



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
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Lending Officer Contact:

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Lending Officer
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Member Solutions:

Leslie Mondesir - *VP, Member Solutions Manager*
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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			FHLBank Outstanding Credit Obligations (CO)		
Account Type	Amount	Rate / #	Credit Obligation Type	Amount	Rate
Demand Account	\$ 139,429	3.14%	Regular Advances	\$ 9,000,000	2.93%
Overnight Deposit	-	-	Overnight Line of Credit	2,500,000	3.85%
Safekeeping Par	\$ -	-	Letters of Credit	25,700,000	-
MPF Program Participant?	Yes	-	MPF CE Exposure	1,574,276	-
MPF Outstanding Balance	69,886,761	1	Swap Exposure	-	-
<i>(number of open master commitments)</i>			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).

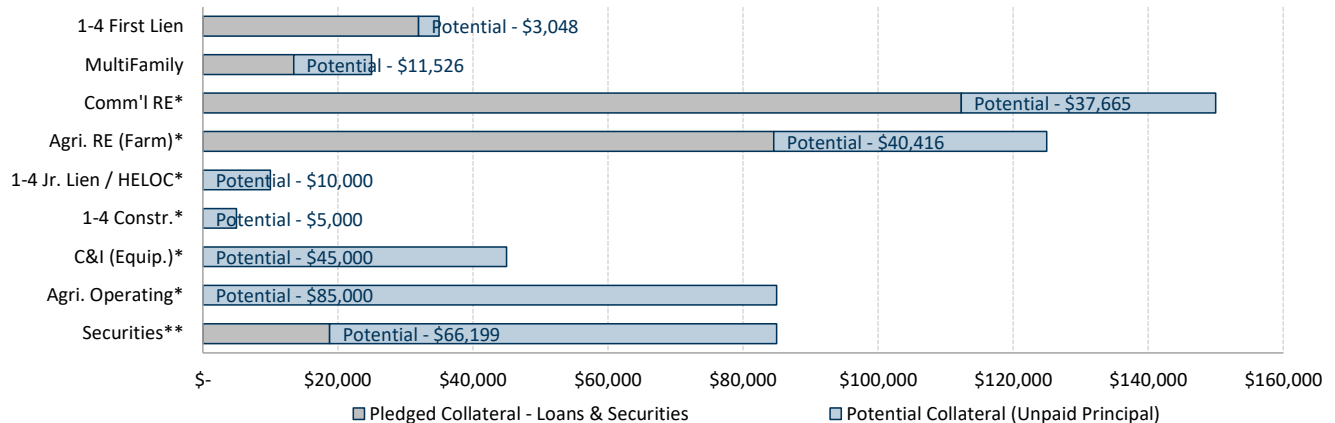
MEMBER COLLATERAL ANALYSIS

Member data as of 2/20/2026

FHLBank Collateral Position (\$ actual)			
Collateral Summary		Financial Information / Limitations	
Total Collateral Pledged	\$ 183,249,793	Financial Data as of:	12/31/2025
Total Collateral Required	38,774,276	Total Assets	\$ 675,000,000
Unused Collateral	144,475,517	Residential Housing Finance Assets (RHFA's)	125,682,000
Collateral Coverage Ratio	472.61%	Restricted Assets / Total Assets (Limit 25%)	19.84%
		Restricted Assets / Unrestricted Assets	271.22%
		Long-term Borrowings / RHFA's (Limit 100%)	3.18%
		Outstanding Credit Obligations / Assets (Limit 40%)	5.74%

QCD - Collateral Summary					Additional Capacity - Depositories	
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.

MEMBER PRODUCT USAGE

Member data as of 2/20/2026

Current FHLBank Credit Obligations (\$ actual)

Overnight Line of Credit		Letters of Credit		Advance Balances by Type		
Current Balance	Current Rate	Amount Outstanding	# Outs.	Type	#	Amount
\$ 2,500,000	3.85%	\$ 25,700,000	10	RF	2	\$ 4,000,000
# Days on OLOC in 2026	49			RFP	1	5,000,000
# Days on OLOC in 2025	336					

