



Corporate Social Responsibility Report

2022

FHLBank Indianapolis
is owned by its
approximately 350
Indiana and Michigan
financial institutions.

About Us

The Federal Home Loan Bank of Indianapolis (FHLBank Indianapolis) is a regional wholesale bank that has been supporting affordable housing throughout Indiana and Michigan and meeting the liquidity needs of member financial institutions since 1932.

We are one of 11 regional banks that form the Federal Home Loan Bank System. All FHLBanks are government-sponsored enterprises created by Congress to ensure access to low-cost funding for their member.

FHLBank Indianapolis is owned by its approximately 350 Indiana and Michigan financial institutions.

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Corporate Social Responsibility Report 2022



A Letter from Our CEO

In 2022 the Federal Home Loan Bank of Indianapolis focused on navigating a new environment, however our main priorities stayed the same, putting our members first and serving our communities.

Our members...

Our members are the focus of everything we do. FHLBank Indianapolis continues to provide access to liquidity and flexible low-cost funding among other services to our members. We are fully invested in the success of our almost 350 members throughout Indiana and Michigan.

Our community...

Through our Community Investment Program, FHLBank Indianapolis helps support and fund affordable housing and community economic development activities for neighborhoods throughout our district in need of extra assistance. We have taken our dedication to our community a step further by providing programs like the Elevate Small Business Grants and Community Mentors programs,

created to build stronger communities and stimulate economic growth.

Our employees...

FHLBank Indianapolis continues to instill diversity, equity and inclusion in our internal and external processes to create a better environment for our staff and members. We have taken a more proactive approach by ensuring we highlight the many cultures represented in our Bank and creating more education opportunities for our employees to take part in. Our staff has gone above and beyond to support individuals and communities throughout Indiana and Michigan.

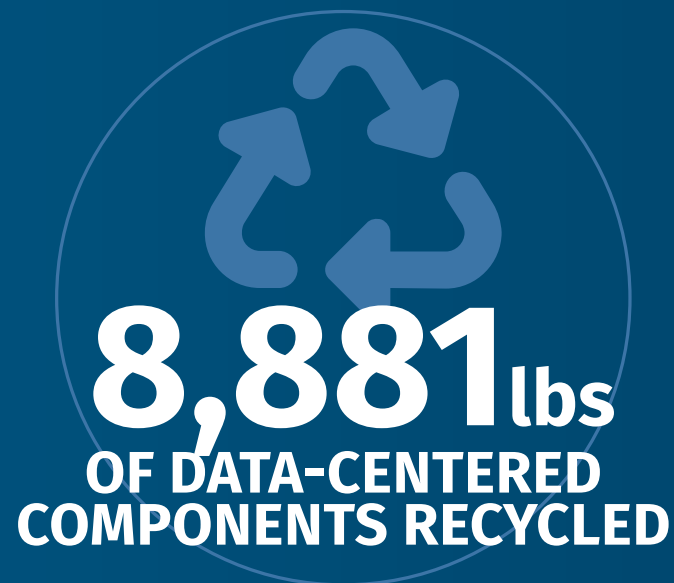
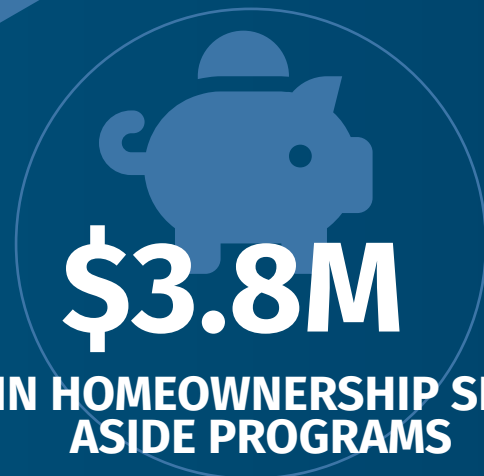
I am pleased to present our 2022 Corporate Social Responsibility Report and share with you the many ways the Federal Home Loan Bank of Indianapolis and its employees made a difference in our district.



