LIQUIDITY MANAGEMENT ANALYSIS

Prepared for:

Example Bank

Street Address
City, State Zip

Call report data as of December 31, 2025
FHLBank data as of April 7, 2026

Prepared: Wednesday, April 8, 2026

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Executive Summary - Liquidity Management Analysis

Example Bank | City, State

Data as of 12/31/2025; Assets = $300.0 million

Liquidity = ability to raise money **quickly** + at a **reasonable cost** + **without loss** of principal

Example Bank Liquidity and Funding Position Summary

Liquidity Ratios	
Liquid Assets ($000)	
Liquidity Ratio (Liquid Assets / Liabilities)	
Liquid Assets / Assets	
On-hand Liquidity / Liabilities	
Loans / Assets	
Loans / Capital	
Pledged Securities / Securities	
Pledged Assets / Securities + Loans	

Current FHLBank Pledged Collateral Position ($ actual)		
Unpaid Principal Balance	$	71,000,000
Lending Value		53,250,000
Securities		-
Unrestricted Loans		53,250,000
Restricted Loans		-
Required Collateral (FHLBank Credit Obligations)		5,000,000
Available FHLBank Capacity	$	48,250,000
Community Financial Institution (Yes/No)		Yes
(3-year average of year-end assets < $1.5 billion)		

Funding Ratios	
Core Deposits / Assets	
Loans / Deposits	
Brokered Deposits / Deposits	
Net Non-Core Funding Dependence	
Borrowings / Assets	
Reliance on Wholesale Funding	

Collateral Utilization	9.39%
Collateral Coverage Ratio	1,065.00%
Pledged Restricted Assets / Assets (Limit 25%)	0.00%
FHLBank Credit Obligations / Assets (Limit 40%)	1.67%
Pledged Lending Value / Assets	17.75%

Note: Ratio definitions found in Liquidity / Funding Ratio Analysis and Peer Comparison.

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1. Liquidity / Funding Ratio Analysis and Peer Comparison

Compares your institution's liquidity and funding metrics to peers for the most recent quarter and last two year-ends, as well as industry benchmarks. The last five quarters of data are also provided for your institution. Liquidity risk indicators based on the OCC's Canary Report is also displayed for your institution and peers.

2. Estimated Cash Flow

Maturity and repricing profile for the next 12 months, 1 - 3 years and beyond 3-years based on call report data as of the most recent quarter.

3. Estimated Liquidity Gap Profile

Builds on the cash flow surplus/(deficit) from the estimated cash flow analysis by layering in highly liquid unencumbered assets and unused FHLBank borrowing capacity to arrive at an estimated liquidity gap - both by period and on a cumulative basis.

4. Funding Sources and Limits Worksheet

Provides inventory of base and contingency liquidity sources. The worksheet details the type of liquidity (near-core / non-core), status, liquidity role, test frequency, funding source limits, allocation of funding sources between base (operational or primary) and contingent liquidity, and most recent quarter balances for each source. The amount of total liquidity is determined. Subordination arrangements are also noted.

5. Basic Surplus (Deficit) Liquidity Analysis

The "Basic Surplus" is 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." The analysis looks at liquidity through the following components, on-balance sheet liquidity, liquidity reserve for short-term liabilities and deposit volatility, just-in-time liquidity, strategic liquidity reserve and contingency liquidity. Provides a view of your institution's overall liquidity position.

6. Liquidity Stress Test Exercise

High level analysis that utilizes call report data to assess your liquidity position under three stress scenarios - low, moderate and high. We layer in your current FHLBank pledged collateral to evaluate liquidity coverage under the stress scenarios. This exercise helps 1) identify if there is a need for access to liquidity in times of stress and 2) demonstrates executable liquidity. Then, evaluate opportunities to arrange access to additional funding facilities if not already established.

7. Liquidity Management and How FHLBank Can Help

Summary of industry liquidity and funding environment. Outlines next steps in evaluating liquidity framework.

8. Collateral Type Descriptions & Lending Value Adjustments and Disclaimer

Liquidity Management

Key Elements

- ✓ Define, document, defend - tell your story
- ✓ Collateral management paramount
- ✓ Funding diversification - integration of wholesale funding sources
- ✓ Concentration and policy limits
- ✓ Stress testing and contingency planning - liquidity coverage

Questions for Consideration

- → How much liquidity do we have?
- → How much liquidity do we need?
- → How much do we want to pay for liquidity?
- → How much "dry powder" or liquidity should we have and how do we determine how much is really needed?
- → When and why should we put the excess liquidity capacity to work?

Your view of liquidity and wholesale funding <u>will impact</u>:



FHLBank Topeka

Liquidity / Funding Ratio Analysis and Peer Comparison

Example Bank
City, State
Financials as of: 12/31/2025
Assets ($000s): $ 300,000
Peer Group Asset Size Range: $250mm-$500mm
Primary Regulator: FDIC

