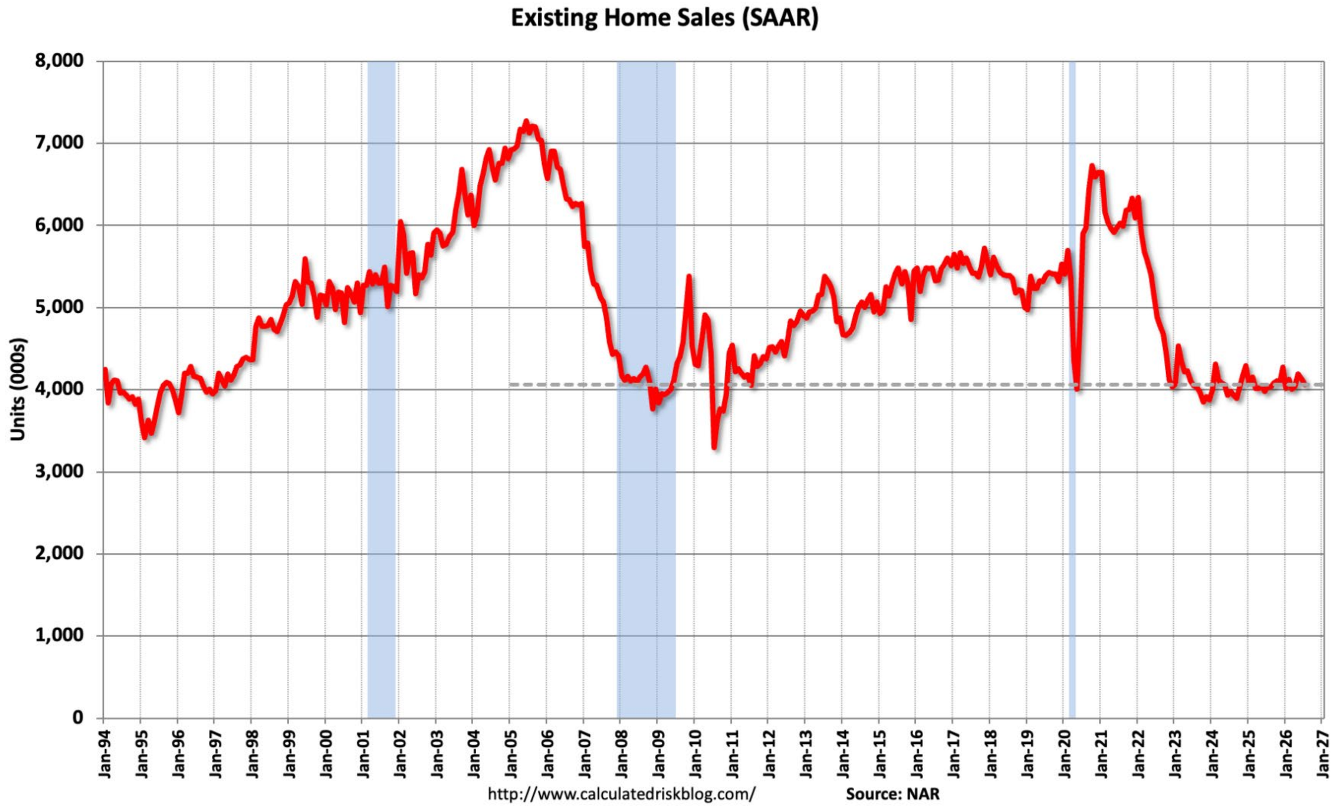
- Economic Update
- Member Financial Trends and Insights
- Liquidity and Funding Strategies
- FHLBank is Here to Help

Economic Update

Economic Outlook

From rate cuts to potential hikes…

- Fed Funds – No Cuts, Possible Hikes
- Core PCE | 3.60%
- Labor Force Participation Rate| 61.4%
- U3 Unemployment Rate | 4.10%
- GPD – 1.50%
- Existing Home Sales – Stagnant



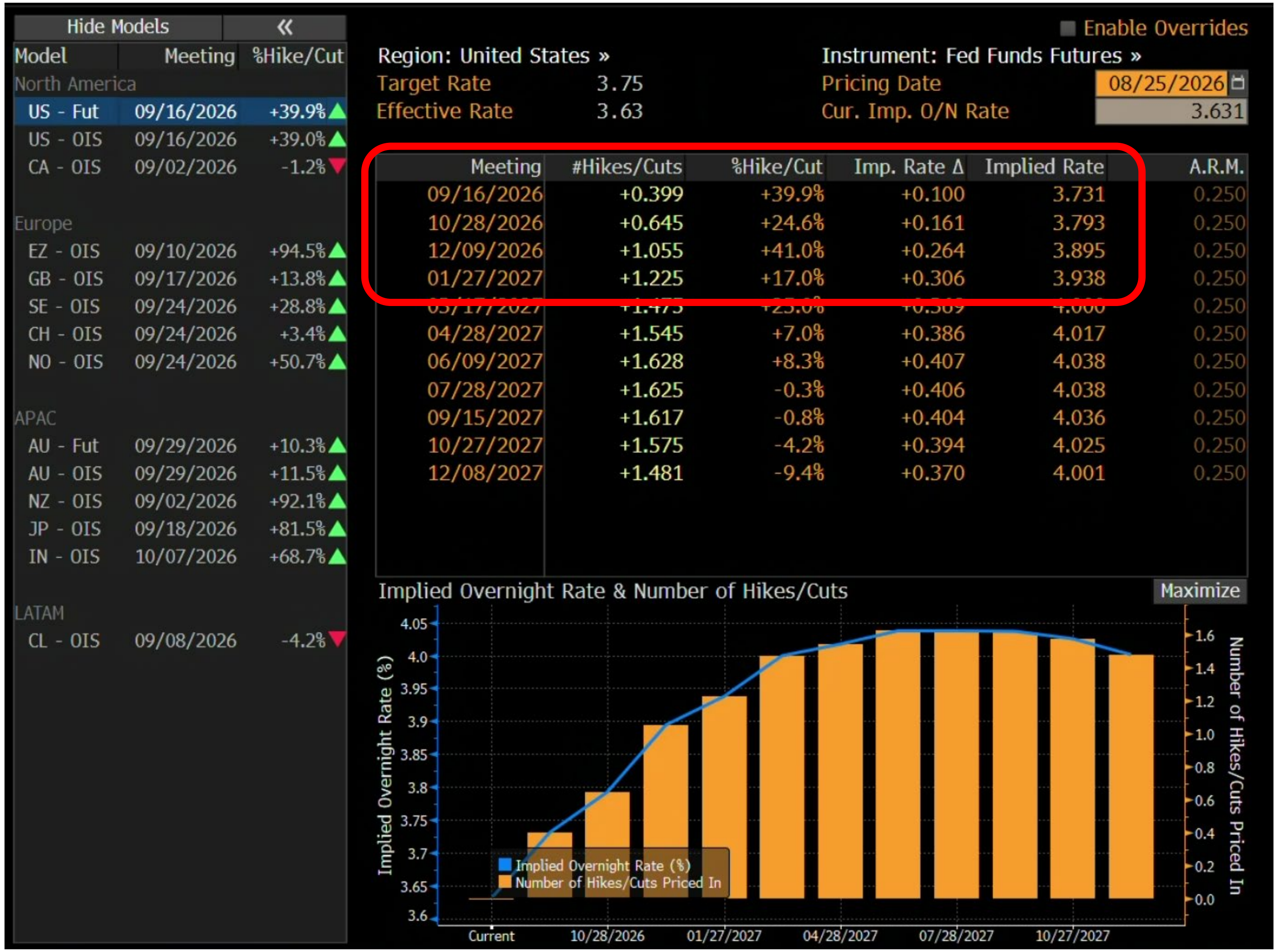
Poll Question

Expectations for the Fed Funds rate by year-end?

a. Lower
b. Higher
c. No change

Fed Funds Now Positioned for Hikes

After starting the year expecting several rate cuts, the market is now forecasting rate hikes by the Fed…



Source: Bloomberg.