Cindy Konich
President and CEO
Federal Home Loan Bank of Indianapolis

Year at a Glance

2022



Our Mission

Our core mission at FHLBank Indianapolis is to provide a reliable source of liquidity to member banks, credit unions, community development financial institutions and insurance companies to support housing finance, asset-liability management and community lending.

Our Vision

Our vision is to be the most respected, most trusted and most relied-upon partner for our members and the communities they serve.

Our Values



Members First



Community Driven



Trust and Integrity



Service Excellence



Specialized Solutions

Serving Our Members



Who We Serve

We provide a reliable, cost effective and flexible source of wholesale funding for our members. FHLBank Indianapolis membership is open to all financial institutions having a principal place of business in Indiana or Michigan.

Our members share our mission of supporting the mortgage market and furthering community development.

Members include:

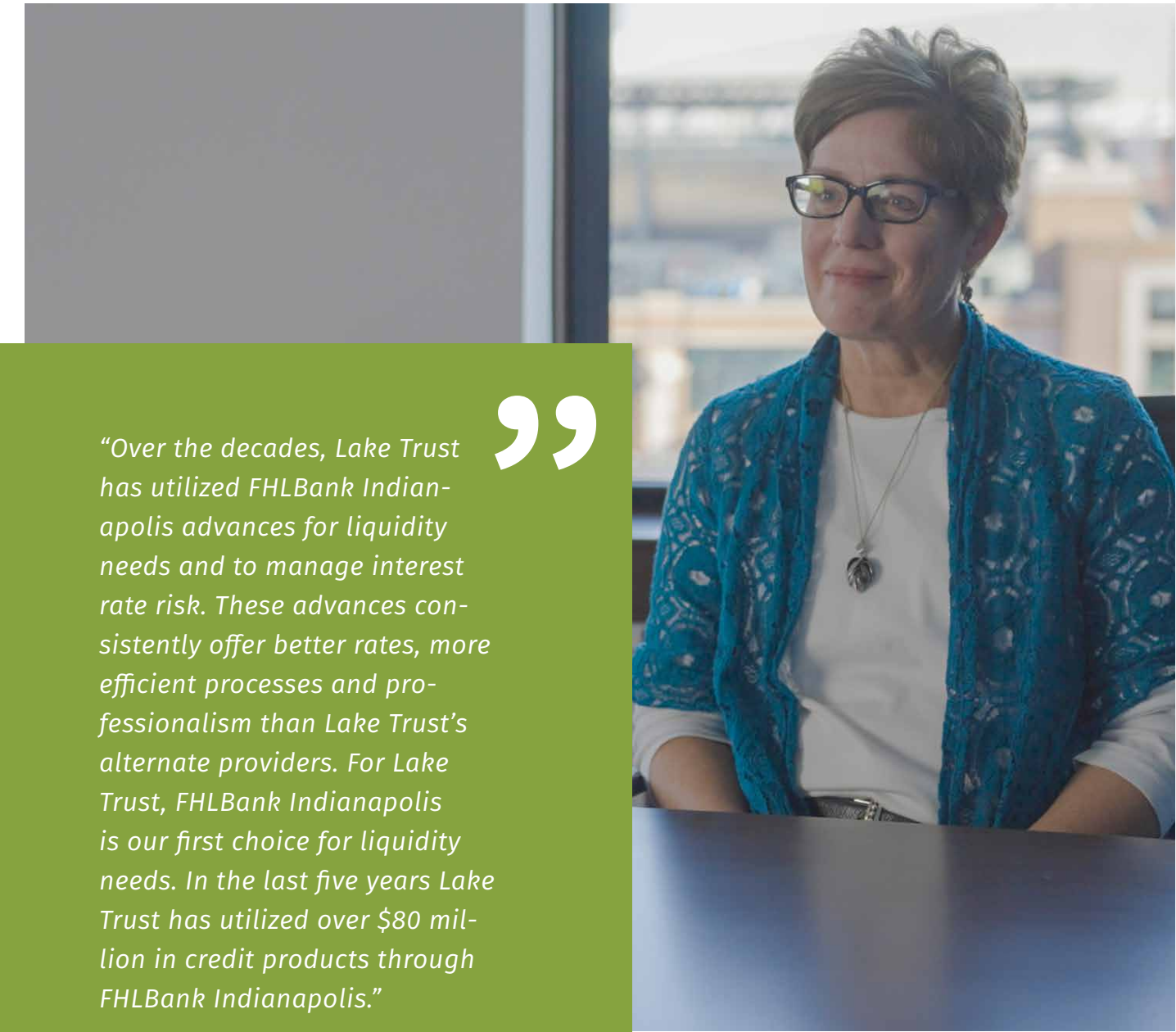
- Commercial Banks & Savings Associations
- Credit Union
- Insurance Companies
- Community Development Financial Institutions

