ACCOUNT SUMMARY

Prepared for:

Example Member

123 East Main Street
City, State Zip Code

Member since: 2004

As of Tuesday, March 3, 2026

Account Contact:
Tony B. Venditte
VP, Regional Account Manager
FHLBank Topeka
Mobile: (402) 890-6838
Email: tony.venditte@fhlbtopeka.com

Lending Officer Contact:
Grant Haag
Lending Officer
Direct: (785) 478-8212
Email: grant.haag@fhlbtopeka.com

Member Solutions:
Leslie Mondesir - *VP, Member Solutions Manager*
Email: leslie.mondesir@fhlbtopeka.com
Direct: (785) 478-8183

MEMBER CURRENT UTILIZATION

Member data as of 2/20/2026

Current Credit Obligation, Collateral, Borrowing Capacity & Stock Summary ($ actual)

FHLBank Deposits & Other Services

Account Type	Amount	Rate / #
Demand Account	$ 139,429	3.14%
Overnight Deposit	-	-
Safekeeping Par	$ -	
MPF Program Participant?	Yes	
MPF Outstanding Balance	69,886,761	1
(number of open master commitments)		

FHLBank Outstanding Credit Obligations (CO)

Credit Obligation Type	Amount	Rate
Regular Advances	$ 9,000,000	2.93%
Overnight Line of Credit	2,500,000	3.85%
Letters of Credit	25,700,000	
MPF CE Exposure	1,574,276	
Swap Exposure	-	
Sub Total	$ 38,774,276	
+ Maturities	-	
Total	$ 38,774,276	
Funded Credit Obligations	$ 11,500,000	

FHLBank Stock Position

Stock Type	Held	Required	Excess	Rate	2025 Dividends Received [1]	Estimated Remaining 2025 Dividend [2]
Class A Stock	$ 744,200	$ 500,000	$ 244,200	4.00%	$ 40,100	$ 19,945
Class B Stock	2,191,900	2,191,900	-	9.25%	328,900	202,195
Total	$ 2,936,100	$ 2,691,900	$ 244,200		$ 369,000	$ 222,140

FHLBank Product Capital Stock Requirements

FHLBank Product Type	Activity Requirements %	Balance	Allocation
Advances & OLOC	4.50%	$ 517,500	19%
Letters of Credit	0.25%	64,250	2%
MPF	3.00%	2,096,603	78%
Total Activity Requirement		$ 2,678,353	

0.21% **FHLBank Dividend Impact**

Additional Advance Funding to Utilize Class B Stock **$ 5,728,000**

Collateral Summary

Total Lending Value of Collateral Pledged	$ 183,249,793
Total Collateral Required	38,774,276
Unused Collateral	144,475,517
Collateral Coverage Ratio	472.61%

Borrowing Capacity Availability & Limits

Based on	Available	Limit
Assets	$ 233,104,524	40%
Collateral	144,475,517	100%
Long Term Advances (RHFAs)	121,682,000	100%

(1) Excludes cash paid in lieu of fractional shares.

(2) Based on current required stock position + allowed excess Class B stock (if any).

FHLBank Topeka

MEMBER COLLATERAL ANALYSIS

Member data as of 2/20/2026

FHLBank Collateral Position ($ actual)

Collateral Summary

Total Collateral Pledged	$	183,249,793
Total Collateral Required		38,774,276
Unused Collateral		144,475,517
Collateral Coverage Ratio		472.61%