Bond Yields Highest Since 2006

A Long-Term View of U.S. Treasury Yields

2-Year and 10-Year U.S. Treasury Yields Over the Long-Term

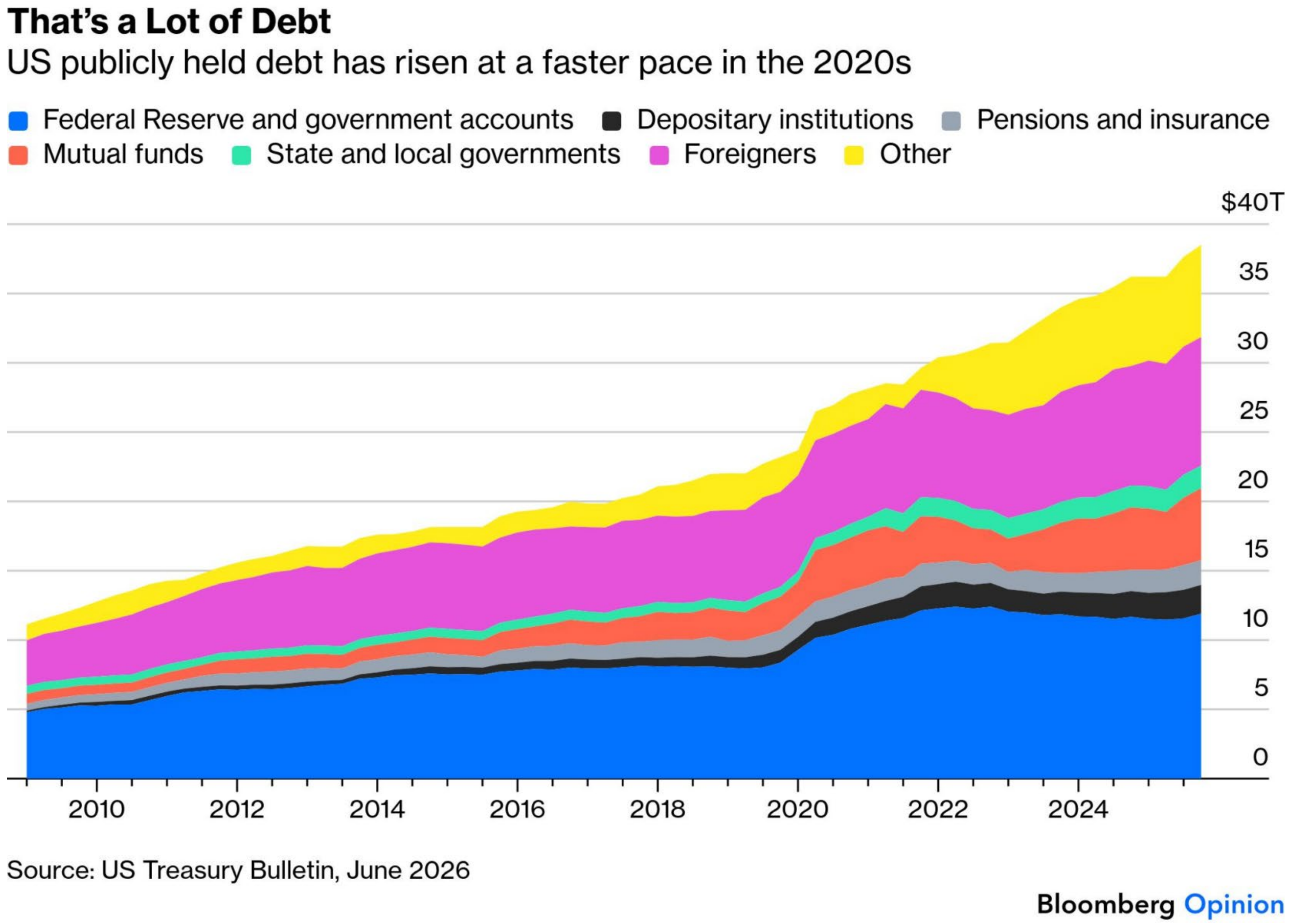
Since 1988

Source: © Exhibit A, FactSet Research Systems Inc. | Latest: 2026-08-24

 Definitions & Methodology: The 10-Year Treasury Yield measures the return on U.S. Treasury bonds maturing in ten years, frequently used as a benchmark for long-term interest rates and a gauge of economic growth expectations. The 2-Year Treasury Yield measures the return on U.S. Treasury bonds maturing in two years, often used as an indicator of short-term interest rates and market expectations for economic conditions. The chart shows the path of both the 2-year and 10-year treasury yields since 1988.

Ritholtz

US Federal Debt Reaches $40 Trillion…and it's PRICEY

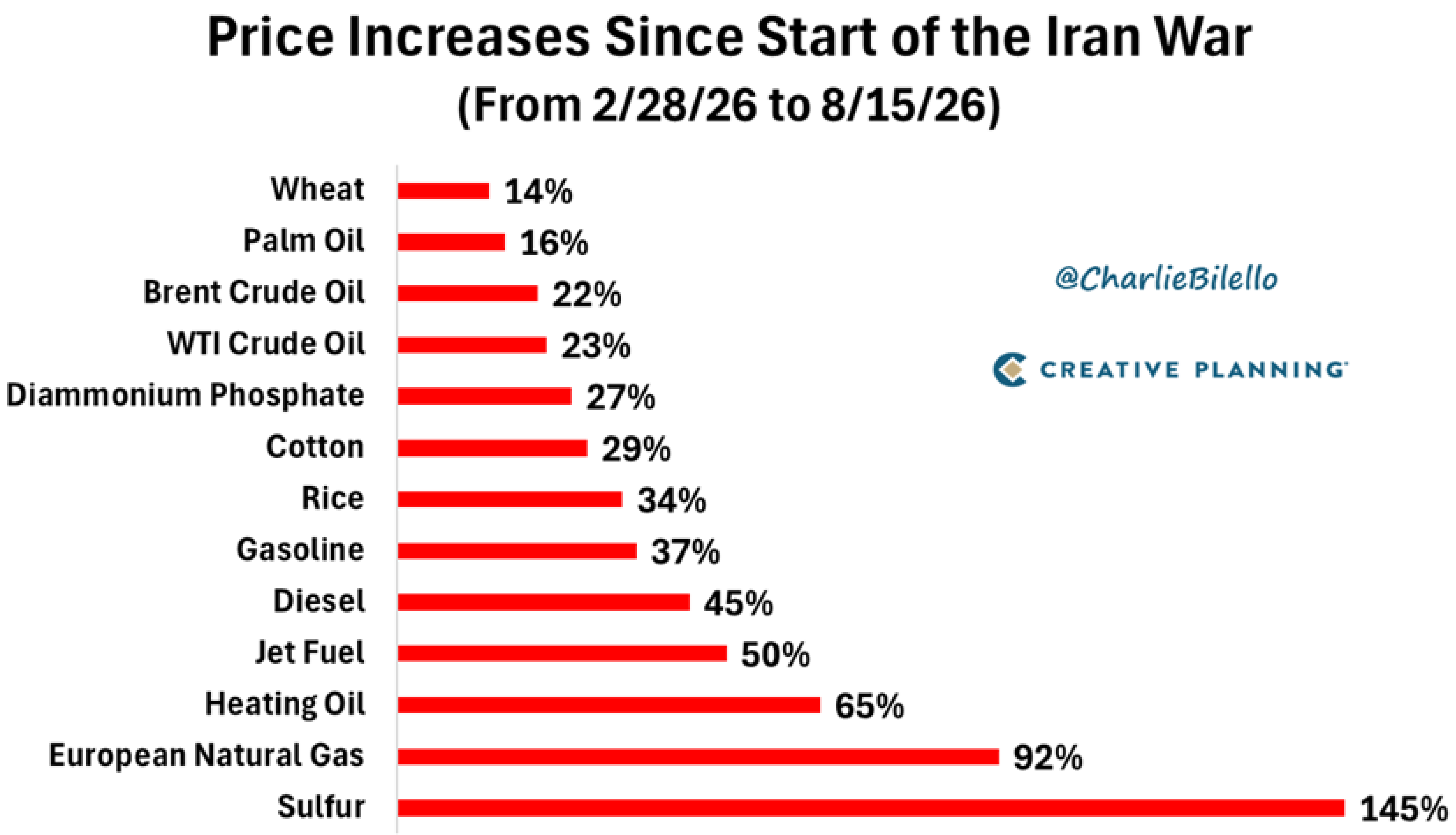


Source: Bloomberg.

CORE PCE 3.60% 2nd Quarter 2026

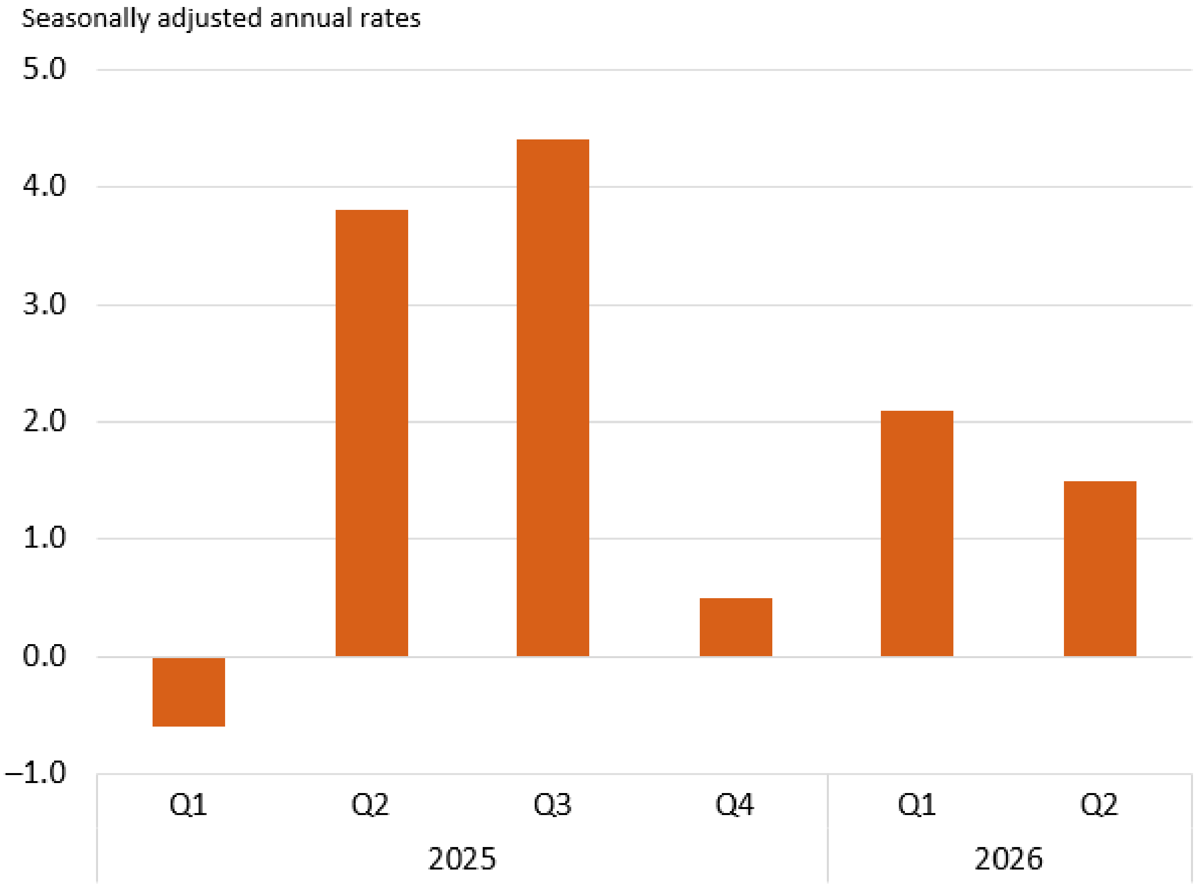
Source: Bloomberg.