	Liquidity Ratios:	Benchmark	Liquidity Ratio Peer Comparison (%)									Example Bank					
			At the Year Ended 2023				At the Year Ended 2024				At the Quarter Ended 12/31/2025				At the Quarter Ended					
			Bank Actual	Peer Average			Bank Actual	Peer Average			Bank Actual	Peer Average			2024Q4	2025Q1	2025Q2	2025Q3	2025Q4	Δ Since 2024Q4
				District	OK	Asset Size		District	OK	Asset Size		District	OK	Asset Size						
1	Liquidity Ratio (Liquid Assets/Total Liabilities)	> = 20%		21.55	20.23	20.23		21.05	19.49	19.49		21.61	20.13	20.13						(2.55)
2	Liquid Assets/Total Assets	> = 10%		19.19	17.94	17.94		18.64	17.23	17.23		18.97	17.61	17.61						(2.46)
3	On-hand Liquidity/Total Liabilities	> 15%		18.30	17.04	17.04		18.25	16.73	16.73		18.99	17.68	17.68						(2.62)
4	Short-Term Assets/Short-Term Liabilities	> = 150%		207.44	131.35	131.35		233.88	142.03	142.03		183.88	153.77	153.77						(4.01)
5	Net Short-Term Liabilities/Total Assets	< 15%		(0.72)	(0.49)	(0.49)		(0.31)	(0.53)	(0.53)		(1.72)	(3.04)	(3.04)						(1.33)
6	Pledged Assets/Securities & Loans	< = 40%		37.66	36.86	36.86		37.76	36.44	36.44		37.97	36.59	36.59						(3.24)
	Funding Ratios:	**Benchmark**																		
7	Core Deposits/Total Assets	> = 75%		73.44	71.27	71.27		72.72	71.35	71.35		72.14	70.64	70.64						(4.31)
8	Net Loans & Leases/Total Deposits	< = 75%		77.43	82.66	82.66		78.38	82.97	82.97		78.72	83.53	83.53						9.69
9	Net Loans & Leases (Including HFS)/Core Deposits	< = 100%		89.86	96.06	96.06		92.87	97.70	97.70		93.80	98.90	98.90						12.20
10	Brokered Deposits/Total Deposits	< = 5%		4.69	5.84	5.84		5.18	6.04	6.04		5.04	6.19	6.19						0.00
11	Reciprocal Brokered Deposits/Total Deposits	< = 25%		0.83	0.76	0.76		1.11	0.96	0.96		1.11	0.95	0.95						0.00
12	Listing Service Deposits/Total Deposits	< = 5%		1.31	1.16	1.16		1.53	1.29	1.29		1.64	1.21	1.21						0.00
13	Listing Service & Brokered Deposits/Total Deposits	< = 10%		6.00	7.01	7.01		6.71	7.32	7.32		6.69	7.40	7.40						0.00
14	Short-Term Investments/Short-Term Non-Core Funding	> = 100%		273.38	140.65	140.65		190.90	173.82	173.82		258.20	267.94	267.94						(74.89)
15	Short-Term Non-Core Funding/Total Assets	< = 10%		11.31	12.12	12.12		11.93	12.16	12.16		12.20	12.16	12.16						3.11
16	Net Non-Core Funding Dependence	< = 20%		6.16	11.09	11.09		5.71	9.87	9.87		3.85	7.89	7.89						4.56
17	Total Borrowings/Total Assets	< = 25%		5.78	7.76	7.76		4.71	6.35	6.35		4.71	6.35	6.35						1.51
18	Reliance on Wholesale Funding	< 15%		10.77	14.00	14.00		10.11	12.73	12.73		9.51	12.61	12.61						1.73

	Liquidity Risk Indicators:	Benchmark	% of Peer Institutions with Liquidity Risk Indicators									Example Bank					
			Bank	Peer % Yes			Bank	Peer % Yes			Bank	Peer % Yes			2024Q4	2025Q1	2025Q2	2025Q3	2025Q4	5 Qtr Δ
19	Net Loans and Leases/Total Deposits	< = 75%		56.4%	70.8%	70.8%		58.8%	71.5%	71.5%		59.7%	74.5%	74.5%						9.69
20	Net Non-Core Funding Dependence	< = 20%		21.6%	27.7%	27.7%		21.0%	27.7%	27.7%		19.5%	26.3%	26.3%						4.56
21	Net Short-Term Liabilities/Total Assets	< 15%		11.5%	8.8%	8.8%		13.0%	8.8%	8.8%		12.5%	10.2%	10.2%						(1.33)
22	On-hand Liquidity/Total Liabilities	> 15%		50.2%	54.7%	54.7%		50.2%	59.1%	59.1%		46.9%	54.0%	54.0%						(2.62)
23	Reliance on Wholesale Funding	< 15%		26.5%	39.4%	39.4%		23.7%	35.0%	35.0%		22.4%	31.4%	31.4%						1.73
24	# Liquidity Risk Indicators - Peer Avg.			1.7	2.0	2.0		1.7	2.0	2.0		1.6	2.0	2.0						1.0

Note: Red font indicates a liquidity risk indicator for Example Bank

Shading Compared to Benchmark
Unfavorable — Neutral — Favorable

Ratio Components & Definitions

Liquid Assets = Cash & Interest-bearing Balances + Securities + Fed Funds Sold & Reverse Repo Agreements + Trading Account Assets - Pledged Securities

On-hand Liquidity = Interest-bearing Balances + Securities + Fed Funds Sold & Reverse Repo Agreements - Fed Funds Purchased & Repo Agreements - Pledged Securities

Short-Term Assets / Short-Term Liabilities = (Interest-bearing Balances + Fed Funds Sold & Reverse Repo Agreements + Securities + Loans w/Remaining Maturity < = 1 Year) / (Time Deposits Maturing <= 1 Year + Borrowings Maturing < = 1 Year + Fed Funds Purchased & Repo Agreements)

Net Short-Term Liabilities = Short-Term Liabilities - Short-Term Assets

Core Deposits = Total Deposits - CDs > $250k - Brokered Deposits < = $250k

Short-Term Investments / Short-Term Non-Core Funding = (Interest-bearing Balances + Fed Funds & Reverse Repo Agreements + Debt Securities Maturing < = 1 Year + Acceptances of Other Banks) / (CDs > $250k & Brokered Deposits < = $250k Maturing < = 1 Year + Other Borrowings Maturing < = 1 Year + Fed Funds Purchased & Repo Agreements)

Net Non-Core Funding Dependence = (Non-Core Liabilities - Short-Term Investments) / Long-Term Assets

- Non-Core Liabilities = CDs > $250k + Brokered Deposits < = $250k + Other Borrowed Money + Fed Funds Purchased & Repo Agreements

- Long-Term Assets = Net Loans & Leases (Including Loans Held for Sale) + Securities - Securities Maturing < = 1 Year + Other Real Estate Owned

Reliance on Wholesale Funding = (Total Borrowings + Brokered Deposits) / (Total Borrowings + Total Deposits)