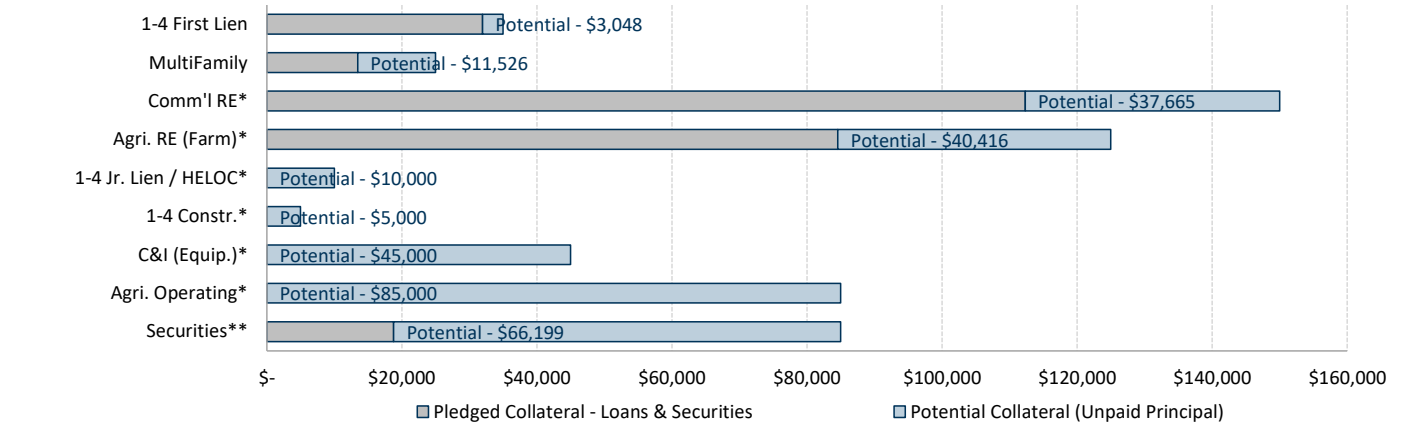
Financial Information / Limitations

Financial Data as of:		12/31/2025
Total Assets	$	675,000,000
Residential Housing Finance Assets (RHFAs)		125,682,000
Restricted Assets / Total Assets (Limit 25%)		19.84%
Restricted Assets / Unrestricted Assets		271.22%
Long-term Borrowings / RHFAs (Limit 100%)		3.18%
Outstanding Credit Obligations / Assets (Limit 40%)		5.74%

QCD – Collateral Summary

Eligible Assets	QCD Lending Value	Count	Pledged Unpaid Principal (A)	Pledged Lending Value	Call Report Value (B)	Additional Pledging Potential (C = B - A)
Unrestricted Securities:						
Agency Bond	91% - 99%	2	2,500,000	2,326,966		
Agency Pass Thru	92%	16	16,301,107	14,057,760		
Total Unrestricted Security Collateral**		**18**	**$ 18,801,107**	**$ 16,384,726**	$ 85,000,000	**$ 66,198,893**
Unrestricted Loans:						
Total Pledged Single Family RE		167	$ 31,951,935	$ 23,963,951	$ 35,000,000	$ 3,048,065
MultiFamily RE	67%	13	$ 13,474,040	$ 9,027,607	$ 25,000,000	$ 11,525,960
Total Unrestricted Collateral		**198**	**$ 64,227,082**	**$ 49,376,284**	**$ 145,000,000**	**$ 80,772,918**
Restricted Loans:						
Commercial RE	65%	331	$ 112,335,218	$ 73,017,892	$ 150,000,000	$ 37,664,782
Agricultural RE	72%	220	84,583,508	60,900,126	125,000,000	40,416,492
Single Family RE - 2nd Mortg + HELOC	60%	-	-	-	10,000,000	10,000,000
Single Family RE - Residential Constr	58%	-	-	-	5,000,000	5,000,000
Multifamily & Commercial RE - Constr	Case-by-Case	-	-	-	10,000,000	
Operating Loans - CFI only	64%	-	-	-	85,000,000	85,000,000
Equipment Loans - CFI only	57%	-	-	-	45,000,000	45,000,000
Total Restricted Collateral		**551**	**$ 196,918,726**	**$ 133,918,017**	**$ 430,000,000**	**$ 223,081,274**
Total Collateral		**749**	**$ 261,145,808**	**$ 183,294,302**	**$ 575,000,000**	**$ 303,854,192**