Inflation…Depends on Where You Look



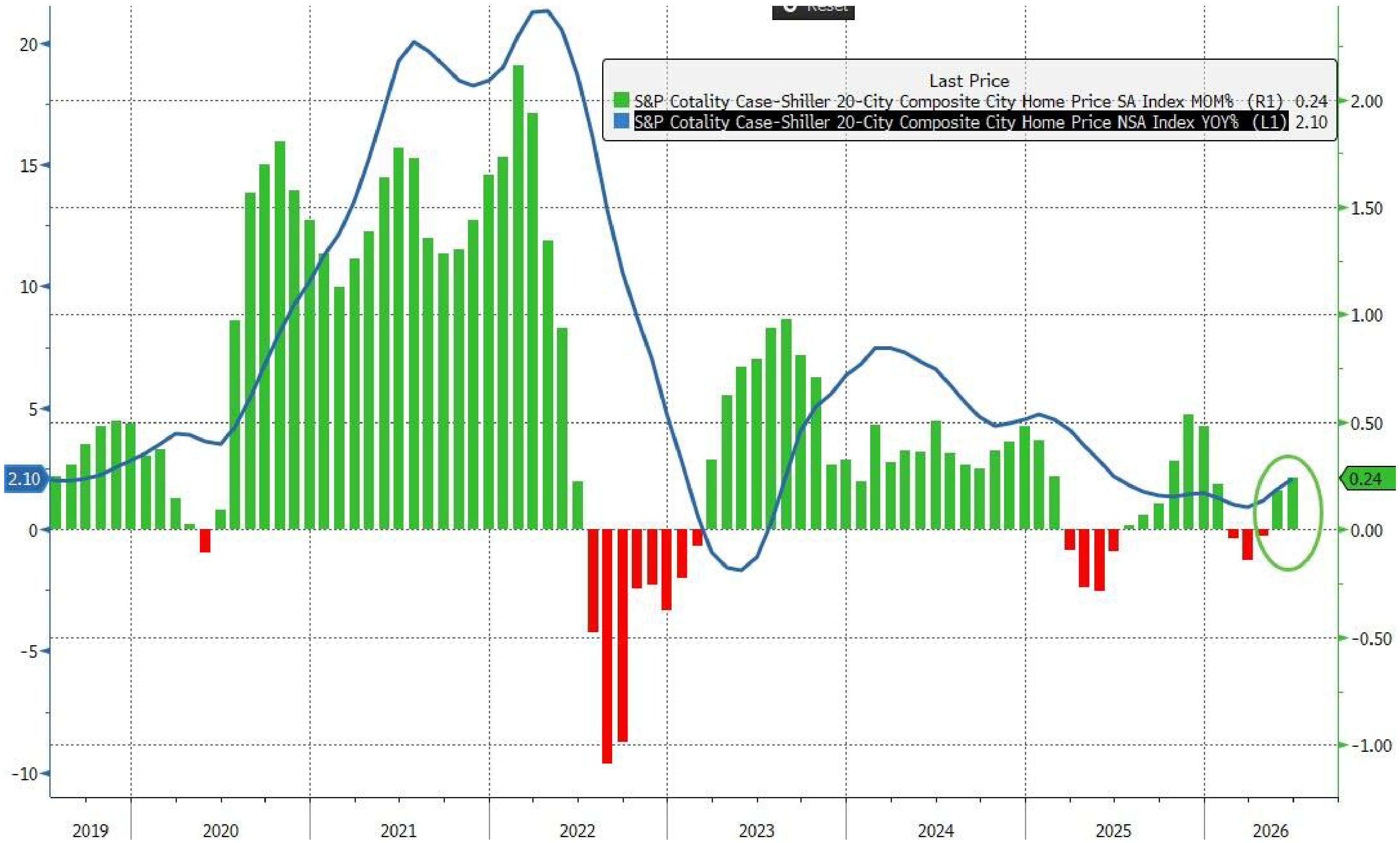
GDP Prints a Dismal 1.50%

Real GDP, Percent Change From Preceding Quarter



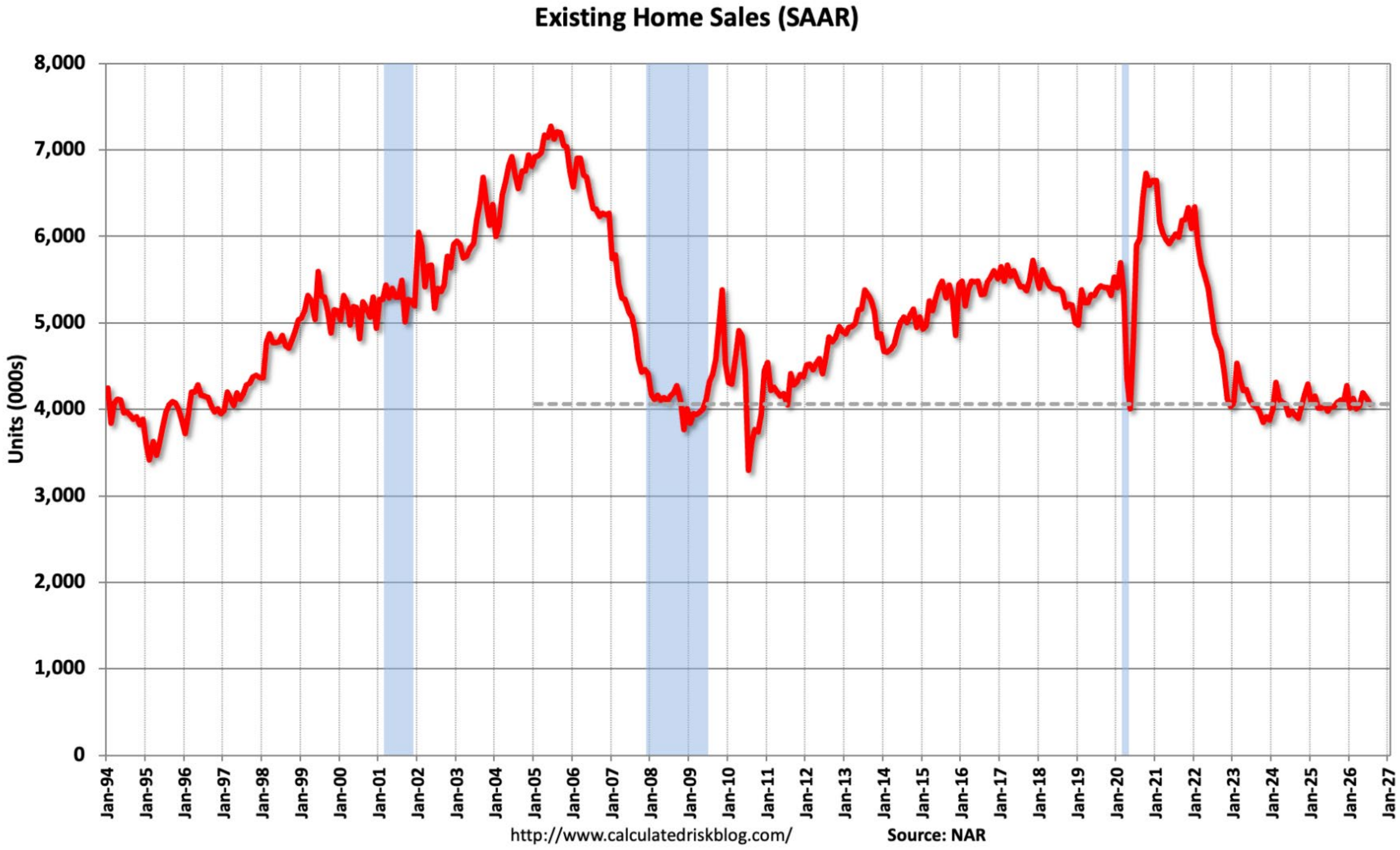
GDP Gross domestic product
U.S. Bureau of Economic Analysis

Home Prices on the Rise Again



Source: Bloomberg.