How We Serve

FHLBank Indianapolis provides member institutions with a reliable source of liquidity through our access to capital markets and competitively-priced credit products.

Our financial strength provides our members with a dependable source of credit and liquidity throughout economic cycles. Our credit products assist our members in serving their communities by providing our members with same day access to customized funding solutions they can pass through to their customers. Our funding also provides members with opportunities to utilize our affordable housing and community development programs.

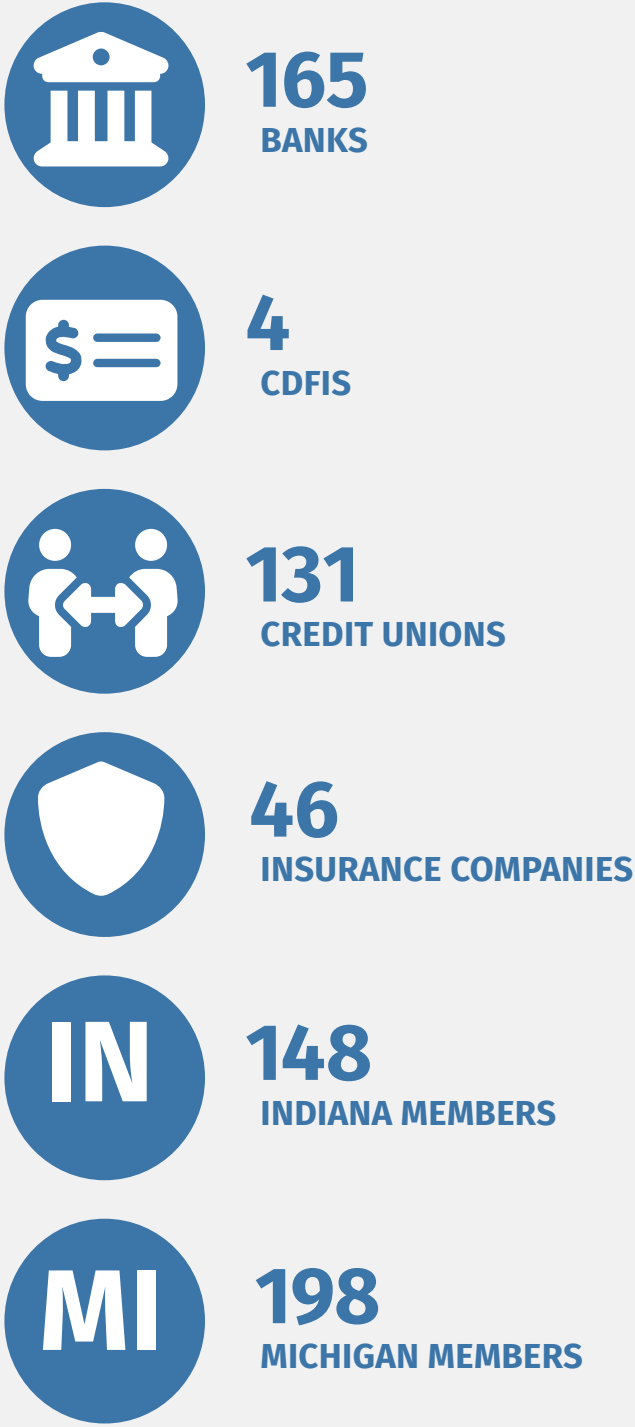
Disciplined credit and underwriting practices, and close relationships with our members promote responsible lending and risk management.