FHLBank Topeka

Estimated Cash Flow

Example Bank
City, State
Financials as of: 12/31/2025
Assets ($000s): $ 300,000

Estimated Cash Flow:	Maturity/Repricing Profile ($000s)				
	Maturing & Repricing		Maturing Only	Maturing & Repricing	
	< 3 Months	3 - 12 Months	< = 1 Year	1 - 3 Years	> 3 Years
Assets: (Sources/Inflows of Funds)					
Debt Securities (Maturing/Repricing Data)					
Mortgage Pass-Through Securities (Maturing/Repricing Data)					
[Memo: Debt Securities Remaining Final Maturity < = 1 Year]					
Other Mortgage Securities (incl. CMOs, REMICs, stripped MBS)				(1)	(2)
1-4 Family Loans (Maturing/Repricing Data)					(3)
Other Loans (Maturing/Repricing Data)					(3)
[Memo: Fixed/Floating Loans Final Maturity < = 1 Year]					
Fed Funds Sold + Reverse Repo Agreements		(4)			
Total Securities & Loans Maturing/Repricing					
Retail Time Deposit Reinvestment - (100% Assumed)					
Net Deposit Growth - (Projected at 5 year CAGR of 1.8%)					(5)
Total Potential Sources/Inflows of Funds	$ 41,927	$ 115,994	$ 162,666	$ 41,710	$ 148,697
Liabilities: (Uses/Outflows of Funds)					
Time Deposits Maturing/Repricing:					
Retail CDs < = $250k		(6)		(6)	
[Memo: Retail CDs < = $250k Remaining Final Maturity < = 1 Year]					
Jumbo CDs > $250k		(6)		(6)	
[Memo: Jumbo CDs > $250k Remaining Final Maturity < = 1 Year]					
Brokered Deposits < = $250k [7]					
Brokered Deposits > $250k [7]					
Listing Service Deposits (provided by member)					
Non-Maturity Deposit Volatility Coverage (from Basic Surplus)					
Total Deposits Maturing/Repricing					
FHLBank Advances		(8)			(9)
[Memo: Term Advances Remaining Final Maturity < = 1 Year]					
Other Borrowings		(8)			(9)
[Memo: Other Borrowings Remaining Final Maturity < = 1 Year]					
Fed Funds Purchased + Repo Agreements		(4)			
Total Deposits & Borrowings Maturing/Repricing					
Loan & Security Renewal/Reinvestment - (100% Assumed)					
Net Loan Growth - (Projected at 5 year CAGR of 5.4%)					(5)
Total Potential Uses/Outflows of Funds	$ 84,964	$ 124,968	$ 217,880	$ 49,480	$ 148,911
Cash Flow Surplus/(Deficit)	$ (37,038)	$ (8,973)	$ (55,214)	$ (7,770)	$ (214)

Notes:

(1) Call report line item defined as follows: other mortgage-backed securities (including CMO's, REMICS and stripped MBS) with average life < = 3 years (excludes mortgage pass-through securities with an expected average life of 3 years or less)

(2) Same as footnote #1 but average life > 3 years

(3) Detailed maturity and repricing data below for 1-4 family loans and other loans maturing in more than 3 years shown below:

	3 - 5 Years	5 - 15 Years	> 15 Years
1-4 Family Loans			
Other Loans			

(4) Fed Funds Sold, Reverse Repo Agreements, Fed Funds Purchased and Repo Agreements call report line items listed under maturity time period of 3 - 12 Months.

(5) Assumes an additional 2 years of deposit growth

(6) Net of maturing/repricing brokered deposits

(7) Maturing brokered deposit call report line items of maturing < = 1 year and > 1 year listed under maturity bucket columns of 3 - 12 Months and 1 - 3 Years, respectively

(8) Includes call report data from line item FHLBank Advances and Other Borrowings maturing/repricing < = 1 year

(9) FHLBank Advances and Other Borrowings maturity detail for reported buckets > 3 year shown below:

	3 - 5 Years	> 5 Years
FHLBank Advances	$ -	$ -
Other Borrowings	-	-

FHLBank Topeka

Estimated Liquidity Gap Profile

Example Bank
City, State
Financials as of: 12/31/2025
Assets ($000s): $ 300,000

Period Liquidity Gaps:

	Maturing & Repricing		Maturing Only	Maturing & Repricing	
	< 3 Months	3 - 12 Months	< = 1 Year	1 - 3 Years	> 3 Years
Total Sources / Inflows	$ 49,972	$ 116,584	$ 162,662	$ 81,719	$ 128,687
Total Uses / Outflows	86,991	129,639	217,800	90,498	136,833
Cash Flow Surplus / (Deficit)	$ (37,018)	$ (13,055)	$ (55,138)	$ (8,779)	$ (8,146)
Highly Liquid Unencumbered Assets (from Basic Surplus)	$ 15,458 [(1)]	$ -	$ 15,458	$ -	$ -
Unused Borrowing Capacity FHLBank	48,250	-	48,250	-	-
Total Additional Sources Available for Liquidity	$ 63,708	$ -	$ 63,708	$ -	$ -
Cash Flow Surplus / (Deficit)	(37,018)	(13,055)	(55,138)	(8,779)	(8,146)
Total Liquidity Gap	$ 26,690	$ (13,055)	$ 8,570	$ (8,779)	$ (8,146)
Total Liquidity Sources (Sources/Inflows + Add'l Sources) / Uses	130.7%	89.9%	103.9%	90.3%	94.0%
Total Liquidity Gap / Assets	8.9%	(4.4%)	2.9%	(2.9%)	(2.7%)

Cumulative Liquidity Gaps:

	Maturing & Repricing		Maturing Only	Maturing & Repricing	
	< 3 Months	< = 1 Year	< = 1 Year	< = 3 Years	> 3 Years
Total Sources / Inflows	$ 49,972	$ 166,557	$ 162,662	$ 248,276	$ 376,962
Total Uses / Outflows	86,991	216,630	217,800	307,128	443,961
Cash Flow Surplus / (Deficit)	$ (37,018)	$ (50,073)	$ (55,138)	$ (58,852)	$ (66,998)
Highly Liquid Unencumbered Assets (from Basic Surplus)	$ 15,458	$ 15,458	$ 15,458	$ 15,458	$ 15,458
Unused Borrowing Capacity FHLBank	48,250	48,250	48,250	48,250	48,250
Total Additional Sources Available for Liquidity	$ 63,708	$ 63,708	$ 63,708	$ 63,708	$ 63,708
Cash Flow Surplus / (Deficit)	(37,018)	(50,073)	(55,138)	(58,852)	(66,998)
Total Liquidity Gap	$ 26,690	$ 13,635	$ 8,570	$ 4,856	$ (3,290)
Total Cumulative Liquidity Sources (Sources/Inflows + Add'l Sources) / Uses	130.7%	106.3%	103.9%	101.6%	99.3%
Total Cumulative Liquidity Gap / Assets	8.9%	4.5%	**2.9%**	1.6%	(1.1%)

12 Month Liquidity Gap/Asset Benchmark
> = 20.0%
15.0%
< = 10.0%

Notes:

(1) Excludes fed funds sold and reverse repo agreements line item from Highly Liquid Unencumbered Assets line item as these funds are included above under Sources/Inflows.

FHLBank Topeka

Funding Sources and Limits Worksheet
Near-Core and Non-Core Liquidity Sources

Example Bank
Financials as of: 12/31/2025
Assets ($000s): $300,000

Source	Type	Status	Liquidity Role	Test Frequency	Illustrative Limits: Overall % of Assets	Overall ($000s)	Primary (Base) % of Assets	Primary (Base) ($000s)	Contingent % of Assets	Contingent ($000s)	MRQ Balance ($000s)	MRQ Balance % of Assets
Base Liquidity Sources:												
Jumbo CDs > $250k *(Excludes brokered deposits > $250k)*	Near-Core	Large balance CDs only partially insured	Base	Auto when renewed/opened	5%	$ 15,000	5%	$ 15,000	0%	$ -	[illegible]	7.1%
Nontransaction Public Fund CDs	Near-Core	CDs fully or partially secured	Base	Auto when renewed/opened	5%	$ 15,000	5%	$ 15,000	0%	$ -	[illegible]	1.3%
Transaction Public Fund Deposits	Near-Core	CDs fully or partially secured	Base	Auto when renewed/opened	5%	$ 15,000	5%	$ 15,000	0%	$ -	[illegible]	11.4%
Base + Contingency Liquidity Sources:												
FHLBank Credit Obligations	Non-Core	Secured borrowing	Base & Contingency	Auto when renewed/opened; every six months	40%	$ 120,000	3%	$ 8,250	15%	$ 45,000	$ 5,000	1.7%
Note: FHLBank outstanding credit obligations and collateral data as of 4/7/2026				Additional Collateral to Pledge to Maximize FHLBank Capacity			22%	$ 66,750				
Note: The maximum level of advances, letters of credit, draws on standby credit facility and MPF credit enhancement obligations are limited to 40% of total assets. Exceptions for a higher limit may be granted with the pre-approval of FHLBank senior management.											Pledged Collateral (Loans + Securities):	
Note: Pledging loans that are not considered eligible or exceed restricted asset levels (limit 25% of assets, unless approved to 35% of assets) at FHLBank to the FRB for additional borrowing capacity.											Unpaid Principal Balance: $ 71,000	23.7%
											Lending Value: 53,250	17.8%
Wholesale Brokered Deposits	Non-Core	CDs obtained through brokers	Base & Contingency	Auto when renewed/opened; every six months	10%	$ 30,000	5%	$ 15,000	5%	$ 15,000	$ -	0.0%
Reciprocal Brokered Deposits (CDARS)	Near-Core	Large balance insured CDs	Base & Contingency	Auto when renewed/opened	5%	$ 15,000	5%	$ 15,000	0%	$ -	$ -	0.0%
Listing Service Deposits	Near-Core & Non-Core	Private deposit listing service CDs	Base & Contingency	Auto when renewed/opened	10%	$ 30,000	5%	$ 15,000	5%	$ 15,000	$ -	0.0%
Brokerage Firm Deposit Sweep Arrangements	Non-Core	Unsecured short term deposits	Base & Contingency	Auto when renewed/opened; every six months	0%	$ -	0%	$ -	0%	$ -	$ -	0.0%
Fed Funds Purchased	Non-Core	Unsecured/Secured short-term borrowing	Base & Contingency	Auto when renewed/opened; every six months	10%	$ 30,000	5%	$ 15,000	5%	$ 15,000	$ -	0.0%
										Secured Fed Funds Purchased:	$ -	0.0%
Repo Agreements	Non-Core	Secured short-term borrowing	Base & Contingency	Auto when renewed/opened	10%	$ 30,000	5%	$ 15,000	5%	$ 15,000	$ -	0.0%
Contingency Liquidity Sources:												
Total Reported Other Borrowings											$ -	0.0%
Fed Discount Window	Non-Core	Primary credit program	Contingency	Auto when renewed/opened; every six months								
	Non-Core	Secondary credit program	Contingency	Auto when renewed/opened	4%	$ 12,022			4%	$ 12,022	$ -	0.0%
	Non-Core	Seasonal credit program	Contingency	Auto when renewed/opened								
Note: MRQ balance may include secured borrowings to entity(ies) other than the Federal Discount Window (specific detail to be provided by member).											Potential Collateral to Pledge to FRB:	
Note: Pledging loans that are not considered eligible or exceed restricted asset levels at FHLBank to the FRB for additional borrowing capacity.											Unpaid Principal Balance (Loans Only): $ 27,071	9.0%
											Lending Value (Loans Only): 12,022	4.0%
Total Correspondent / Corporate Lines of Credit	Non-Core	Secured/Unsecured borrowing	Contingency	Auto when renewed/opened; every six months	0%	$ -			0%	$ -	$ -	0.0%

	Primary (Base) Policy		Contingent		MRQ Balance	
Total Liquidity Sources	**65%**	**$ 195,000**	**39%**	**$ 117,022**	**$ 64,473**	**21%**
Remaining Primary (Base) Policy Capacity					**$ 130,527**	**44%**

Subordination Agreements:

To / From Entity	Subordination Date	Agreement Amount
FHLBank to Federal Reserve Bank	-	$ -
FHLBank to Treasury	-	$ -

Basic Surplus (Deficit) Liquidity Analysis

Example Bank
City, State
Financials as of: 12/31/2025
Assets ($000s): $300,000
Deposits ($000s): $280,000

The "Basic Surplus" is 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."