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%					

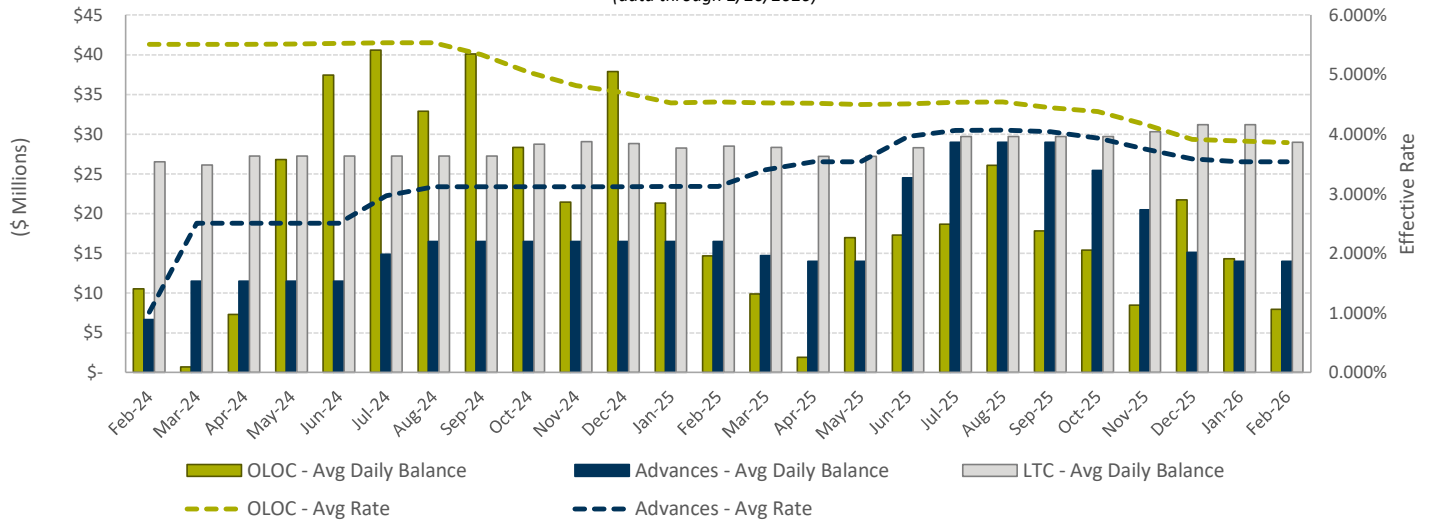
FHLB Estimated Dividend Benefit	0.208%
FHLB Estimated Dividend Effective Rate	2.720%

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)



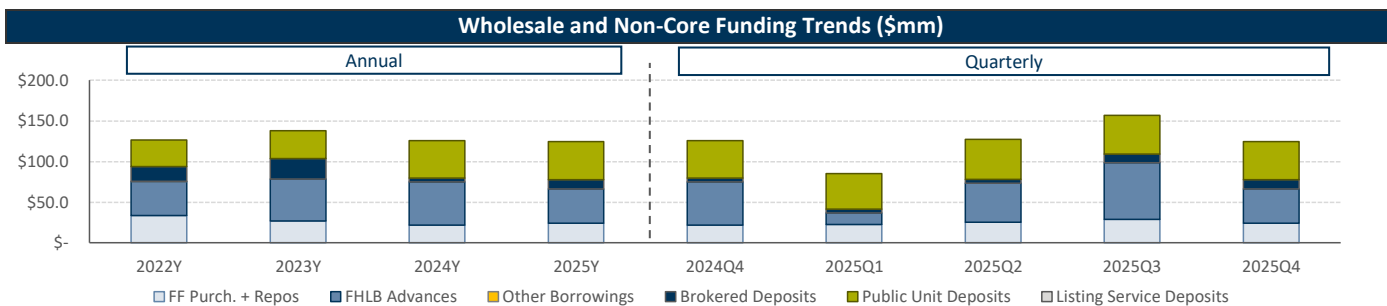
Note: Estimated dividend benefit based on current required stock position + allowed excess Class B stock (if any).

Note: Shading indicates advance matures in 2026

Example Member Financial Highlights (Page 1 of 3)

Financials as of 12/31/2025

Financial Highlights (\$mm)										
(\$ millions)	At or For the Year Ended		YTD	Δ Since 2023	At or For the Quarter Ended					Δ Since 12/31/24
	2023	2024	2025		12/31/24	3/31/25	6/30/25	9/30/25	12/31/25	
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.										



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.