“Over the decades, Lake Trust has utilized FHLBank Indianapolis advances for liquidity needs and to manage interest rate risk. These advances consistently offer better rates, more efficient processes and professionalism than Lake Trust’s alternate providers. For Lake Trust, FHLBank Indianapolis is our first choice for liquidity needs. In the last five years Lake Trust has utilized over \$80 million in credit products through FHLBank Indianapolis.”

Kara Stuewe
Executive VP Finance, Accounting and Corporate Services
Lake Trust Credit Union

Members by the Numbers



The Community Dividend

Community Spirit Award

The Community Spirit Award recognizes an outstanding individual at one of our member financial institutions in both Indiana and Michigan who are making a difference in their community.

In addition to the recognition, FHLBank Indianapolis makes a \$2,500 donation to the charity or nonprofit organization of the recipient's choice.

The 2022 Community Spirit award winners were Becca Murphy, Vice President of Affordable Lending at Merchants Bank of Indiana in Carmel, IN, and Celeste Spivey, Vice President Community Development and CRA Officer at Choice One Bank in Sparta, MI.



RECOGNIZING DEDICATION
COMMITMENT TO
MICHIGAN COMMUNITIES

Pres



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“We’re excited to present this year’s Community Spirit Award to such passionate champions and advocates for their communities.

Both Becca and Celeste truly embody the spirit of our award through their immeasurable dedication and commitment to improving the lives of those around them.”

MaryBeth Wott

Senior Vice President, Community Investment and Underwriting/Credit Operations Officer



The Community Dividend



Homeownership Set-Aside Programs

FHLBank Indianapolis awards HOP, NIP and AMP grants to our members to help their customers achieve homeownership goals. These programs support and assist low- to moderate-income families in Indiana and Michigan.

Homeownership Opportunity Program

Homeownership Opportunities Program (HOP) helps first-time homebuyers with down payment assistance. In 2022, FHLBank Indianapolis awarded \$189,300 in HOP grants to 38 households.

Affordable Housing Program

The goal of the FHLBank Indianapolis Affordable Housing Program (AHP) is to acquire, develop and/or rehabilitate affordable single- and multi-family (rental) properties for families with incomes at or below 80% of the area median income.

In 2022, FHLBank Indianapolis awarded \$7,240,000 in AHP grants to 17 affordable housing projects throughout Indiana and Michigan producing 830 units.



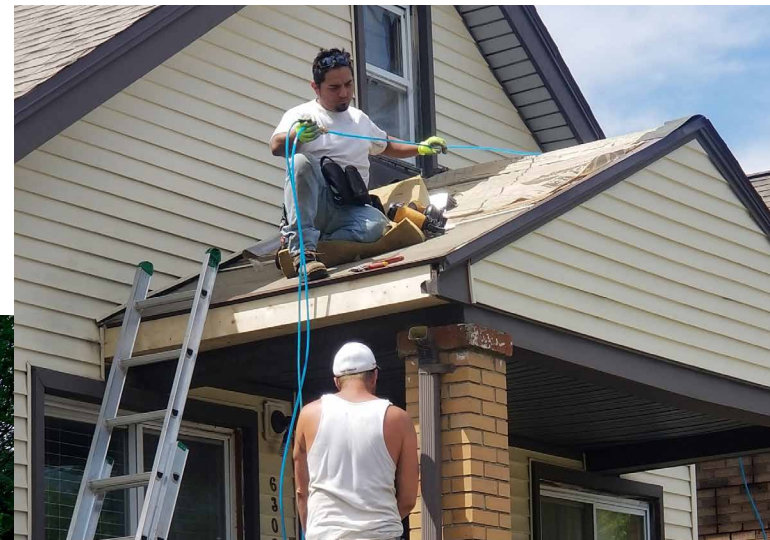
"In rural Indiana, these projects wouldn't happen without funds from FHLBank Indianapolis. They can't support a great deal of debt. Without a combination of funding from the member bank and the AHP grant, we wouldn't be able to bridge that critical gap."

Chuck Heintzelman
Milestone Ventures

Neighborhood Impact Program

Neighborhood Impact Program (NIP) provides rehabilitation assistance to homeowners to help improve neighborhoods.

In 2022, FHLBank Indianapolis awarded \$3.2M in NIP grants to 463 households.