Housing Inventory Still Stagnant



New Home Sales Fall – Flat Since 2016

Source: Bloomberg.

16

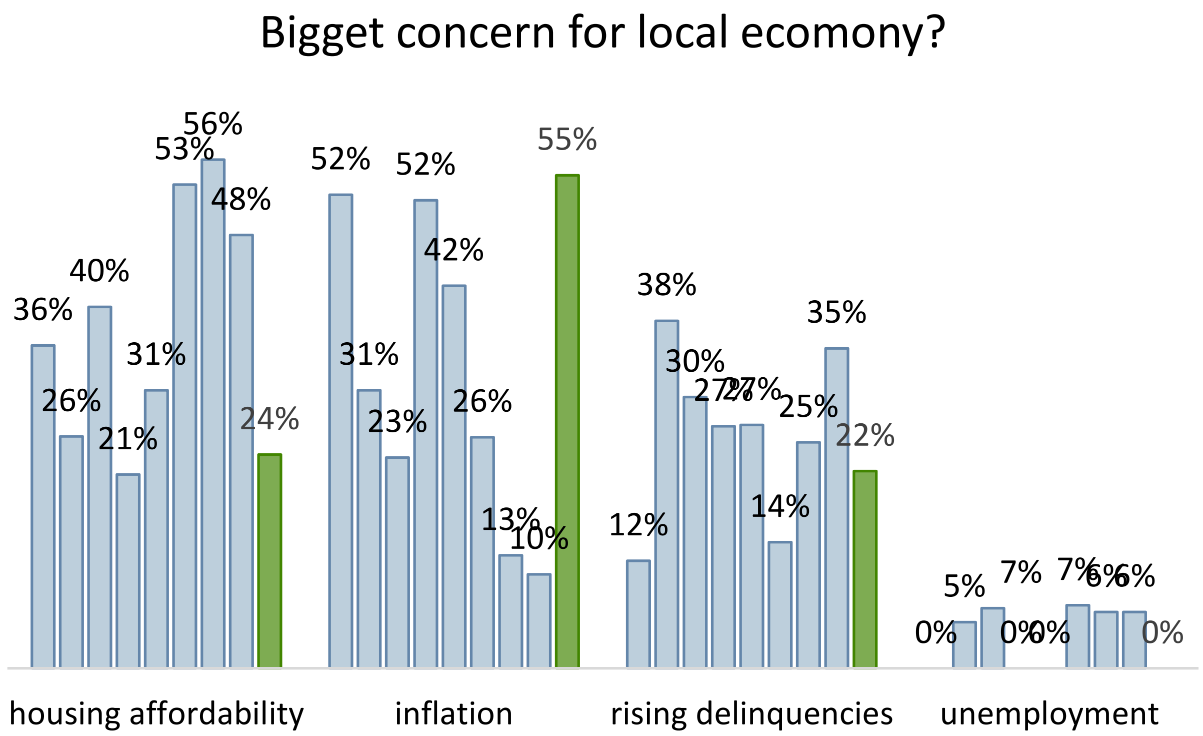
Poll Questions

What is your outlook for your local economy?

a. Strong
b. Moderate
c. Weakening
d. Very weak

What's the biggest concern you have for your local economy?

a. Inflation
b. Housing Affordability
c. Unemployment
d. Rising Delinquencies



Member Financial Trends & Insights

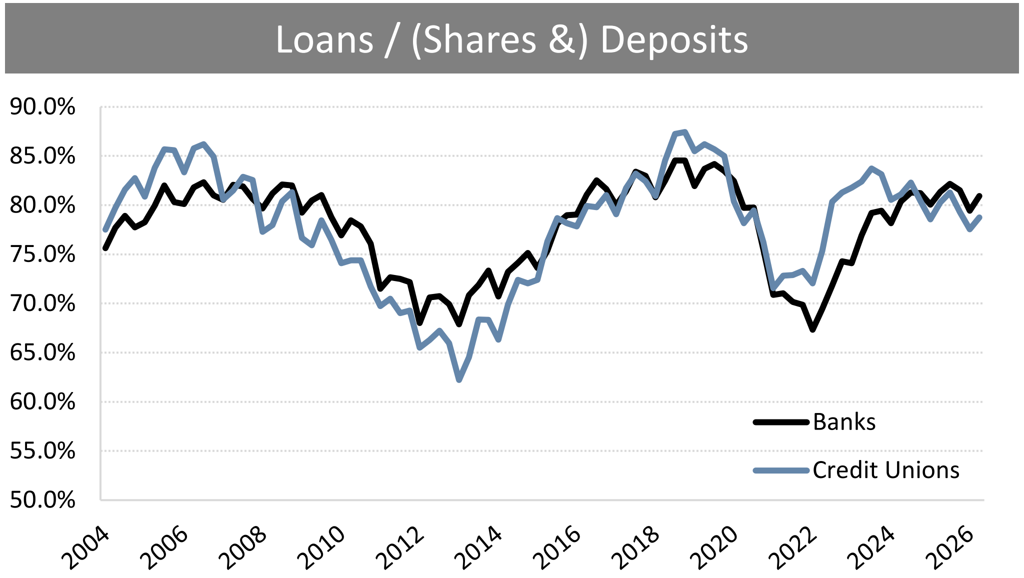
2nd Quarter Key Takeaways

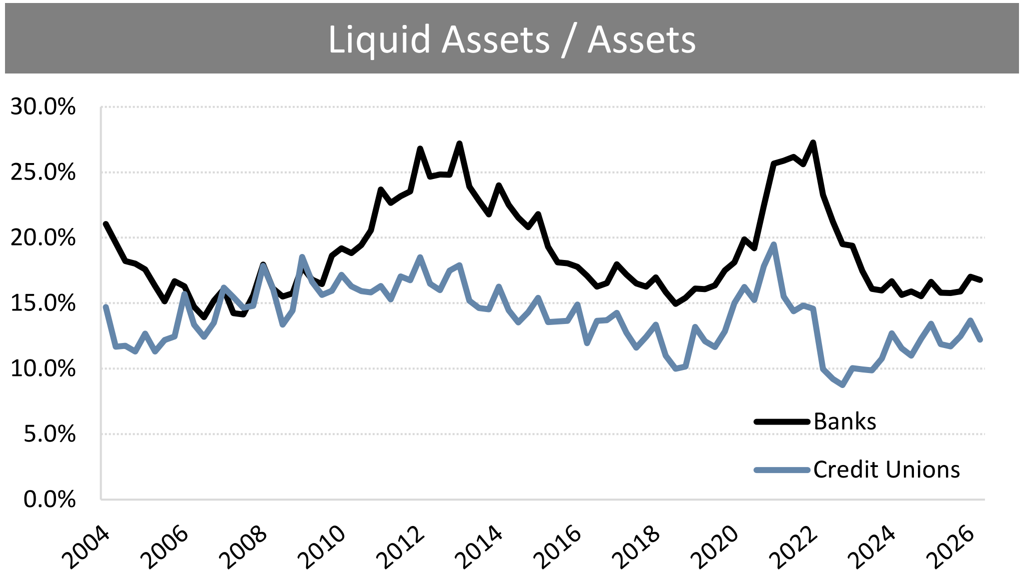
- Loan growth returned in the second quarter, outpacing share/deposit growth
  - Strongest q-o-q loan growth rate for credit unions, at the median, since 2022
  - Solid rebound in bank loan growth after contraction in first quarter for smaller peers and improvement for larger banks
- Slight increase in bank deposit balances during the quarter while credit union accounts declined
  - Same trend seen at both larger and smaller institutions
  - Stronger utilization of wholesale funding
- Cash and interest-bearing deposit balances moved into higher yielding assets across the district
- Net interest margins rebounded in the second quarter, after expansion streak came to an end during the first quarter
  - Driven primarily by loan yields moving higher, offsetting pressure on funding costs
- Asset quality remains stable
  - Net charge-offs YTD in line with 2025 activity for credit unions and larger banks but higher for smaller banks
- Equity positions strong

Source: S&P Global Market Intelligence; commentary based on the median trend.

Balance sheet metrics remain relatively unchanged

Loan-to-share/deposit ratios in line with historical average while on-balance sheet liquidity positions lower





- Sequentially, median deposit growth at banks was 0.56% while loan growth was 6.03%. At credit unions, shares/deposits contracted -1.28% and loan growth at 5.01%.
- Share/deposit mix shift unchanged with higher-rate term products representing about a third of portfolios
- Liquidity positions as a % of assets remain steady
  - BUT, if consider available liquidity sources through pledged assets, total liquidity positions are solid

Source: S&P Global Market Intelligence; trend data at the median.

Poll Questions

What do your loan growth expectations look like for the next 12-18 months?