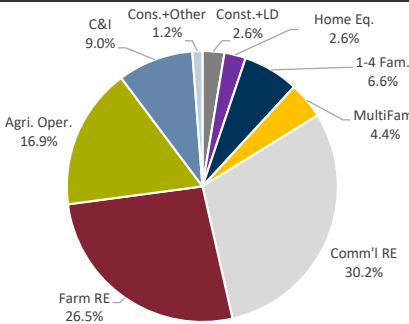
(5) Defined as [Total Borrowings + Brokered Deposits (includes reciprocal deposits)] / [Total Borrowings + Deposits].

Example Member Financial Highlights (Page 2 of 3)

Financials as of 12/31/2025

Loan & Deposit Composition (\$mm)

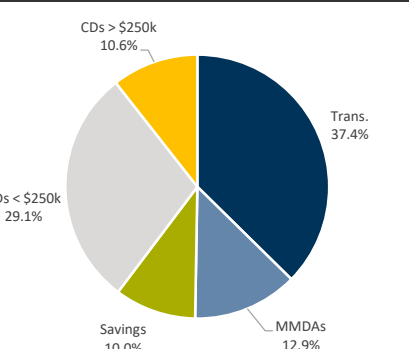
Loan Composition		12/31/2023		12/31/2024		12/31/2025	
		Amount	%	Amount	%	Amount	%
Loan Type							
1-4 Family							
Other Constr. & Land Dev.							
Construction + Land Dev.							
Home Equity							
1-4 Family							
MultiFamily							
Owner-Occupied CRE							
NonOwner-Occupied CRE							
Commercial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



Loan Growth Since 2023 = ___% or \$___ mm

Deposit Composition

Deposit Composition		12/31/2023		12/31/2024		12/31/2025	
		Amount	%	Amount	%	Amount	%
Deposit Type							
Transaction							
Money Markets							
Other Savings							
CDs < \$250k							
CDs > \$250k							
Total							



Deposit Growth Since 2023 = ___% or \$___ mm

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											
Interest-bearing Balances											
FedFunds & RevRepos											
U.S. Treas. & Gov't Agency Sec.											
Mortgage Backed Securities											
All Other Securities											
Total Loans & Leases											
1-4 Family Loans											
Other Real Estate Loans ⁽³⁾											
Comm. & Ind. Loans											
Cons. Loans (Excl. Credit Cards)											
All Other Loans											

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											
Cost of Funds											
FedFunds Purchased & Repos											
Total Borrowings											
Cost of IB Deposits											
IB Transaction Accounts											
MMDA & Savings Accounts											
CDs < \$250k											
CDs > \$250k											
Yield / Cost Spread											

Source: S&P Global Market Intelligence.

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

(2) Excludes reported reciprocal deposits.

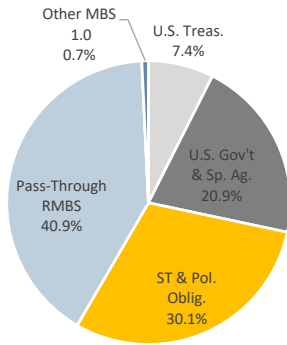
(3) Interest income on all other real estate loans (construction & land development, farm, multifamily, commercial real estate) excluding 1-4 family loans.



Example Member Financial Highlights (Page 3 of 3)

Financials as of 12/31/2025

Security Portfolio (\$mm)



Security Type

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

Security Type	12/31/2023		12/31/2024		12/31/2025	
	Amount	%	Amount	%	Amount	%
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

Securities Growth Since 2023 = ___% or \$___ mm

Liquidity & Interest Rate Sensitivity Profile (\$mm)