Photos by Nick Hagen

Accessibility Modifications Program

Accessibility Modifications Program (AMP) aids seniors and households with disabled family members with home modifications that will allow them to remain in their current homes. In 2022, FHLBank Indianapolis awarded \$457,000 in AMP grants to 52 households.

\$7.24M
TOTAL SPENT ON
AFFORDABLE HOUSING
PROJECTS

\$3.8M
TOTAL SPENT ON
HOMEOWNERSHIP SET
ASIDE PROGRAMS

800+
UNITS WILL BE
ASSISTED

"Through a forgivable down payment program, we were able to assist over 100 families in our communities, with more than a half a million in grants to help them achieve their dream of homeownership."

Michael Zahn,
CEO First Federal Savings Bank
(Indiana)



Community Engagement and Economic Development



Photos by Nick Hagen

Community Investment Program

Community Investment Program (CIP) loans help our members finance community economic development activities benefiting households at or below a targeted income level, including housing, small business loans, public infrastructure and community facilities in targeted areas.



Elevate

The Elevate small business grant program assists in the growth and development of small businesses in the Indiana and Michigan communities where they are located. It was developed to strengthen our communities and encourage small businesses to further develop their relationship with an FHLBank Indianapolis member financial institution. Recipients of the grant receive up to \$20,000 for capital expenditures, workforce training or a variety of other needs to get the boost they need. In its fifth year, a total of \$507,825 in Elevate grants was awarded to 27 small businesses throughout Indiana and Michigan in 2022.



"You need programs like Elevate that help small businesses bridge when you're trying to grow. It's expensive to grow, but you need a way to get these, and these programs are very vital for communities."

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Garnette Archer
Owner, Jo's Gallery
Detroit, MI

Community Mentors Program

The Community Mentors Program is a community engagement and economic development leadership event hosted in partnership with FHLBank Indianapolis to build partnerships between members and community leaders. Each year, two qualified applicants (one in Indiana and one in Michigan) are selected to be the lead partner and host a day-long Community Mentors Workshop. Following the workshop, a \$10,000 grant is awarded to each community to help with a catalyst project of local importance.

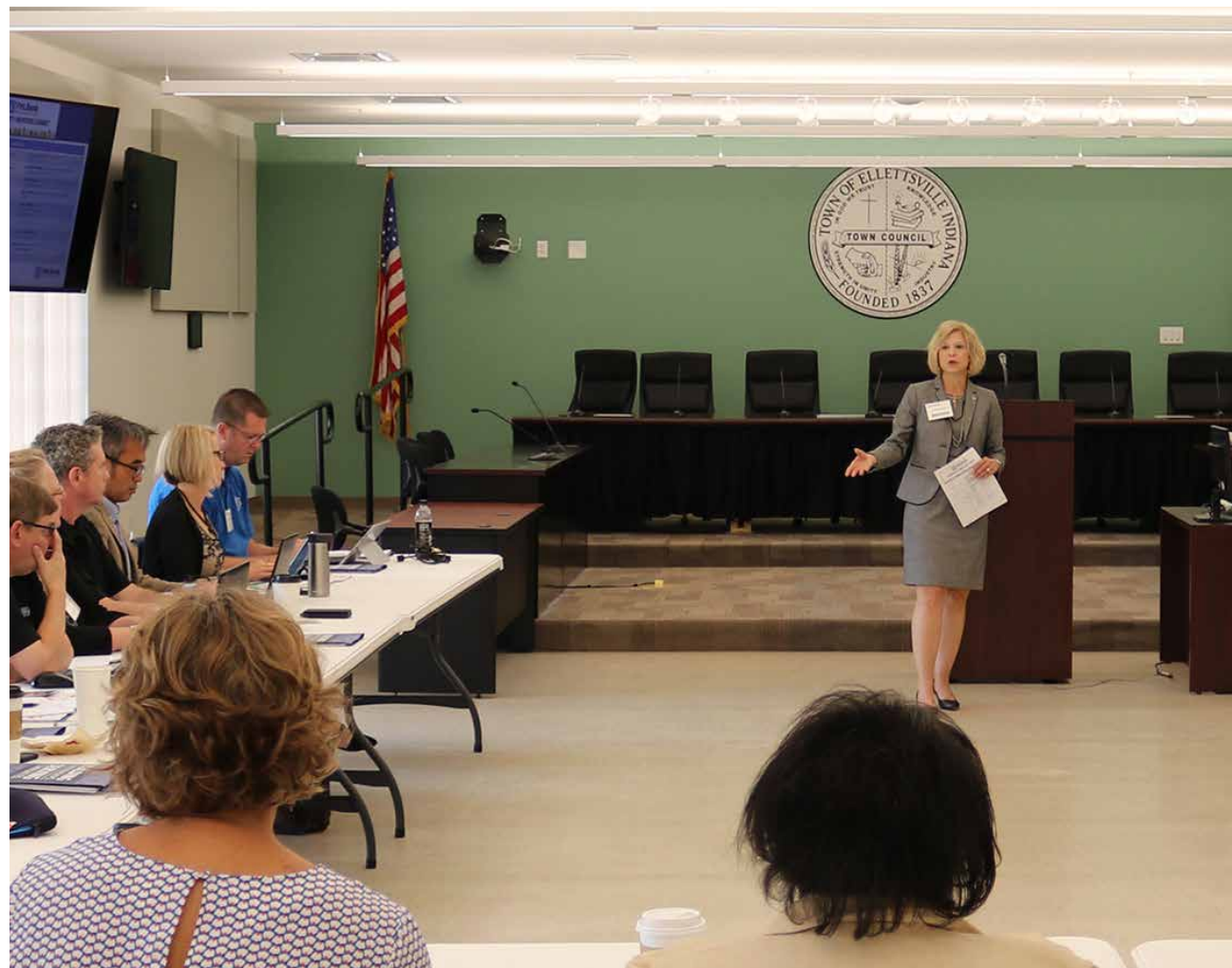
Winners:

Neighborhoods of South Central Elkhart, Ind.

The Indiana workshop addressed financial wellbeing, housing opportunities and supporting youth in the South-Central Elkhart neighborhoods.

49507 Zip Code of Grand Rapids, Mich.

The Michigan workshop addressed the housing needs specific to the 49507 Zip Code.



Serving Our Employees



Guiding Principles



Foster Collaboration

We respectfully engage others across the entire organization, leveraging our diverse strengths to achieve clearly defined goals. By volunteering solutions and working together, we accomplish more.



Drive Transparency

We communicate to empower action. We engage with one another by active listening and seeking to understand. By doing so, we drive ownership and respect.



Exemplify Trust

We build relationships that exhibit consistent behaviors of respect, transparency, and honesty. This creates an environment of trust, where we are recognized for our contributions and empowered to acknowledge mistakes and offer solutions.



Champion Inclusion

By acknowledging, understanding, and respecting our differences, we combat biases and practice inclusiveness. Our diverse backgrounds aid in achieving our organizational goals.



Empower to Deliver Results

We deliver results by assuming ownership, accountability, and responsibility for accomplishing goals or objectives. We engage colleagues to offer solutions and expertise, to build cross-functional team relationships, and to exemplify the willingness and energy to exceed expectations.

Benefits



Current Living

- Attractive total rewards package
- Competitive salary
- Annual incentive compensation
- Student loan repayment assistance

Future Living

- 401(k) Employer match up to 6% (100% vested immediately)
- 4% non-elective contribution to 401(k)
- Tuition reimbursement assistance

Healthy Living

- Medical, dental and vision plans
- HSA with employer contribution
- Employee Wellness Reward Program

Enjoy Living

- Minimum 15 vacation days per year for full-time employees
- 11 Paid Holidays + floating birthday holiday
- Hybrid work schedule

Diversity, Equity and Inclusion



15
DEI EVENTS HELD

We are committed to equal opportunity and will promote diversity, equity and inclusion through all business activities including employment, management, procurement, contracting and community engagement. In 2010 the Bank established the Office of Diversity, Equity and Inclusion (ODEI) to ensure to the maximum extent possible, the fair inclusion and utilization of qualified minorities, women, disabled individuals and minority-, women - and disabled owned businesses. More information can be found on our publicly posted Federal Home Loan Bank of Indianapolis Diversity, Equity and Inclusion Policy Statement.