On-Balance Sheet Liquidity

Highly Liquid Unencumbered (HLUM) Assets ($000s)
(can be converted to cash within 30 days with minimal loss of principal)

		% of Total Assets
1	Cash and Interest-bearing Deposits	3.5%
	Short-Term Investments and Security Collateral:	
2	Fed Funds Sold & Reverse Repo Agreements	2.7%
3	Total Trading Assets	0.0%

	Potential Security Collateral: Select Available-for-Sale (AFS) Security Types:	Book Value	Market Value	FHLBank Collateral Lending Value Factors: Factor Range	Factor Applied to Mkt Value	Collateral Lending Value
4	Treasury Securities			89% - 99%	94%	
5	Gov't Agency & Corp. Obligations			91% - 99%	91%	
6	Pass-Through RMBS - issued/guaranteed by GSE's			92%	92%	
7	Pass-Through RMBS - Other			90% - 92%	90%	
8	Other RMBS (CMO, REMIC) - issued/guaranteed by GSE's			96%	96%	
9	Other RMBS (CMO, REMIC) - Other			90% - 92%	90%	
10	Pass-Through & Other CMBS (CMO, REMIC) - issued/guaranteed by GSE's			87% - 92%	87%	
11	Pass-Through & Other CMBS (CMO, REMIC) - Other			87% - 92%	87%	
12	Total Value of Select AFS Security Types					

			% of Total Assets
13	Total Market Value of Select AFS Security Types		
14	Less: Securities Pledged (Lesser of Total Securities Pledged or Market Value of AFS Securities)		
15	Available / Unencumbered Security Collateral		
16	Cash Flow (Maturities < 3 months) from non-HQLA* Securities (provided by member)	-	
17	Total Available / Unencumbered Security Collateral and Short-Term Securities (HLUM Securities)		1.7%
18	Marketable Government Guaranteed Loans (provided by member)	$ -	0.0%
19	Loans Held for Sale	$ -	0.0%
20	**Total Highly Liquid Unencumbered Assets: (A)**	**$ 23,458**	**7.8%**

Risk Level 1	Risk Level 2	Risk Level 3
> = 10.0%	7.5%	< = 5.0%

Risk Level 1	Risk Level 2	Risk Level 3
> = 15.0%	10.0%	< = 5.0%

Liquidity Reserve for Short-Term Liabilities & Deposit Volatility

Short-Term / Potentially Volatile Liabilities & Coverages ($000s)
(Potential Liquidity Exposure)

FHLBank advance data as of 4/7/2026

			% of Total Assets
21	Maturing Unsecured/Secured Liabilities < = 3 months (Fed Funds Purchased & Repo Agreements, FHLBank OLOC and Term Advances, Other Borrowings)	$ 5,000	1.7%

	Deposit Volatility Coverage	Balance	Factor	Deposit Coverage	% Total Deposits
22	Retail CDs < = $250k Maturing < = 3 months	$ 15,000	25%	$ 3,750	1.34%
23	Jumbo CDs > $250k Maturing < = 3 months	10,000	30%	3,000	1.07%
24	Non-Maturity Deposits	210,000	10%	21,000	7.50%
25	Total	$ 235,000		$ 27,750	9.91%

			% of Total Assets
26	Total Deposit Coverage	$ 27,750	9.3%
27	**Total Short-Term / Potentially Volatile Liabilities & Coverage: (B)**	**$ 32,750**	**10.9%**

		Total	% of Total Assets
28	**Basic Surplus (Deficit): (A - B) = C**	**$ (9,292)**	**(3.1%)**

Risk Level 1	Risk Level 2	Risk Level 3
> = 10.0%	5.0%	< = 0.0%

**HQLA - High Quality Liquid Assets*

Note: Please see FHLBank's Member Products and Services Guide for additional lending value detail and underwriting requirements.

FHLBank Topeka

Basic Surplus (Deficit) Liquidity Analysis

Example Bank
City, State
Financials as of: 12/31/2025
Assets ($000s): $300,000
Deposits ($000s): $280,000

The "Basic Surplus" is 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."

Just-in-Time Liquidity

Current FHLBank Advance Collateral ($000s)

FHLBank advance and collateral data as of 4/7/2026

		Total Limit (% of Assets)	Total Potential Line	Primary (Base) Liquidity (% of Assets)	Primary (Base) Liquidity Limit	Current Pledged Collateral Unpaid Principal Value	Current Pledged Collateral Lending Value	Primary (Base) Liquidity Borrowing Capacity *		% of Total Assets
29	Maximum Borrowing Line at FHLBank	40%	$ 120,000	3%	$ 8,250	$ 71,000	$ 53,250	$ 8,250	[capacity]	2.8%
	** Lesser of Primary Limit or Collateral Lending Value*									
30	Collateral Currently Encumbered by Outstanding FHLBank Credit Obligations							$ 5,000		1.7%
31	**Remaining FHLBank Primary (Base) Liquidity Borrowing Capacity: (D)**								**$ 3,250**	**1.1%**

Risk Level 1	Risk Level 2	Risk Level 3
> = 7.5%	5.0%	< = 2.5%

		Total	% of Total Assets
32	**Basic Surplus (Deficit) with FHLBank: (C + D)**	**$ (6,042)**	**(2.0%)**

Risk Level 1	Risk Level 2	Risk Level 3
> = 15.0%	12.0%	< = 7.0%

Strategic Liquidity Reserve

Primary Liquidity Brokered, Listing Service Deposit, Other Wholesale Capacity ($000s)