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



Additional Potential Capacity (Lending Value Adjusted) = $218,193

Remaining Restricted Collateral Capacity - 25% Limit (Lending Value Adjusted) = $34,832

Remaining Asset Capacity (40% Limit: FHLB Credit Obligations / Total Assets) = $86,706

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.*

*** Securities call report data includes the following security types: U.S. Treasury securities, gov't agency and all mortgage-backed securities.*

Note: Potential additional capacity does not include state and local gov't securities or student loans due to the case-by-case nature of their pledging potential.

FHLBank Topeka

MEMBER PRODUCT USAGE

Member data as of 2/20/2026

Current FHLBank Credit Obligations ($ actual)

Overnight Line of Credit	
Current Balance	Current Rate
$ 2,500,000	3.85%
# Days on OLOC in 2026	49
# Days on OLOC in 2025	336

Letters of Credit	
Amount Outstanding	# Outs.
$ 25,700,000	10

Advance Balances by Type		
Type	#	Amount
RF	2	$ 4,000,000
RFP	1	5,000,000

Regular Advances Detail

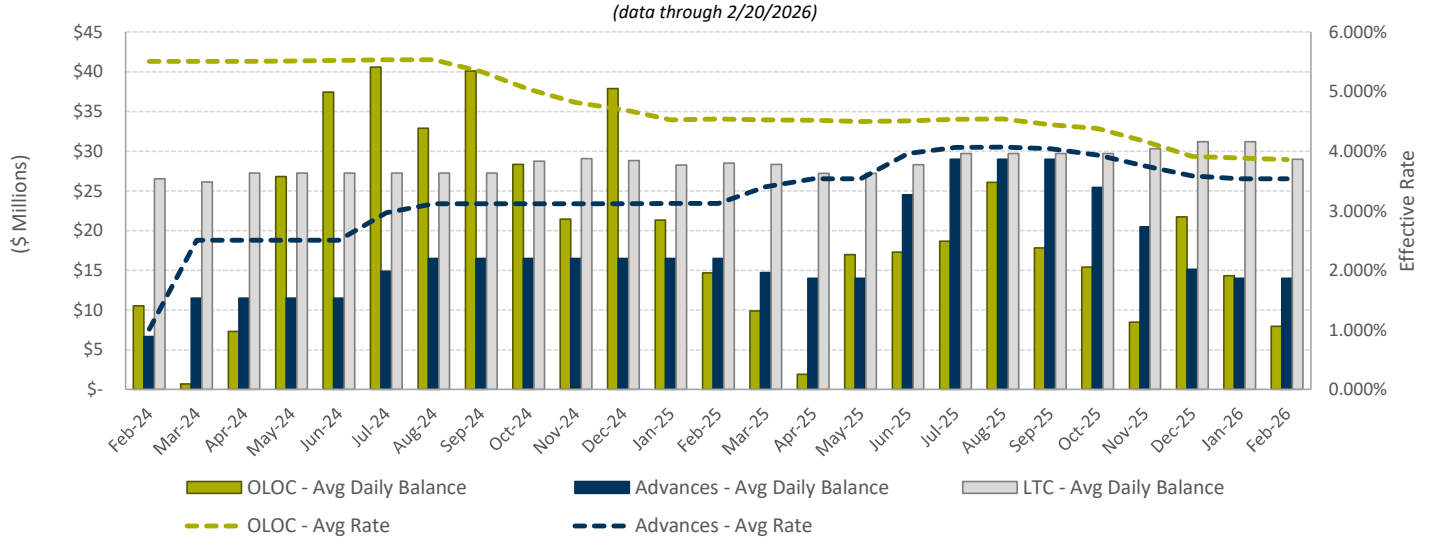
#	Adv #	Type	Original Amount	Current Balance	Rate	Adj.?	Reset Freq.	Index - Spread	Settle Date	Maturity Date
1	111257	RFP	5,000,000	5,000,000	4.470%	N			7/11/2024	7/10/2026
2	103613	RF	2,000,000	2,000,000	0.920%	N			3/9/2020	3/9/2027
3	103612	RF	2,000,000	2,000,000	1.080%	N			3/9/2020	3/8/2030
	Total		**$ 9,000,000**	**$ 9,000,000**	**2.928%**					