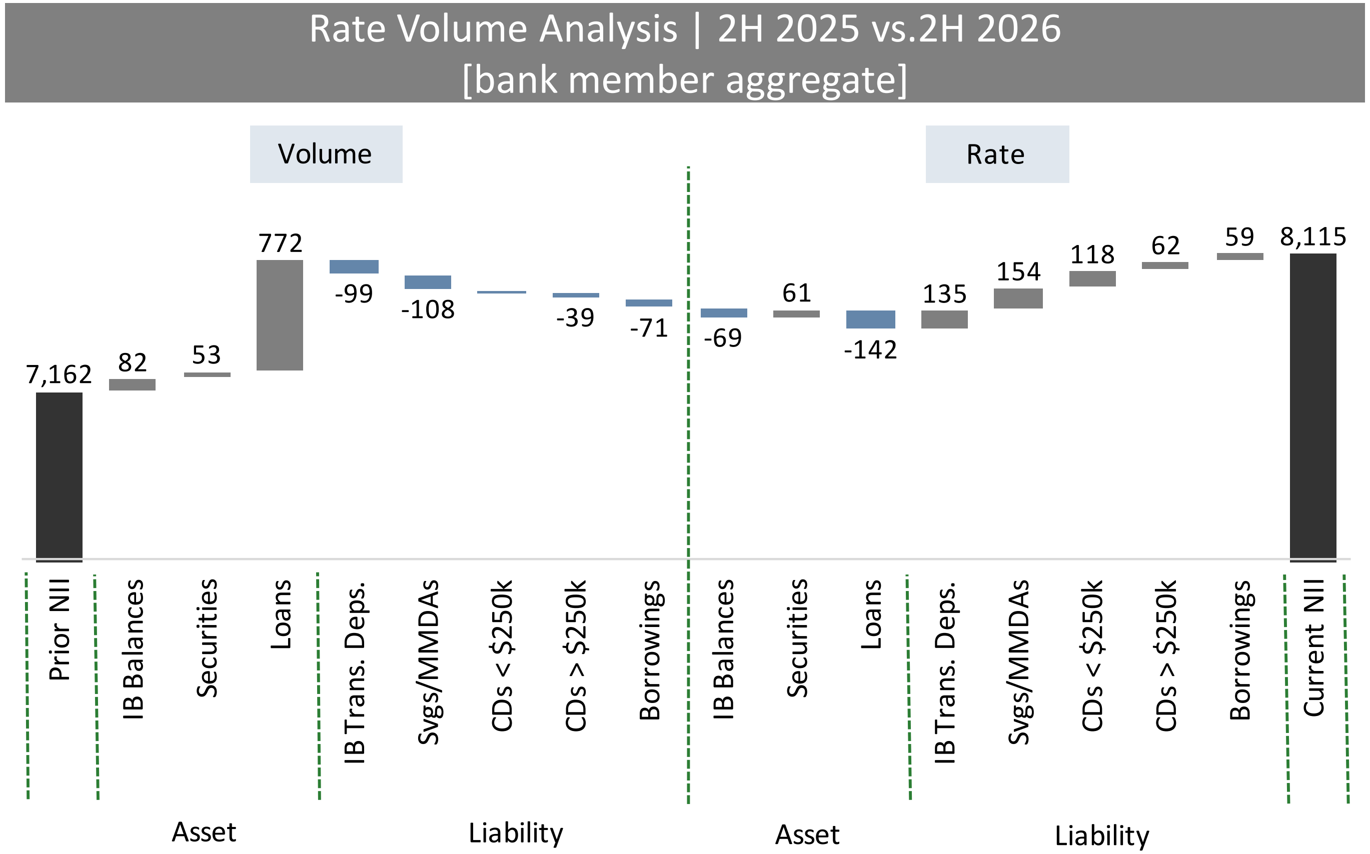
a. strong growth
b. moderate growth
c. minimal growth
d. no growth
e. decline in balances

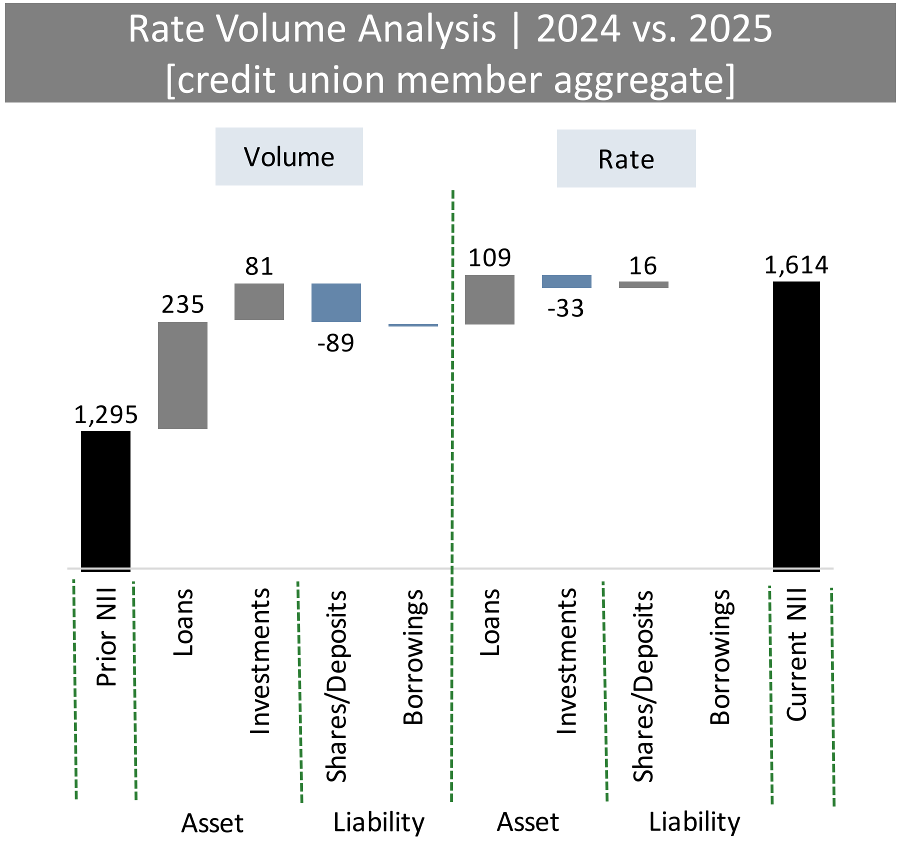
What is your outlook for deposit growth in the next 12-18 months?

a. strong growth
b. moderate growth
c. minimal growth
d. no growth
e. decline in balances

Net interest income growth driven by both rate and volume changes

Loan growth and lower funding costs largest contributors to increase





Volume Effect: measures how changes in amount of earning assets/interest-bearing liabilities affect income/expense

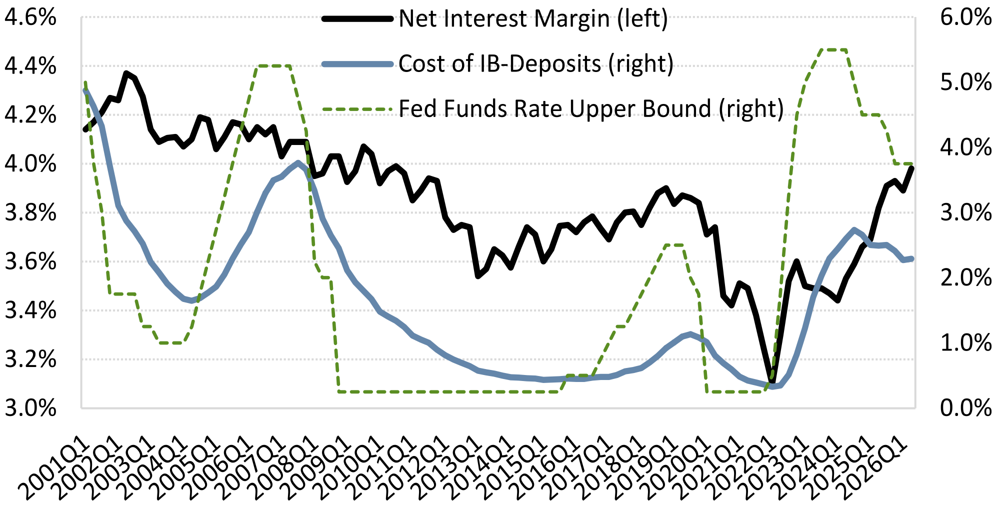
Rate Effect: measures how changes in interest rates on earning assets/interest-bearing liabilities affect income/expense

Source: S&P Global Market Intelligence.