		Primary Limit (% Assets)	Capacity	Current Balance	Remaining Capacity		% of Total Assets
	Wholesale Brokered & Listing Service Deposits:						
33	Wholesale Brokered Deposit Capacity (including one-way CDARS)	5%	$ 15,000	$ -	$ 15,000	[current balance]	0.0%
34	Reciprocal Brokered Deposits (CDARS)	5%	15,000	-	15,000	[current balance]	0.0%
35	Listing Service Deposits	5%	15,000	-	15,000	[current balance]	0.0%
36	Brokerage Firm Deposit Sweep Arrangements	0%	-	-	-	[current balance]	0.0%
37	Total Brokered & Listing Service Deposits		$ 45,000	$ -	$ 45,000	[remaining capacity]	**15.0%**
	Other Wholesale Funding Sources:						
38	Fed Funds Purchased	5%	$ 15,000	$ -	$ 15,000	[current balance]	0.0%
39	Repo Agreements	5%	15,000	-	15,000	[current balance]	0.0%
40	Total Other Wholesale Funding Sources		$ 30,000	$ -	$ 30,000	[remaining capacity]	10.0%
41	**Remaining Capacity to Utilize Brokered, Listing Service Deposits and Other Wholesale Sources**					**$ 75,000**	**25.0%**

Risk Level 1	Risk Level 2	Risk Level 3
> = 15.0%	10.0%	< = 5.0%

		Total	% of Total Assets
42	**Basic Surplus (Deficit) with FHLBank & Other Primary Liquidity Wholesale Sources**	$ 68,958	**23.0%**

Risk Level 1	Risk Level 2	Risk Level 3
> = 18.0%	15.0%	< = 10.0%

Basic Surplus (Deficit) Liquidity Analysis

Example Bank
City, State
Financials as of: 12/31/2025
Assets ($000s): $300,000
Deposits ($000s): $280,000

The "Basic Surplus" is 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."

Contingency Liquidity

Additional Liquidity / Contingency Liquidity Sources ($000s):

	Potential Security Collateral:	Book Value	Market Value	FHLBank Collateral Lending Value Factors: Factor Range	Factor Applied to Mkt Value	Collateral Lending Value		% of Total Assets
	Held-to-Maturity Securities:							
43	Treasury Securities	$ -	$ -	89% - 99%	94%	$ -		
44	Gov't Agency & Corp. Obligations	-	-	91% - 99%	91%	-		
45	Total RMBS	-	-	90% - 96%	90%	-		
46	Total CMBS	-	-	87% - 92%	87%	-		
47	Total	$ -	$ -			$ -		
	Available-for-Sale & Held-to-Maturity Securities:							
48	State & Political Obligations *			Case-by-Case	0%	$ -		
49	ABS **	-	-	97%**	96%	-		
50	Structured Financial Products *	-	-	0%	0%	-		
51	Other Debt Securities *			0%	0%	-		
52	Total					$ -		
53	Total Potential Security Collateral					$ -		
54	Total Market Value of HTM and AFS Securities							
55	Less: Securities not Pledged to HLUM ***		-					
56	Net Potential Security Collateral						$ 30,042	10.0%

Note: Please see FHLBank's Member Products and Services Guide for additional lending value detail and underwriting requirements.
** May meet FRB eligible collateral guidelines*
*** Only student loan ABS may be qualified as eligible collateral to be pledged*
**** Note: Total Pledged Securities ($35,000) less line 15 above*

		Limit (% Assets)	Capacity	Current Balance	Remaining Capacity			
	Wholesale Brokered & Listing Service Deposits:							
57	Wholesale Brokered Deposits	5%	$ 15,000	$ -	$ 15,000			
58	Listing Service Deposits	5%	15,000	-	15,000			
59	Total Brokered & Listing Service Deposits:		$ 30,000	$ -	$ 30,000		$ 30,000	10.0%
	Unsecured Borrowing Lines:							
60	Brokerage Firm Deposit Sweep Arrangements	0%	$ -	$ -	$ -		$ -	0.0%
	Unsecured/Secured Borrowing Lines:							
61	Fed Funds Purchased Lines	5%	$ 15,000	$ -	$ 15,000			
62	Correspondent / Corporate Lines of Credit	0%	-	-	-			
63	Total Unsecured/Secured Borrowing Lines:		$ 15,000	$ -	$ 15,000		$ 15,000	5.0%
	Secured Borrowing Lines (Estimated):							
64	FHLBank Advances	15%	$ 45,000	$ -	$ 45,000			
65	Security Repurchase Agreements	5%	15,000	-	15,000			
66	Fed Reserve Discount Window - Primary/Secondary/Seasonal*	4%	12,022	-	12,022			
67	Total Secured Borrowing Lines:		$ 72,022	$ -	$ 72,022		$ 72,022	24.0%
68	**Total Contingency Liquidity Sources**						**$ 147,064**	**49.0%**

Risk Level 1	Risk Level 2	Risk Level 3
> = 55.0%	45.0%	< = 35.0%

**Assumes loans that are not considered eligible or exceed restricted asset levels at the FHLBank are pledged to the FRB for additional borrowing capacity.*

FHLBank Topeka

Liquidity Stress Test Exercise

Example Bank
City, State

Because it is a collateralized funding source, FHLBank advances may be available to fund the balance sheet after other sources of near-core and non-core funding have dried up, making advances an important contingency funding source. It is generally believed FHLBank borrowings will be one of the last to terminate in stress conditions, so **FHLBank advances should be a key ingredient in a contingency funding plan.** Contingency funding plans include early warning indicators and triggers, the identification of contingency funding sources and the testing and documentation of those contingency funding sources. Ongoing measuring, monitoring and analysis of liquidity and liquidity stress events are essential elements of liquidity planning and management. A comprehensive contingency funding plan should sufficiently address potential adverse events and emergency cash flow requirements.