FHLB Estimated Dividend Benefit	**0.208%**
FHLB Estimated Dividend Effective Rate	**2.720%**

Financial Highlights at 12/31/2025:
- FHLBank Borrowings = $___ million
- FHLBank Borrowings / Total Assets = ___%
- Total Borrowings / Total Assets = ___%"
- Public Unit Deposits = $___ million

FHLBank Overnight Line of Credit, Letters of Credit & FHLBank Advances Two Year Utilization

(data through 2/20/2026)



Note: Estimated dividend benefit based on current required stock position + allowed excess Class B stock (if any).

Note: Shading indicates advance matures in 2026

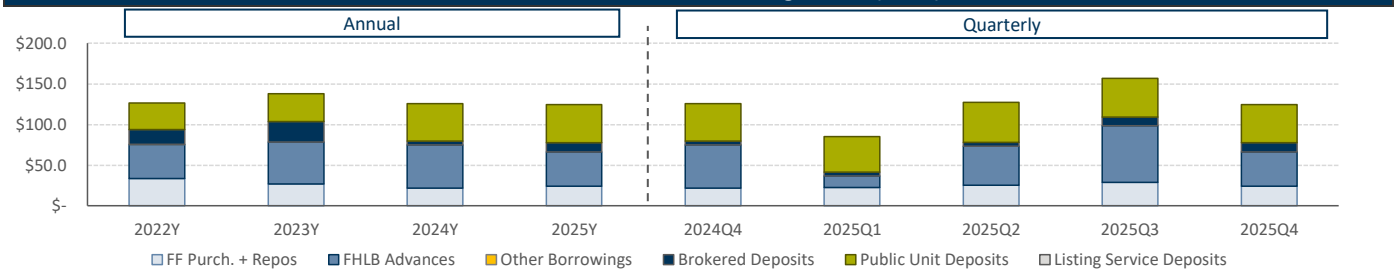
FHLBank Topeka

Example Member Financial Highlights (Page 1 of 3)

Financials as of 12/31/2025

Financial Highlights ($mm)										
	At or For the Year Ended		YTD	Δ Since	At or For the Quarter Ended					Δ Since
($ millions)	2023	2024	2025	2023	12/31/24	3/31/25	6/30/25	9/30/25	12/31/25	12/31/24
Balance Sheet										
Assets										
Securities										
Gross Loans & Leases										
Deposits										
Total Borrowings										
FF Purch. & Repos										
FHLB Advances/OLOC										
Other Borrowings										
Brokered Deposits [1]										
Listing Service Deposits										
Public Unit Deposits										
Balance Sheet Ratios										
Loans / Deposits										
Securities / Assets										
Borrowings / Assets										
FHLB Borrowings / Assets										
TCE / TA										
Leverage Ratio										
Total Risk-Based Capital										
Income Statement										
Net Interest Income										
Provision										
Noninterest Income [2]										
Noninterest Expense										
Net Income										
Profitability Ratios										
ROAA										
ROAE										
Net Interest Margin (FTE)										
Efficiency Ratio (FTE)										
S-corporation?										
Asset Quality Ratios										
Adjusted NPAs / Assets [3]										
Reserves / Loans										
Net Charge-Offs / Avg. Loans										
Liquidity Ratios										
On-Hand Liquidity / Liab. [4]										
Liquid Assets / Assets										
Wholesale Funding Utiliz. [5]										
Pledged Sec. / Total Sec.										

Wholesale and Non-Core Funding Trends ($mm)



Source: S&P Global Market Intelligence.