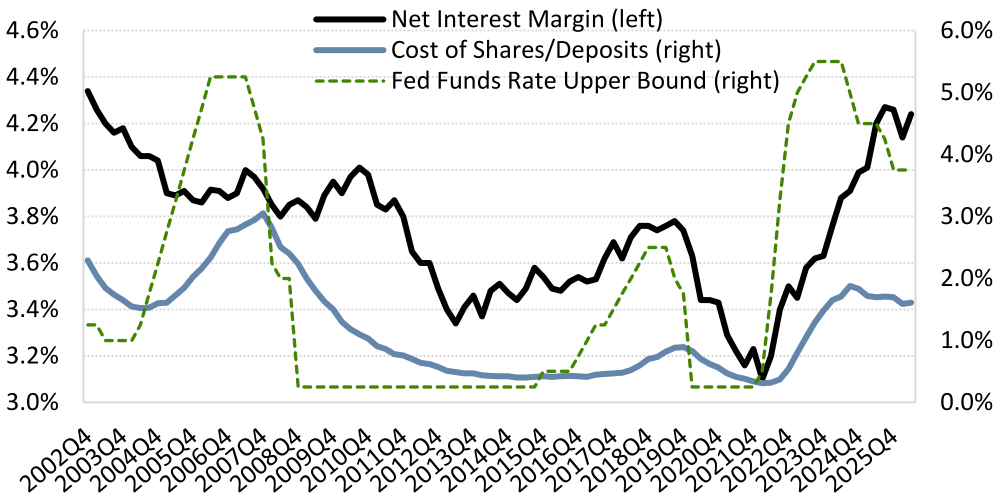
Strong margin performance across industry

Share/deposit funding costs under pressure

NIM vs. Cost of Deposits [banks]



NIM vs. Cost of Shares/Deposits [credit unions]



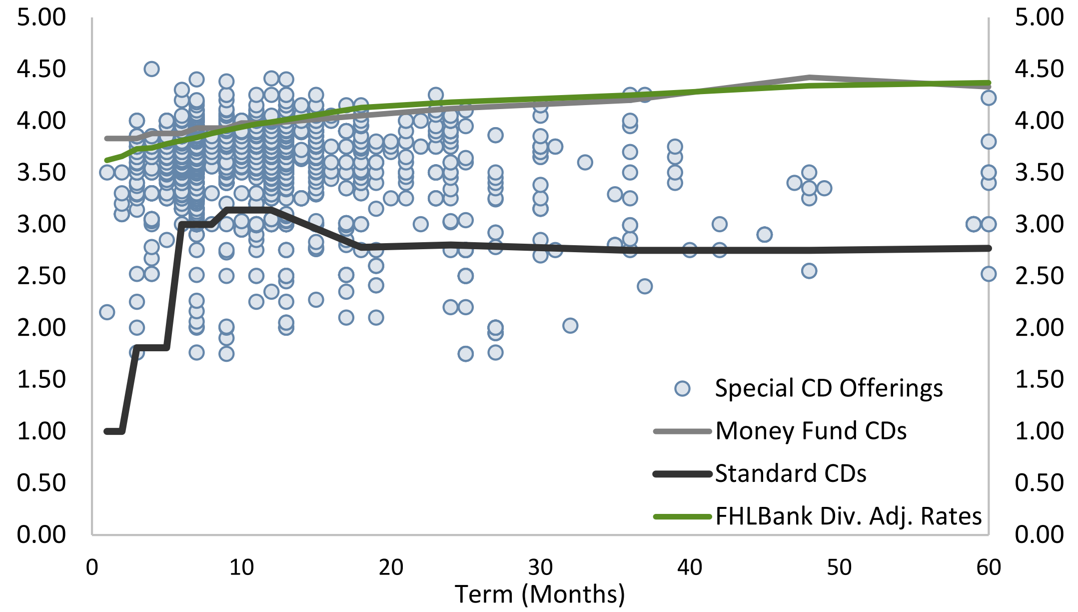
- After the rate cuts… deposit betas lag, particularly at smaller institutions
- Shift in yield curve shape has favored earning asset yield expansion but consumers paying attention to share/deposit rates
  - Median security yield 3.15% for district banks, highest in over a decade. Credit union yield over 3.50%.
  - Loan yields remain at elevated levels

Source: S&P Global Market Intelligence.

Deposit pricing pressure reignites

Near-term repricing relief not expected with approaching maturities

Funding Rate Comparison



- Battle for funding increasingly competitive
- Utilize marginal cost analytics to assist ALCO pricing decisions
  - Evaluate how different deposit pricing strategies to attract or acquire new deposits may result in unintended or undesired repricing of existing deposits
  - Challenging to find balance between savings and growth
- 90% of time deposit portfolios shorter-term
- Deposit pricing strategies:
  - Research: evaluate composition and rate sensitivity of depositors, know your competition
  - Pricing: incorporate advance funding as a companion to deposit growth/retention strategies
  - Analysis: understand how deposit pricing impacts overall profitability

Source: S&P Global Market Intelligence; data for banks and credit unions located in Colorado, Kansas, Nebraska and Oklahoma.

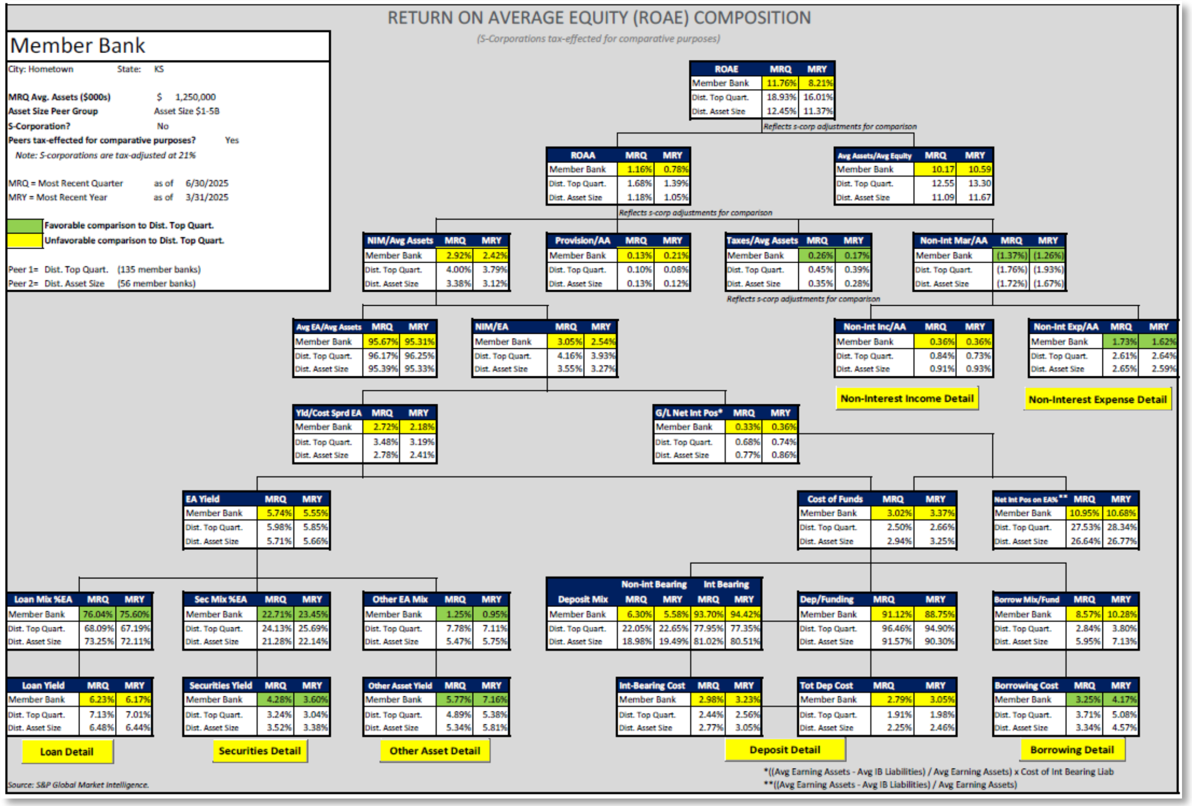
Poll Question

What primary behavior have you seen with customers as their shorter-term CDs mature?

a. Rolling into same/similar term CD
b. Moving to a longer-term CD
c. Moving into a non-maturity account
d. Funds leave the institution

How does your institution compare to peers?

Request a Return on Average Equity (ROAE) Analysis from FHLBank



Performance Component: **Securities Mix and Yields**

ROAE Composition

Securities Mix	Member: Member Bank Actual (000s) MRQ	Actual (000s) MRY	% of Avg Assets MRQ	% of Avg Assets MRY
Avg US Treas & Other US Govt	$ 60,215	$ 102,521	4.82%	9.32%
Avg Mortgage Backed Securities	$ 142,835	$ 89,800	11.43%	8.16%
Avg Other Securities	$ 92,311	$ 97,280	7.38%	8.84%
Avg Sec (Debt & Equity) (000s)	$ 295,361	$ 289,600	23.63%	26.33%
Avg Securities/Avg Earning Assets %	22.71%	23.45%		
Avg Assets (000s)	$ 1,250,000	$ 1,100,000		
Return on Average Equity	11.76%	8.21%		

(S-Corporations tax-effected for comparative purposes)

Peer Group Comparison % of Avg Assets

	District Avg. MRQ	District Avg. MRY	District Top Quartile MRQ	District Top Quartile MRY	KS State Avg. MRQ	KS State Avg. MRY	Asset Size $1-5B MRQ	Asset Size $1-5B MRY
Avg US Treas & Other US Govt	3.89%	4.45%	5.12%	5.27%	4.47%	5.10%	3.44%	4.26%
Avg Mortgage Backed Securities	11.26%	11.42%	12.39%	13.40%	9.92%	10.53%	8.21%	7.98%
Avg Other Securities	5.64%	6.07%	8.12%	6.07%	7.34%	8.19%	7.89%	8.35%
Avg Sec (Debt & Equity) (000s)	20.80%	21.94%	25.63%	27.19%	21.73%	23.82%	19.54%	20.58%
Avg Securities/Avg Earning Assets %	23.22%	24.56%	24.13%	25.69%	26.53%	27.98%	21.28%	22.14%
Avg Assets (000s)	$ 907,229	$ 885,343	$ 741,073	$ 727,491	$ 544,600	$ 530,061	$ 1,798,004	$ 1,749,017
Return on Average Equity	10.99%	9.66%	18.93%	16.01%	11.09%	10.20%	12.45%	11.37%