Planning for contingent liquidity stress events includes the following:

- Identify potential events
- Evaluate probability and impact
- Determine stress event time horizon
- Document stress scenarios and assessment
- Review potential events and scenarios annually and update

Proactively managing potential challenges that may arise should take into consideration the impact on future earnings, liquidity risk and deposit migration. A liquidity crisis or shortfall can result in lost business opportunity, a competitive disadvantage, lost revenue from increased costs associated with paying up for deposits or emergency funding facilities or your charter? It is imperative to validate your liquidity and funding strategies through documentation of stress test results.

Perform stress test analysis during good times to be prepared when contingency funding need arises!

Stress Scenario Assumptions

Adjusted Liquid Assets and Scenario Balances ($000s)

	Current	Low	Moderate	High
Cash and Interest-bearing Deposits	$ 10,500	$ 10,500	$ 10,500	$ 10,500
Fed Funds Sold & Reverse Repo Agreements	8,000	8,000	8,000	8,000
Trading Assets	-	-	-	-
AFS Securities (Market Value)	70,000	70,000	70,000	70,000
HTM Securities (Cost Basis)	-	-	-	-
Less: Pledged Securities	35,000	35,000	35,000	35,000
Less: Securities & ST Invest. Maturities (< 12 mos)		18,000	18,000	18,000
Plus: Loans Held for Sale	-	-	-	-
Total Adjusted Liquid Assets	$ 53,500	$ 35,500	$ 35,500	$ 35,500

Stress Scenario Assumptions - Growth/Retention/Runoff (within 12 months)

	Balance	Low	Moderate	High
Sources/Inflows of Funds				
Maturing Time Deposits Renew %	$ 60,000	80.0%	40.0%	20.0%
(excludes maturing brokered deposits)				
Uses/Outflows of Funds				
Non-Maturity Deposits	$ 210,000	0.0%	5.0%	10.0%
Total Brokered Deposits Runoff	-	0.0%	10.0%	20.0%
Listing Service Deposits Runoff	-	0.0%	10.0%	20.0%
Loan Growth - Last Twelve Months %	5.0%	5.0%	5.0%	5.0%
Maturing Loan Renewal % (< 12 mos)	$ 100,000	70.0%	75.0%	80.0%
Total Off BS Commitments - Draws	40,000	0.0%	10.0%	20.0%

Stress Scenario Cash Flow Analysis & Ratio Impact

Cash Flow (within 12 months) ($000s)

	Low	Moderate	High
Sources/Inflows of Funds			
Investment Maturities:			
Securities Maturing	$ 10,000	$ 10,000	$ 10,000
Fed Funds Sold + Reverse Repo Agreements	8,000	8,000	8,000
Loans Maturing	100,000	100,000	100,000
Total Investments Maturing	$ 118,000	$ 118,000	$ 118,000
Deposit Inflows:			
Maturing Time Deposit Renewals	$ 48,000	$ 24,000	$ 12,000
Total Sources/Inflows of Funds	$ 166,000	$ 142,000	$ 130,000
Uses/Outflows of Funds			
Deposit Outflows (Maturing/Runoff):			
Non-Maturity Deposit Runoff	$ -	$ 10,500	$ 21,000
Time Deposits Maturing	60,000	60,000	60,000
Brokered Deposits Runoff	-	-	-
Listing Service Deposits Runoff	-	-	-
Total Deposit Outflow	$ 60,000	$ 70,500	$ 81,000
Borrowings Maturities:			
FHLBank Advance Maturities	$ 5,000	$ 5,000	$ 5,000
Other Borrowing Maturities	-	-	-
Fed Funds Purch + Repos Maturing	-	-	-
Total Borrowings Maturing	$ 5,000	$ 5,000	$ 5,000
Other Outflows:			
Loan Renewals	$ 70,000	$ 75,000	$ 80,000
Loan Growth	11,529	11,529	11,529
Advances on Unused Commitments	-	4,000	8,000
Total Other Outflows	$ 81,529	$ 90,529	$ 99,529
Total Uses/Outflows of Funds	$ 146,529	$ 166,029	$ 185,529
Net Scenario Cash Flow	**$ 19,471**	**$ (24,029)**	**$ (55,529)**

Net Adjusted Liquid Assets - Stressed ($000s)

	Low	Moderate	High
Adjusted Liquid Assets Before Stress	$ 35,500	$ 35,500	$ 35,500
Accumulated Other Comprehensive Income	(2,207)	(2,207)	(2,207)
Net Scenario Cash Flow	19,471	(24,029)	(55,529)
Adjusted Liquid Assets After Stress	**52,764**	**9,264**	**(22,236)**

FHLBank Borrowing Capacity ($000s)

	Low	Moderate	High	
Current FHLBank Credit Obligations	$ 5,000	$ 5,000	$ 5,000	
Less: FHLBank Advance Maturities	5,000	5,000	5,000	
Projected FHLBank Credit Obligations	$ -	$ -	$ -	A
Plus: Stressed Liquidity Need (Net Scenario Cash Flow)	-	24,029	55,529	B
Required FHLBank Borrowing Capacity	-	24,029	55,529	C = A + B
Current Pledged Collateral (Lending Value)	53,250	53,250	53,250	D
Current Excess Collateral (Shortfall)	**$ 53,250**	**$ 29,221**	**$ (2,279)**	**E = D - C**
FHLBank Borrowing Capacity:				
Percent of Assets Limit (40%)	$ 120,000	$ 120,000	$ 120,000	F
Additional Collateral to Pledge	66,750	66,750	66,750	G = F - D
Stressed FHLBank Collateral Utilization	0.00%	45.13%	104.28%	H = C / D
Additional Collateral Required to Fill Need	**$ -**	**$ -**	**$ 2,279**	**I = C - D**
Collateral Available to Cover Need?	**Yes**	**Yes**	**Yes**	**G > E or E > 0**
Excess Collateral (Shortfall)	**$ 53,250**	**$ 29,221**	**$ 64,471**	**J = G - I or E**

Indicates how much additional collateral may be required to meet contingency liquidity needs in a stressed environment.

May also be used to identify what portion of current borrowing capacity could be used for operational needs vs. "dry powder."

It takes time to pledge additional collateral – make this part of your near-term contingency process.