(1) Excludes reciprocal deposits.

(2) Includes realized gain/(loss) on sale of securities.

(3) Adjusted for U.S. government guaranteed portion of loans.

(4) Defined as [(IB Balances + Securities + FFSold/RevRepo) - (FFPurch/Repos - Pledged Securities)] / Liabilities.

(5) Defined as [Total Borrowings + Brokered Deposits (includes reciprocal deposits)] / [Total Borrowings + Deposits].

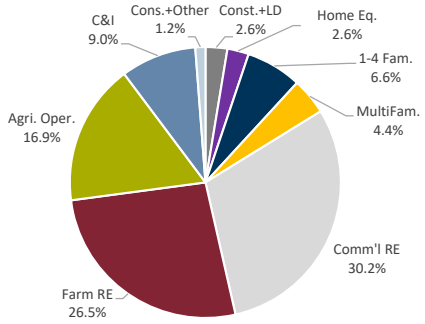
FHLBank Topeka

Example Member Financial Highlights (Page 2 of 3)

Financials as of 12/31/2025

Loan & Deposit Composition ($mm)

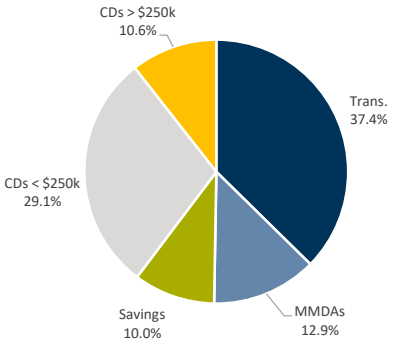
Loan Composition



Loan Growth Since 2023 = ___% or $___ mm

	12/31/2023		12/31/2024		12/31/2025	
Loan Type	Amount	%	Amount	%	Amount	%
1-4 Family						
Other Constr. & Land Dev.						
Construction + Land Dev.						
Home Equity						
1-4 Family						
MultiFamily						
Owner-Occupied CRE						
NonOwner-Occupied CRE						
Commercial Real Estate						
Farm Real Estate Loans						
Agricultural Operating						
Commercial & Industrial						
Consumer + Other						
Total						

Deposit Composition



Deposit Growth Since 2023 = ___% or $___ mm

	12/31/2023		12/31/2024		12/31/2025	
Deposit Type	Amount	%	Amount	%	Amount	%
Transaction						
Money Markets						
Other Savings						
CDs < $250k						
CDs > $250k						
Total						
Other Deposit Information:						
Core Deposits[1]						
Noninterest-bearing Deposits						
Online Listing Service Deposits						
Public Unit Deps. - Trans.						
Public Unit Deps. - Nontrans.						
Total Reported Public Unit Deps.						
Net Brokered Deposits [2]						

Yield / Cost Comparison ($000s)

Earning Assets

	Quarter Ended 3/31/2025		6/30/2025		9/30/2025		12/31/2025		MRQ Median Yield Comparison		Change Since 3/31/2025	
	Income	Yield	Income	Yield	Income	Yield	Income	Yield	District	NE	Income	Yield
Yield on Earning Assets									5.78%	5.81%		
Interest-bearing Balances									3.91%	3.88%		
FedFunds & RevRepos									3.93%	3.93%		
U.S. Treas. & Gov't Agency Sec.									2.80%	2.70%		
Mortgage Backed Securities									3.11%	3.59%		
All Other Securities									2.82%	2.93%		
Total Loans & Leases									6.93%	6.72%		
1-4 Family Loans									6.78%	6.57%		
Other Real Estate Loans[3]									6.62%	6.20%		
Comm. & Ind. Loans									7.52%	7.29%		
Cons. Loans (Excl. Credit Cards)									8.31%	8.15%		
All Other Loans									7.31%	7.23%		