Securities Yield	Member: Member Bank Actual MRQ	Actual MRY
Yield on US Treas & Govt Agency Sec	0.96%	0.89%
Yield on Mortgage Backed Securities	5.06%	5.00%
Yield on All Other Securities	4.65%	4.80%
Overall Yld on Tot Invest Full Tax Eq	4.28%	3.60%

Other:	MRQ	MRY	% of Avg Tot Securities MRQ	% of Avg Tot Securities MRY
Pledged Securities	$ 71,267	$ 77,618	23.91%	28.01%

Peer Group Yield Comparison

	District Avg. MRQ	District Avg. MRY	District Top Quartile MRQ	District Top Quartile MRY	KS State Avg. MRQ	KS State Avg. MRY	Asset Size $1-5B MRQ	Asset Size $1-5B MRY
Yield on US Treas & Govt Agency Sec	2.86%	2.89%	3.27%	3.29%	3.05%	3.01%	2.74%	2.73%
Yield on Mortgage Backed Securities	3.18%	3.13%	3.09%	2.92%	3.22%	3.18%	3.52%	3.40%
Yield on All Other Securities	2.91%	2.83%	2.85%	2.77%	2.53%	2.43%	3.31%	3.34%
Overall Yld on Tot Invest Full Tax Eq	3.19%	2.96%	3.24%	3.04%	3.03%	2.73%	3.52%	3.38%
% of Avg Tot Securities (Pledged Securities)	50.89%	50.38%	55.52%	55.13%	56.53%	55.46%	47.79%	48.15%

Note:

Average Other Securities (Incl Securities Issued by States & Pol Subdivisions in the US, Asset-Backed Securities, and Other Debt Securities plus the Average of the Historical Cost of Investments in Mutual Funds and Other Equity Securities with Readily Determinable Fair Values)

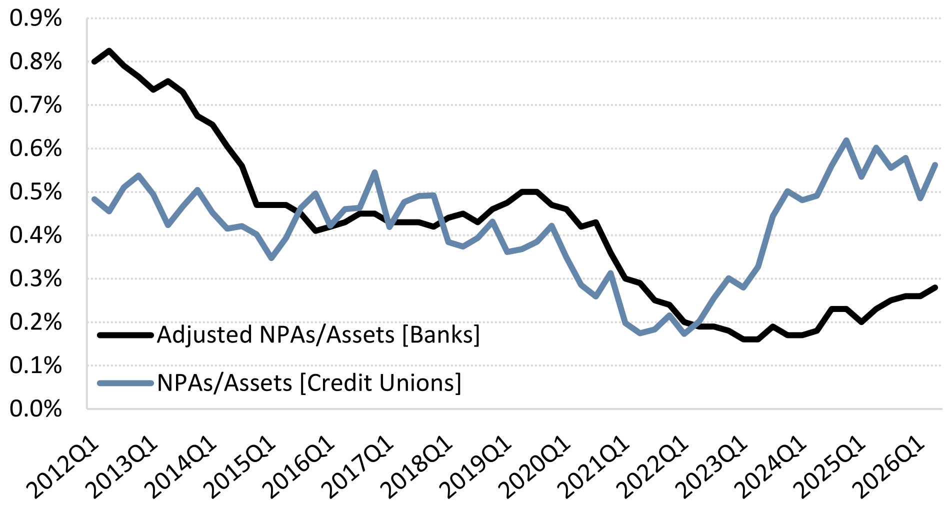
Comparison to Peers

Low High

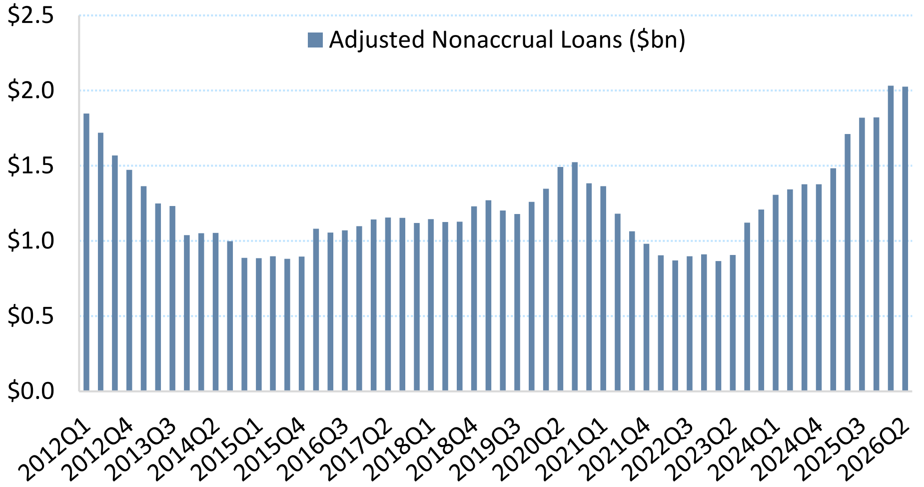
Delinquencies on the rise, consumer debt remains elevated

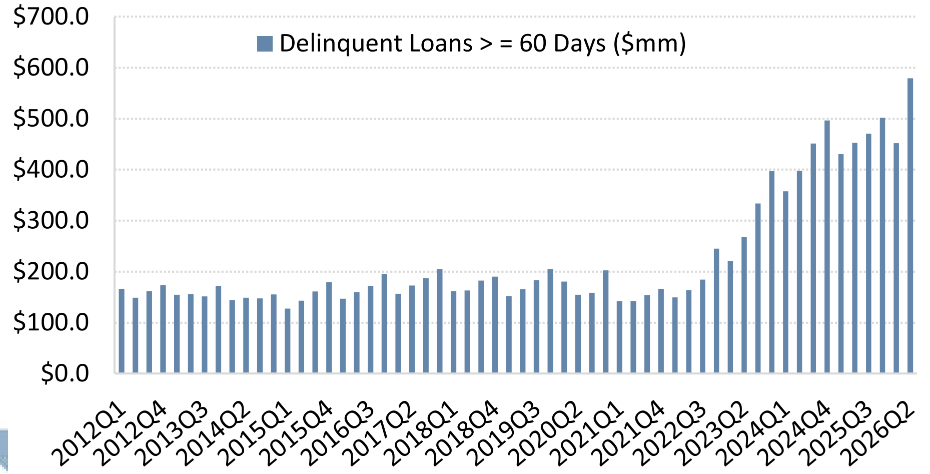
Credit concerns continue to linger

Nonperforming Assets



Adjusted Nonaccrual & Delinquent Loans





2026 Outlook in February vs. 2026 Outlook in August

- Margin tailwinds are still working in your favor (but not driven by lower funding costs)
- ~~Deposit costs are easing, but competition isn't~~ Deposit cost relief stalled, competition and headwinds persist
- ~~Gradual easing in interest rates expected with uneven, data-dependent cuts~~ Rate hikes have entered the conversation, return of higher for longer?
- Balance sheet remixing is an opportunity
- Liquidity management must stay front and center !!!
- Credit normalization occurring, not collapsing, on watch as true strength of consumer in question
- Technology investment is not optional, now necessary !!!
- M&A poised to accelerate, upward trend continues
- Economic outlook: slower, but still resilient – remains uncertain
- War in Middle East

Poll Questions

Top financial concerns *(choose 3):*

a. Cost of funds
b. Liquidity
c. Deposit growth
d. Loan growth
e. Asset quality
f. Capital
g. IRR Management

Top challenges *(choose 3):*

a. Succession planning
b. Regulatory compliance
c. Technology & speed of change
d. Cybersecurity/fraud
e. Talent acquisition/retention
f. Competition
g. M&A
h. Other

Liquidity and Funding Strategies

Liquidity and funding strategy considerations

- “higher for longer” back on the table
  - When we think about incremental funding needs, do we look to fund short or extend? Or maybe consider a blended funding strategy?
  - What are your balance sheet pain points and how does that fit with differing rate scenarios?
- Improve earnings with liability side of the balance sheet
  - Evaluate opportunities to stay invested to support earnings in near-term (leverage or pre-fund)
  - Carrying an OLOC balance? Take a look at moving a portion to a short-term SOFR adjustable-rate advance
  - Advance products can provide a strong alternative to brokered deposits and alternative funding sources, and can complement retail CD funding strategies
- Maximize borrowing capacity
- FHLBank asset-based liquidity strategies
  - Use FHLBank letters of credit to secure deposits and free up highly liquid securities
  - Sell 1-4 family mortgage loans held in portfolio originated within past 24 months to the FHLBank MPF program and recognize immediate income

Alternative FHLBank funding strategies to consider

Balancing act of managing interest-rate risk, liquidity risk and margin performance

Bullet
Opportunity to extend and capture priced-in rate cuts

SOFR Adjustable
Reprices daily with market rates but with term liquidity benefits

Putable
Margin relief offered through immediate cost savings and cushion for rate moves lower