Current and Stress Scenario Impact to Liquidity and Funding Ratios

	Current			Low		Moderate		High	
	Ratio	Benchmark	Within?	Ratio	Within?	Ratio	Within?	Ratio	Within?
Liquid Assets / Assets		> = 10%	✓	17.95%	✓	4.58%	×	-7.30%	×
Net Loans and Leases / Deposits		< = 75%	×	78.71%	×	94.34%	×	108.81%	×
Reliance on Wholesale Funding		< 15%	✓	0.00%	✓	0.00%	✓	0.00%	✓
Brokered Deposits / Deposits		< = 10%	✓	0.00%	✓	0.00%	✓	0.00%	✓
FHLBank Advances / Assets		< = 20%	✓	0.00%	✓	0.00%	✓	0.00%	✓

Source: S&P Global Market Intelligence.

Benchmarks represent a composition of examiner preferences and industry guidelines, they can be adjusted to better reflect an institution's risk appetite and internal limits.

Reliance on Wholesale Funding = (Total Borrowings + Brokered Deposits) / (Total Borrowings + Total Deposits)

FHLBank Topeka

Liquidity Management & How FHLBank Can Help

Liquidity = ability to raise money **quickly** + at a **reasonable cost** + **without loss** of principal

New era of liquidity management has emerged, reshaped by rate volatility, deposit behavior shifts, supervisory expectations and the reawakening of secured funding. Liquidity, from a regulator's perspective, is fundamentally about ensuring a financial institution can meet its cash and collateral obligations - both expected and unexpected - without threatening its safety, soundness or the broader financial system.

The OCC, FDIC and Federal Reserve do not mandate or prescribe specific liquidity metrics or benchmarks that institutions must meet (only large institutions). Instead, guidance requires banks to maintain strong liquidity and funding frameworks that appropriately reflect their individual risk profile. Emphasis is placed on the following principles: establish own metrics, limits and monitoring framework, ensure availability of cash/collateral, diversify funding, conduct stress testing and maintain a contingency funding plan.

"Examiners and other supervisory staff should not discourage or prohibit firms from taking into account liquidity available from the Federal Home Loan Banks in managing their liquidity or performing their internal liquidity stress test."
- FRB Statement of Supervisory Operating Principles, October 29, 2025.

The FDIC and OCC have not issued explicit guidance like the Federal Reserve, but all have provided supervisory themes that recognize FHLBank funding as an important liquidity source and support the FHLBank system as a central pillar of liquidity management. Building access to reliable funding strengthens your overall liquidity position. Collateral management is paramount and a key element of your liquidity framework.

Collateral Management

Strong collateral positions enable speed and certainty and supports both routine funding and stress-event resilience.

Collateral strategy should:
- Maximize eligible and pledgeable collateral
- Allocate capacity between daily, strategic and contingency needs
- Choose the mix of FHLBank vs. Fed collateralization that fits your liquidity strategy
- Be tested, documented and aligned with supervisory expectations

The identification of additional collateral available to pledge to FHLBank, along with other funding sources, will allow you to build a sufficient collateral base to utilize in times of stress. Take time to arrange access to additional funding facilities if not already established. We suggest that you have a secondary review of loans by your credit analysis/ underwriting and/or loan review departments for FHLBank eligibility as part of your loan approval or ongoing review process.

- Review our Member Products and Services Guide for a description of which securities/loans are eligible for pledging and the related underwriting requirements. We can help you identify the assets that may be eligible for pledging.
- Eligible loans should be documented in the file and coded on your systems using a predefined or user-defined field to ensure they are easily identified.
- This review process would also help assure that our collateral verification process does not identify any exceptions that may increase the haircut on loans pledged.
- **Eligible/pledgeable loans are more valuable due to their ability to convert to liquidity via collateral – consider incorporating this factor in your loan pricing process?**

An improved total liquidity position through the evaluation, identification and pledging of additional collateral will help reduce examiner concern regarding liquidity. Optimizing your FHLBank collateral position will provide greater operating flexibility and strengthen your contingency funding plan. Additionally, allocate time to ensure your policies allow for meaningful borrowing flexibility, with outlets and collateral pledged to secure funding if needed.

Ask your Regional Account Manager for example near- and non-core funding sources and limits worksheets and/or stress scenario worksheets to build documentation and support for your liquidity and funding strategy.

Next Steps for Consideration

- Revisit your current collateral inventory
- Identify opportunities to expand eligibility
- Refine internal policy metrics and limits, as appropriate
- Evaluate liquidity monitoring and early warning indicators
- Review your contingency funding plan assumptions
- Ensure integration of FHLBank capacity in liquidity stress tests
- Be ready to tell your story to regulator; define, document, defend

How FHLBank Can Help - Strategies to Improve Liquidity Position

- Use FHLBank Letters of Credit versus pledging securities to secured deposits where possible. Free up highly liquid securities improving your on-balance sheet liquidity (asset-based liquidity strategy).
- Sell 1-4 family mortgage loans held in portfolio originated within past 24 months to the FHLBank Mortgage Partnership Finance (MPF) Program. Immediate income, potentially 1% or better ROA on assets sold, from the sale. Cash from sale of loans can be reinvested in highly liquid securities improving on-balance sheet liquidity (asset-based liquidity strategy).
- Maximize borrowing capacity at FHLBank by pledging additional potential collateral. Increase "just-in-time" liquidity component of Basic Surplus liquidity and amount of available contingent liquidity. Allows replacement of higher costing other wholesale funding, such as brokered deposits, and may allow you to replace high-costing deposits with lower cost advances. Improved collateral base may allow you to utilize capacity in a leverage strategy to enhance income and on-balance sheet liquidity.

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	79%
SFF+	Single Family Real Estate - FHA 90+	82%
SFV+	Single Family Real Estate - VA 90+	79%
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%
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% - 90%
AMCR	Agency CMO / Reverse Mortgage	89% - 90%
AMCM	Agency CMO / MultiFamily & Commercial	89% - 90%
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 Value
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)*

Disclaimer

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