57%
identify as a
female and/or
minority



59%
of promotions
went to diverse
employees



64%
of new hires
identified as
women and/or
minorities



\$6.3M
spent with
diverse
vendors

Employee-Driven Committees

FHLBank Indianapolis has five employee driven committees which help to support our DEI mission by fostering a more inclusive workplace as well as giving employees who share common interests or passions a supportive place to collaborate with like-minded individuals and grow personally and professionally. These groups are open to all employees and centered around shared ideas.

Women's Employee Resource Group

Serves as a resource and advocate to inspire, empower and support women employees.

African American Employee Resource Group

Formed to inspire an inclusive work environment with emphasis on education retention and empowerment.

Committed and Responsive Employees (CARE) Committee

Focuses on external charitable and philanthropic initiatives.

Live Well Team

Focuses on mental health and physical well-being of our employees.

Cultural Ambassadors

Assists the Bank in expanding our DEI initiative by planning cultural events and promoting cultural awareness.

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“The Women’s ERG supports me by providing leadership competencies that I may not have the ability to cultivate in my current role. It encourages allyship and sheds light on the challenges women face in the workplace and thus makes the Bank more friendly for me and other women at the Bank.”

Sarah Beth Warycha

*VP, Strategic Initiatives and
Innovation Partner*





Diverse Vendor Summit

FHLBank Indianapolis has held a **Diverse Vendor Summit** for the past 6 years. Beginning in 2021, the summit was expanded to include other FHLBanks. These events attract diverse suppliers from across the country specializing in services used by all system banks. Diverse suppliers can establish connections after meeting with representatives from individual business units with the comfort of knowing that these suppliers have already established relationships with the FHLB system.

”

“This summit has been one of our primary opportunities to introduce our diverse suppliers to business units. It plays an important role because when the business units are able to talk with a diverse supplier, they start to build a relationship that has a greater chance of leading to opportunities for diverse suppliers than the Vendor Management Office just providing names of companies.”

Bryan Phillips

ICFR and Vendor Risk Senior Manager

Education

We are dedicated to providing our employees with opportunities to further their education and development. This year 454 hours of training were completed by our employees.

- Amount of money invested in furthering employee education and development
- Education assistance programs
- Student Loan Repayment Assistance Program



Intern Program

Our paid internship program is designed to give students the opportunity to develop their own professional skills as well as gain

exposure in their fields of interest. Students benefit from hands-on experience in the workforce while FHLBank Indianapolis develops future talent to build our candidate pipeline for recruitment and hopefully become an employer of choice.

Just as we strive to promote diversity within our regular workforce, it is a goal of ours to also promote diversity within our internship program. Having this goal assists with bringing forth new skillsets and perspectives which are invaluable to the Bank as a whole.

In 2022 we had 12 interns in total.

- 50% minorities
- 42% female

Intern Volunteer Project: St. Mary’s Early Childhood Center

In an effort to immerse our 2022 interns in the FHLBank Indianapolis’ commitment to supporting our community, the interns partnered with our CARE Committee and put together 152 snack and activity bags for St. Mary’s Early Childhood Center. The bags were filled with coloring books, crayons, snacks and fruit and were distributed to their children and families at the start of the school year.

Serving Our Communities



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“When you get right down to it, we’re in the business of supporting affordable housing and community improvement, so Habitat for Humanity is a perfect fit. I encourage everyone to use their eight hours of volunteer time to help out like this in some way – and the Bank will support you while doing it. A win-win!”