Opportunity to hedge slowing loan activity

Anchor in yield and duration with bonds through leverage strategy with FHLBank advances

- May be attractive for members with capital and liquidity capacity
- Pre-investment: borrow against future maturities (usually short-term) to buy bonds at current yields then use maturing low-yield bonds to repay borrowings
- Reduce reinvestment risk

Example: $10 million pre-fund strategy

	Start of Q1	End of Q1	End of Q2	End of Q3	End of Q4		
Payments on Borrowing	-	2,500,000	2,500,000	2,500,000	2,500,000		
Cumulative Cash Flow from Bond Portfolio	-	*2,693,397*	*5,343,487*	*7,910,665*	*11,052,080*		
Balance on Borrowings	10,000,000	7,500,000	5,500,000	2,500,000	PAID OFF		
Weighted Avg Rate on Borrowings	3.69	3.64	3.62	3.60			
Interest Expense by Quarter		92,125	68,250	45,188	22,500	228,063	Annual Interest Based on Payoff
New Purchases		**10,000,000**	**10,000,000**	**10,000,000**	**10,000,000**		
Bond Yield	4.50	4.50	4.50	4.50	**4.50**		
Interest Income by Quarter	187,500	112,500	112,500	112,500	112,500	450,000	Annual Interest Earned on Bonds
						221,938	Net Interest Income

Poll Questions

With the enhanced focus on liquidity by regulators, are you looking at ways to increase collateral capacity with FHLBank?

a. Yes, need to
b. Working on it
c. No
d. I don't know

Where are you concentrating your funding needs?

a. Less than 12 months
b. 12 – 36 months
c. > 36 months
d. Blend of terms
e. Not in a borrowing position

FHLBank Letters of Credit

Alternative source for securing public unit deposits

- Improve balance sheet flexibility with letters of credit
  - Improve liquidity position by increasing amount of unencumbered securities
  - Provides opportunity for greater investment portfolio management and prospect to invest in higher-yielding instruments (loans or securities)
- Utilize available collateral capacity at FHLBank (typically illiquid loan collateral)
  - Relationship with the public unit depositor is still maintained
- Widely accepted
  - Use FHLBank Topeka’s high credit rating to secure funds for the depositor
- Ease of use – eliminates task of monitoring market values and pledging/releasing securities
  - Convenient. Fast. Efficient.
    - More than **80%** of letter of credit requests occur online

Letter of Credit Analysis Utilization Strategies

1. Improve liquidity position
2. Maximize earnings

Click here to request Your Letter of Credit Analysis!

LETTER OF CREDIT UTILIZATION STRATEGIES

Example Bank

Somewhere, Oklahoma — *October 21, 2019*

Current Credit Obligation & Collateral Position Summary ($ actual)

FHLBank Outstanding Credit Obligations

Credit Obligation Type	Amount	Number
Regular Advances	$ 45,000,000	10
Line of Credit	-	
Letters of Credit (LTC)	6,500,000	4
MPF CE Exposure	175,000	
Swap Exposure	-	
Total	$ 51,675,000	
Funded Credit Obligations	$ 45,000,000	

FHLBank Collateral Summary

Total Lending Value of Collateral	$ 115,000,000
Total Collateral Required	51,675,000
Unused Collateral	63,325,000
Collateral Coverage Ratio	222.5%
Loans Lending Value	$ 115,000,000
Securities Lending Value	-

Utilizing Letters of Credit to Improve Liquidity Position

($ in thousands)

$ Increase in FHLBank Ltrs of Credit: $7,000

	Current Position	Replaced Pledged Securities w/LTC	Liquidity Ratio Improvement
Liquidity Ratio	**6.91%**	**9.11%**	**220 bps**
On-Hand Liquidity Ratio	**3.52%**	**5.74%**	**222 bps**
Pledged Securities / Securities	**70.00%**	**56.00%**	**1,400 bps**
Pledged Securities	$ 35,000	$ 28,000	
Securities	50,000		
FHLBank Letters of Credit [Current]	6,500	13,500	
Unused Collateral	63,325	56,325	
Transaction - PUDs	$ 12,000		
Nontransaction PUDs	20,000		
Total PUDs	32,000		
% of Deposits	12.31%		
Total Uninsured PUDs (MRY)	$ 20,000		

Utilizing Letters of Credit to Maximize Earnings

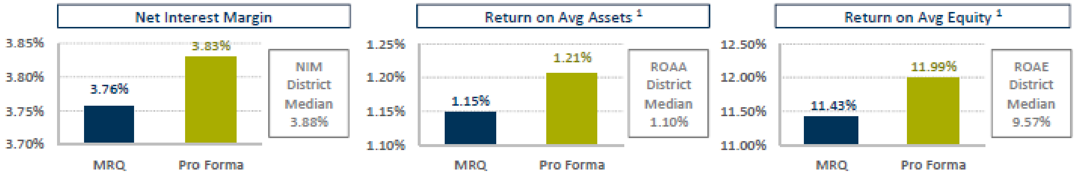
($ in thousands)

$ Increase in FHLBank Ltrs of Credit: $ 7,000

Balances	Current Position	Replace & Reinvest Pledged Securities	Change
FHLBank Letters of Credit	$ 6,500	$ 13,500	$ 7,000
Pledged Securities	35,000	28,000	(7,000)
Reinvestment in Higher Yielding Loans		7,000	7,000
Total Securities	50,000	43,000	(7,000)
Incremental Impact to Net Interest Income			
Annual Income on Pledged Securities [MRQ Yield: 2.50%]	$ 875	$ 700	$ (175)
Annual Income on Loans [MRQ Yield: 6.00%]		420	420
Letter of Credit Cost (0.125% - minimum fee of $125)		(9)	(9)
Net Additional Annual Income Earned			**$ 236**

Assumes full LTC amount is reinvested in loans, resulting in no impact to liquidity & on-hand liquidity ratios

Impact to Profitability Ratios (MRQ)



From the Lending Desk

Insights and activity

- Review and update roles in Members Only
  - Confirm borrower access, QCD approvals, wire permissions and your user administrator group (ideally three-four)
  - When accessing Members Only, a great opportunity to ensure multifactor authentication phone numbers are updated to mobile numbers.

- Putable advances a popular topic with renewed interest
  - Markets may move during the day; morning advance requests may result in better execution
  - 10-year/3-month and 6-month Bermudan structure favored; 5-year/6-month Bermudan remains most popular structure issued
  - Utilized by wide range of members

- Test-Your-Line transactions from members not in borrowing position

Questions? Call the Lending Desk at 800.809.2733 or email at FHLB.Lending@fhlbtopeka.com

FHLBank is Here to Help

WHERE WILL THE GOOD GO?

#500forGood *Now Open*

If you had $500 to benefit your community, how would you spend it? Apply by Aug. 31.

fhlbtopeka.com/500forGood

Driving *the future* of Affordable Housing

SCHOLARSHIPS AVAILABLE

- Register today for **Introduction to Affordable Housing Finance**
- Open to all members and their housing partners
- Visit **www.fhlbtopeka.com/msu** to learn more

MSU DENVER

FHLBANK TOPEKA
Affordable Housing Institute

We're hitting the road again in April

The 2027 Annual Member Conference

APRIL 21-23

Look for registration information

EARLY NEXT YEAR

Oklahoma members - Save the date for our upcoming regional meeting!

Oklahoma | Thursday, October 15

- Shangri-La Resort
- Monkey Island, Oklahoma

AGENDA

- Economic Update | Dr. Russell Evans, Regional Economic Advisors
- FHLBank Regional Housing Champion
- FHLBank Panel:
  - Lance Liby, Chief Business Officer
  - Jeff Kuzbel, President and CEO
  - Phil Bacchus, Chief Financial Officer
  - Ryan Gilliland, Director of Government & Industry Relations
  - Suzan Saville Bohannan, Director of Member Engagement & Solutions
- Balance Sheet Management and Regulatory Issues | Don Musso, FinPro, Inc.
- Golf Tournament

Visit **www.fhlbtopeka.com/resource-center/events** to register

42

Member Solutions Tools and Analysis

Liquidity Stress Analysis

- A high-level analysis that utilizes member call report data to assess a member's liquidity position under three stress scenarios — low, moderate and high. Assumptions can be tailored to fit your institutions stress scenario planning.
- We compare your stressed liquidity position across the three scenarios with your current collateral pledged to FHLBank Topeka.
- Available for both banks and credit unions.

Bank Example **Credit Union Example**

Liquidity Management Analysis

- A comprehensive analysis providing a foundation to help evaluate your current liquidity position and support your existing liquidity plan.
- The analysis takes a collateral based approach to managing liquidity. Inherent in the definition of liquidity is that raising cash does not require asset sales, high-cost deposit specials or maintaining high levels of "cash." It includes an inventory of funding sources and limits worksheet along with both a liquidity and funding peer comparison.
- Currently available for bank members only.

Example **More Information**

Click here to visit our Member Solutions page for a list of available Tools and Analysis Resources for your institution

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Housing & Community Development
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MPF Program
866.571.8171

Collateral & Safekeeping Operations
877.933.7803

Member Credit Analysis
800.905.2733

THANK YOU FOR JOINING US TODAY!

2026 FI Live Sessions:

- Wednesday, Dec. 2 at 2 p.m. CT

[Click to register here!]