NEWS RELEASE

FOR IMMEDIATE RELEASE
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Federal Home Loan Bank of Indianapolis announces 2026 Community Spirit Award to Indiana lender for achievements in affordable housing

INDIANAPOLIS — Today the Federal Home Loan Bank of Indianapolis ("FHLBank Indianapolis" or "Bank") announced Kristen Hodge, VP, Nonprofit Services Officer at The National Bank of Indianapolis, was awarded the 2026 Community Spirit Award honoring her exceptional contributions to affordable housing and community development in Indiana.

Community Spirit legacy

Since the award's inception in 2007, FHLBank Indianapolis — a regional, wholesale bank cooperative and part of the Federal Home Loan Bank system — has honored leaders in affordable housing and community economic development with its annual Community Spirit Award. Each year, a recipient from one of FHLBank Indianapolis' member financial institutions in both Indiana and Michigan is honored for their extraordinary dedication to affordable housing efforts, unique and innovative community economic development strategies, or as emerging leaders with a demonstrated commitment to affordable housing and community development.

"FHLBank Indianapolis is proud to recognize Kristen for her longstanding dedication to affordable housing development in central Indiana and beyond," said Brendan McGrath, President and CEO. "Her exceptional commitment to the work has directly and tangibly increased housing options for hundreds of low- and middle-income Hoosiers in the neighborhoods she has impacted."

Kristen Hodge, The National Bank of Indianapolis' affordable housing champion

Since joining The National Bank of Indianapolis in 2016, Ms. Kristen Hodge has made her mark on the local community. With a diverse background spanning 30 years in commercial lending from small business to specialized assets, Hodge oversees relationships with local Community Development Corporations (CDCs), civic organizations, faith-based groups and more as VP, Nonprofit Services Officer, bringing a wealth of knowledge and a surplus of energy and commitment to the role. Hodge is known for finding creative solutions to secure funding and ensure that projects get off the ground. She has had significant impact on affordable housing development in the Indianapolis area in particular, having successfully secured more than $3 million in Affordable

Housing Program grants, contributing to nearly 100 new units of affordable housing, from FHLBank Indianapolis alone. In 2025, a total of 478 affordable housing units were attributable to projects supported by The National Bank of Indianapolis.

"Kristen cares deeply about our community, and that commitment is reflected in the relationships she builds and the work she does every day," said Mark Bruin, Chief Executive Officer at The National Bank of Indianapolis. "She has a gift for bringing people together, finding solutions and helping organizations make a greater impact. Her efforts have created meaningful housing opportunities across our region, and this recognition is a fitting tribute to someone whose influence extends far beyond our Bank."

Paying it forward

In addition to the Community Spirit Award recognition, FHLBank Indianapolis has committed a $5,000 charitable donation to the nonprofit organization of the recipient's choice. Hodge has chosen to support Missions of Hope International, which works to empower disadvantaged communities in Africa through education, healthcare, economic development and faith-based outreach.

Affordable Housing Program

The Affordable Housing Program (AHP) is one of the largest sources of private sector grants for housing and community development in the United States. Since 1990, the Federal Home Loan Banks, including FHLBank Indianapolis, have collectively made available more than $9 billion in AHP subsidies that have positively impacted more than one million households. AHP funding is available through two distinct programs, via an annual competitive round that helps fund the financing, acquisition, construction and rehabilitation of single and multi-family units and via an AHP set-aside program targeted toward individual borrowers and homeowners. FHLBank Indianapolis offers its set-aside AHP funding through the Launch – Down Payment Assistance and Revive – Home Repair Grants programs. In 2026, FHLBank Indianapolis has allocated a minimum of $28.7 to competitive AHP and $18.6 million to its AHP setasides.

Additional voluntary allocations provide funding for HomeBoost – Down Payment Assistance, Community Multiplier – Member Match and Elevate Small Business Grant programs and other community investment programs offered through FHLBank Indianapolis.

FHLBank Indianapolis presented the award to Ms. Hodge at its annual Indiana Shareholders Symposium on August 25. More information about the Community Spirit Award, including past recipients and nomination criteria, is available on the Community Spirit page on fhlbi.com.

For information on FHLBank Indianapolis' affordable housing and community economic development grants, see the Community Programs page on fhlbi.com.

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Federal Home Loan Bank of Indianapolis: Building Partnerships. Serving Communities
FHLBank Indianapolis is a regional bank in the Federal Home Loan Bank System. FHLBanks are government-sponsored enterprises created by Congress to provide access to low-cost funding for their member financial institutions, with particular attention paid to providing solutions that support the housing and small business needs of members' customers. FHLBanks are privately capitalized and funded, and they receive no Congressional appropriations. One of 11 independent regional cooperative banks across the U.S., FHLBank Indianapolis is owned by its Indiana and Michigan financial institution members, including commercial banks, credit unions, insurance companies, savings institutions and community development financial institutions.

For more information about FHLBank Indianapolis, visit www.fhlbi.com and follow the Bank on LinkedIn, and Instagram and X at @FHLBankIndy. (Note: Content the Bank shares on its website and social media is not incorporated by reference into any of its filings with the SEC, unless and only to the extent that a Bank filing with the SEC expressly provides to the contrary.)

ABOUT THE NATIONAL BANK OF INDIANAPOLIS
The National Bank of Indianapolis was founded in 1993 as a privately owned bank. Thirty-three years later, it is one of the 325 largest banks in the nation, the 12th largest bank in Indiana and the largest locally owned national bank in greater Indianapolis. The Bank has more than $3.0 billion in assets, over $3.3 billion in Wealth Management assets, more than 50,000 accounts and maintains over 90 percent client retention. The National Bank of Indianapolis is entirely locally owned and operated. The Bank's Board of Directors is comprised of local citizens and substantially all 600 Bank shareholders reside in central Indiana. The result is a reputation for highly personalized services and generous community support. Through its 13 banking offices and more than 330 employees, The National Bank of Indianapolis provides a full range of credit, deposit and wealth management products and advisory services to its clients. It has a national banking charter granted by the Comptroller of the Currency and a holding company structure sanctioned by the Federal Reserve. The Bank's deposits carry full FDIC insurance limits.

The Bank is engaged in the community through its Pillars of Caring: Civic Leadership, Philanthropic Giving and Community Lending & Investments. Through these initiatives, in 2025 Bank employees gave over 4,600 volunteer hours, The Bank contributed 2.6% of its net income back into the community and helped create 478 new affordable housing units. A more complete description can be found in the 2025 Community Impact Report.