Cost of Interest-bearing Liabilities

	Quarter Ended 3/31/2025		6/30/2025		9/30/2025		12/31/2025		MRQ Median Cost Comparison		Change Since 3/31/2025	
	Expense	Cost	Expense	Cost	Expense	Cost	Expense	Cost	District	NE	Expense	Cost
Cost of IB Liabilities									2.52%	2.65%		
Cost of Funds									1.98%	2.22%		
FedFunds Purchased & Repos									2.90%	2.90%		
Total Borrowings									3.45%	3.30%		
Cost of IB Deposits									2.41%	2.53%		
IB Transaction Accounts									0.91%	1.02%		
MMDA & Savings Accounts									1.53%	1.73%		
CDs < $250k									3.76%	3.79%		
CDs > $250k									3.91%	3.91%		
Yield / Cost Spread									3.25%	3.17%		

Source: S&P Global Market Intelligence.

(1) Core deposits defined as total deposits less CDs > $250k.

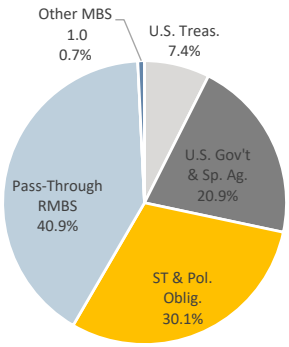
(2) Excludes reported reciprocal deposits.

(3) Interest income on all other real estate loans (construction & land development, farm, multifamily, commercial real estate) excluding 1-4 family loans.

Example Member Financial Highlights (Page 3 of 3)

Financials as of 12/31/2025

Security Portfolio ($mm)



Securities Growth Since 2023 = ___% or $___ mm

	12/31/2023		12/31/2024		12/31/2025	
Security Type	Amount	%	Amount	%	Amount	%
U.S. Treasuries						
U.S. Gov't & Gov't Sp. Ag.						
State & Political Oblig.						
Pass-Through RMBS						
CMOs						
Other MBS						
Total MBS						
Other Securities						
Total Securities						

Other Security Information:
HTM Securities (Cost Basis)
AFS Securities (Fair Value)
Accum. Other Comp. Income
Pledged Securities
PT RMBS - GNMA
PT RMBS - FNMA/FHLMC

Liquidity & Interest Rate Sensitivity Profile ($mm)

Short-Term Non-Core Funding

Funding Maturing < 1 Year	Amount
Brokered Deposits < $250k	
CDs > $250k	
FHLB Advances/LOC	
Other Borrowings	
FedFunds Purchased	
Repos	
Total	
Short Term Non-Core Funding / Assets	
District Median	*10.85%*
Nebraska Median	*11.06%*

Liquidity Summary

Liquid Assets	Amount
Cash	
Interest-bearing Balances	
FedFunds Sold	
Reverse Repos	
Securities	
Trading Accounts	
Less: Pledged Securities	
Total	
Liquid Assets / Assets	
District Median	*16.03%*
Nebraska Median	*14.80%*

Long-Term Assets	Amount
Net Loans & Leases (Incl. HFS)	
Securities Maturing > 1 Year	
Other Real Estate Owned	
Net Non-Core Funding / Long Term Assets[1]	
District Median	*8.15%*
Nebraska Median	*10.95%*
Core Deposits / Long Term Assets	
District Median	*77.14%*
Nebraska Median	*74.66%*

Maturity / Repricing Profile ($mm)