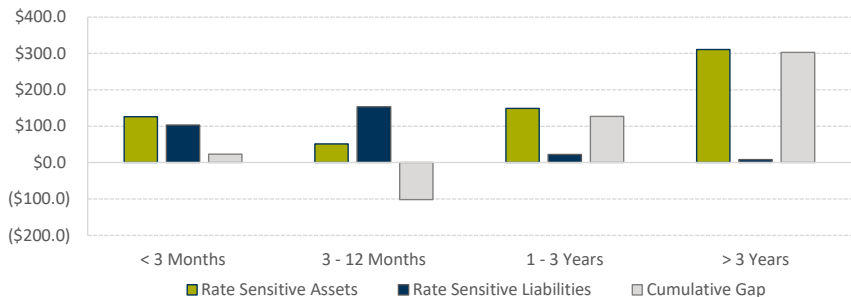
Short-Term Non-Core Funding		Liquidity & Interest Rate Sensitivity Profile (\$mm)		Liquidity Summary	
Funding Maturing < 1 Year	Amount	Liquid Assets	Amount	Long-Term Assets	Amount
Brokered Deposits < \$250k	_____	Cash	_____	Net Loans & Leases (Incl. HFS)	_____
CDs > \$250k	_____	Interest-bearing Balances	_____	Securities Maturing > 1 Year	_____
FHLB Advances/LOC	_____	FedFunds Sold	_____	Other Real Estate Owned	_____
Other Borrowings	_____	Reverse Repos	_____		_____
FedFunds Purchased	_____	Securities	_____		_____
Repos	_____	Trading Accounts	_____	Net Non-Core Funding / Long Term Assets⁽¹⁾	_____
Total	_____	Less: Pledged Securities	_____	<i>District Median</i>	8.15%
	_____	Total	_____	<i>Nebraska Median</i>	10.95%
	_____		_____		
Short Term Non-Core Funding / Assets	_____	Liquid Assets / Assets	_____	Core Deposits / Long Term Assets	_____
<i>District Median</i>	10.85%	<i>District Median</i>	16.03%	<i>District Median</i>	77.14%
<i>Nebraska Median</i>	11.06%	<i>Nebraska Median</i>	14.80%	<i>Nebraska Median</i>	74.66%

Maturity / Repricing Profile (\$mm)

Maturity & Repricing Schedule										
Assets						Liabilities				
Remaining Mat./Repr.	Int-bearing Balances	FedFunds Sold	Reverse Repos	Securities	Loans	Certif. of Deposit < \$250k	Brokered Deposits	FedFunds Purchased	Repos	Borrowings 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			



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 PPLPF										
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].

Collateral Type Descriptions and Lending Value Adjustments

Eligible Collateral Type Codes

Loan Collateral Detail			Security Collateral Detail		
Eligible Loan Type Codes & Description		QCD Lending Value	Eligible Security Type Codes & Description		Delivered Lending Value
Unrestricted Collateral			Unrestricted Collateral		
SFAX	Single Family Real Estate HFS Agency	81%	ONDX	Overnight Deposits	100%
SFOX	Single Family Real Estate HFS Non-Agency	75%	CDSX	FHLBank Certificate of Deposits	100%
SFXX	Single Family Real Estate - Conventional	75% (67% I/O)	TRSX	Treasury	89% - 99%
SFFX	Single Family Real Estate - FHA	82%	AGBX	Agency Bond	91% - 99%
SFVX	Single Family Real Estate - VA	82%	ASBX	Agency Structured Bond	91%
SFF+	Single Family Real Estate - FHA 90+	78%	APTX	Agency Pass Thru	92%
SFV+	Single Family Real Estate - VA 90+	78%	AMCS	Agency CMO / Single Family	96%
OGSX*	Other Guaranteed Loans - Small Business Administration	88%	AMCE	Agency CMO / Home Equity & Seconds	89% - 95%
MFXX	MultiFamily Real Estate	67%	AMCR	Agency CMO / Reverse Mortgage	89% - 95%
Restricted Collateral			Restricted Collateral		
CMXX	Commercial Real Estate	65%	AMCM	Agency CMO / MultiFamily & Commercial	89% - 95%
AGXX	Agricultural Real Estate	72%	SBAX	Small Business Administration Securities	94% - 98%
SMXX	Single Family Real Estate - Second Mortgage	60%	SLSX	Student Loan Asset Backed Securities	97%
SMEX	Single Family Real Estate - Home Equity LOC	60%	PPTP	Private Issue Pass Thru	90% - 92%
SFCX	Single Family Real Estate - Residential Construction	58%	PCME	Private Issue CMO / Home Equity & Seconds	Case-by-case
MFCX	MultiFamily Real Estate - Construction	Case-by-Case	PCMS	Private Issue Single Family	90% - 92%
CMCX	Commercial Real Estate - Construction	Case-by-Case	CMDX	CMBS - Defeased	92%
OLXX	Operating Loans - CFI Only	64%	CMNM	CMBS - Non-Defeased	87% - 92%
EQXX	Equipment Loans - CFI Only	57%	SLGX	State & Local Government Securities	Case-by-case
SLXX	Student Loans	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 (MPSG = Member Products & Services Guide)	See MPSG
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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