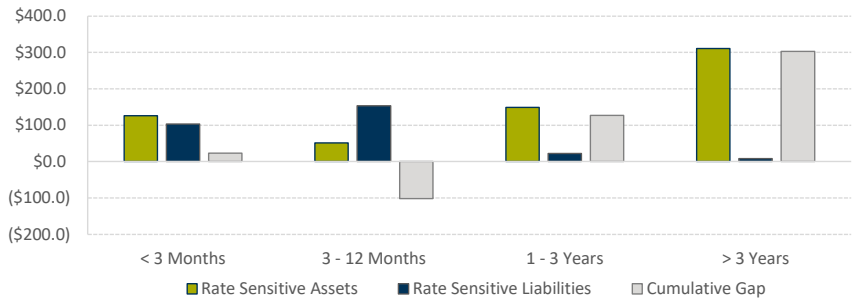
Maturity & Repricing Schedule

	Assets						Liabilities						
							Certif. of Deposit					Borrowings	
Remaining Mat./Repr.	Int-bearing Balances	FedFunds Sold	Reverse Repos	Securities	Loans		< $250k	> $250k	Brokered Deposits	FedFunds Purchased	Repos	FHLB	Other
< 3 Months													
3 - 12 Months													
< = 1 Year													
1 -3 Years													
3 - 5 Years													
1 - 5 Years													
5 - 15 Years													
> 15 Years													
> 5 Years													

Cumulative Gap Analysis

Remaining Mat./Repr.	Rate Sensitive Assets	Rate Sensitive Liabilities	Cumulative Gap
< 3 Months			
3 - 12 Months[2]			
1 -3 Years			
> 3 Years			
Total			

One-Year Rate Sensitive Assets / Assets
One-Year Rate Sensitive Liabilities / Assets
One-Year Cumulative Gap / Assets



Source: S&P Global Market Intelligence.
(1) Non-core liabilities less short-term investments (IB balances, FedFunds/RevRepos, debt securities maturing < 1 year) as a percent of long-term assets.
(2) Includes FHLB borrowings and other borrowings maturing in less than one year.

Example Member Wholesale Funding Mix

Financials as of 12/31/2025

Funding Needs Analysis & Utilization

Balance Sheet Growth

($ millions)	2023Y	2024Y	2024Y	Δ Since 2023Y	2024Q4	2025Q1	2025Q2	2025Q3	2025Q4	Δ Since 2024Q4
Balance Sheet										
Assets										
IB Balances										
Securities										
Gross Loans & Leases										
Deposits										
Total Borrowings										
Total Equity Capital										
Balance Sheet & Capital Ratios										
Loans / Deposits										
Securities / Assets										
Borrowings / Assets										
FHLB Borrowings / Assets										
Avg. Earning Assets / Avg. IB Liab.										
Leverage Ratio										
Total Risk-Based Capital										

Funding Gap

($ millions)	2023Y	2024Y	2024Y	Δ Since 2023Y	2024Q4	2025Q1	2025Q2	2025Q3	2025Q4	Δ Since 2024Q4
Core Deposit Gap [1]										
Core Deposit Gap / Earning Assets										

Wholesale & Non-Core (NC) Funding Utilization

($ millions)	2023Y	2024Y	2024Y	Δ Since 2023Y	2024Q4	2025Q1	2025Q2	2025Q3	2025Q4	Δ Since 2024Q4
FHLB Advances/OLOC										
Other Borrowings [2]										
Brokered Deposits [3]										
Listing Service Deposits										
Public Unit Deposits (Non-Core)										
Total										
Avg. PPP Loans Pledged to PPPLF										
FHLB Letters of Credit										
as % of Public Unit Deposits	74.72%	61.74%	66.95%	(777 bps)	61.74%	62.30%	60.13%	62.29%	66.95%	522 bps
Wholesale & NC Funding / Assets										
Wholesale Funding Utiliz.[4]										
Brkd + Listing Srvc Deps. / Deps.										
Public Unit Deposits / Deposits										

FHLB Funding Capacity

($ millions)	2023Y	2024Y	2024Y	Δ Since 2023Y	2024Q4	2025Q1	2025Q2	2025Q3	2025Q4	Δ Since 2024Q4
FHLB Utilization										
(advances/OLOC + letters of credit)										
					Current Available FHLB Collateral				$ 144	
Lending Value Pledged	$ 114	$ 117	$ 167	$ 52	$ 117	$ 109	$ 118	$ 117	$ 167	$ 50
as % of Assets	19%	18%	25%	6%	18%	18%	18%	17%	25%	7%

Wholesale Funding Composition

FHLB Advances+OLOC										
Fed Funds Purchased										
Repos										
Other Borrowings										
Brokered Deposits										
Listing Service Deposits										
Public Unit Deposits										

(1) Defined as [(Total Deposits - CDs > $250k - Brokered Deposits < $250k - Listing Service Deposits - Nontransaction Public Unit Deposits) Less Earning Assets].

(2) Includes fed funds purchased, repos, subordinated debt and other borrowings.

(3) Excludes reciprocal deposits.

(4) Defined as [Total Borrowings + Brokered Deposits + Listing Service Deposits] / [Total Borrowings + Deposits].

FHLBank Topeka

Collateral Type Descriptions and Lending Value Adjustments

Eligible Collateral Type Codes

Loan Collateral Detail

Eligible Loan Type Codes & Description		QCD Lending Value
Unrestricted Collateral		
SFAX	Single Family Real Estate HFS Agency	81%
SFOX	Single Family Real Estate HFS Non-Agency	75%
SFXX	Single Family Real Estate - Conventional	75% (67% I/O)
SFFX	Single Family Real Estate - FHA	82%
SFVX	Single Family Real Estate - VA	82%
SFF+	Single Family Real Estate - FHA 90+	78%
SFV+	Single Family Real Estate - VA 90+	78%
OGSX*	Other Guaranteed Loans - Small Business Administration	88%
MFXX	MultiFamily Real Estate	67%
Restricted Collateral		
CMXX	Commercial Real Estate	65%
AGXX	Agricultural Real Estate	72%
SMXX	Single Family Real Estate - Second Mortgage	60%
SMEX	Single Family Real Estate - Home Equity LOC	60%
SFCX	Single Family Real Estate - Residential Construction	58%
MFCX	MultiFamily Real Estate - Construction	Case-by-Case
CMCX	Commercial Real Estate - Construction	Case-by-Case
OLXX	Operating Loans - CFI Only	64%
EQXX	Equipment Loans - CFI Only	57%
SLXX	Student Loans	Case-by-Case

Security Collateral Detail

Eligible Security Type Codes & Description		Delivered Lending Value
Unrestricted Collateral		
ONDX	Overnight Deposits	100%
CDSX	FHLBank Certificate of Deposits	100%
TRSX	Treasury	89% - 99%
AGBX	Agency Bond	91% - 99%
ASBX	Agency Structured Bond	91%
APTP	Agency Pass Thru	92%
AMCS	Agency CMO / Single Family	96%
AMCE	Agency CMO / Home Equity & Seconds	89% - 95%
AMCR	Agency CMO / Reverse Mortgage	89% - 95%
AMCM	Agency CMO / MultiFamily & Commercial	89% - 95%
SBAX	Small Business Administration Securities	94% - 98%
SLSX	Student Loan Asset Backed Securities	97%
PPTP	Private Issue Pass Thru	90% - 92%
PCME	Private Issue CMO / Home Equity & Seconds	Case-by-case
PCMS	Private Issue Single Family	90% - 92%
CMDX	CMBS - Defeased	92%
CMNM	CMBS - Non-Defeased	87% - 92%
SLGX	State & Local Government Securities	Case-by-case
MFDX	Mutual Funds	Case-by-case
MUNR	Municipal Bonds / 100% Real Estate	Case-by-case
MUNM	Municipal Bonds / < 100% Real Estate	Case-by-case

Other Real Estate -Related Collateral Detail

Eligible Other Collateral	QCD Lending
Non-Lead Lender Participation Loans	See MPSG
(MPSG = Member Products & Services Guide)	
Other Real Estate-Related Property	Case-by-case

Note: Please see Member Products and Services Guide (available on FHLBank Topeka website) for additional lending value detail and underwriting requirements

** Pledged on delivery only (cannot pledge on QCD)*

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