Kristina Cunningham,
SVP/Sr. Director Compliance
and Operational Risk Analysis

The Detroit Hub

Bringing a local presence to downtown Detroit

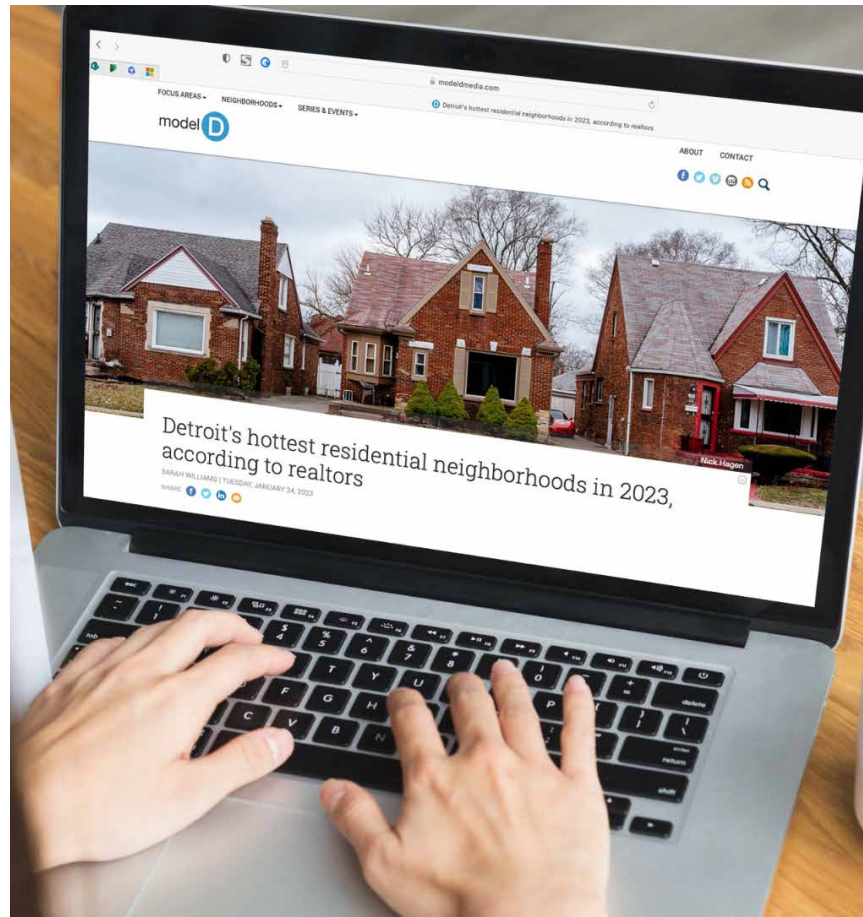


In 2021, FHLBank Indianapolis opened the Detroit Hub, the Bank’s first member-facing space for community engagement and client business in Michigan. Detroit Hub is located in the Palms building, a historic Downtown Detroit gem, well-situated to serve Michigan-based financial institutions and the Detroit affordable housing and economic development communities. The space includes a conference room to host meetings, workshops and training sessions for up to 30 people. It also provides a venue for the bank to host meetings serving its broader Michigan membership.

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“FHLBank Indianapolis has been an affordable housing and a financial services partner in the Detroit area for many years. Establishing its presence in our city is another example of its commitment to investing in Detroit and its residents.”

Mike Duggan
Mayor of Detroit



Block by Block

To help increase awareness of our community investment and affordable housing programs in Detroit, we partnered with Model D, a digital news magazine, to develop the “Block by Block” series.

Not only does this series raise awareness of our programs but it also highlights and follows minority-driven development in Detroit. These stories cover a range of topics such as homeownership disparities, affordable housing development, growing Detroit businesses and more. Since 2021, 14 stories have been published with 526,434 people reached (pageviews and social reach) and 4,677 total engagements.

The CARE Committee

The CARE (Committed and Responsive Employees) Committee is made of employees from almost every department who are committed to improving the quality of life in the communities where our customers and employees live and work. These employees are dedicated to promoting workplace volunteerism and encouraging all employees to become involved in their communities.

“The CARE Team’s goal is to encourage and provide opportunities for our co-workers to get involved in their communities. Creating these opportunities such as getting their hands dirty by building a house, serving lunch at a shelter, or a monetary donation to help those in need are just some of the ways we encourage participation. I enjoy being the co-chair of this group of like-minded, passionate individuals that understand the value of service to our communities.”

Sheila Fishback
ERM Operations Support Specialist

”

Detroit Service Trip

On April 20-21, the CARE Committee and FHLBank Indianapolis leadership hosted two dozen Indianapolis-based employees on a two-day trip to Detroit for a mix of employee engagement and community service.

Employees helped plant 40 trees in Corrigan Park on the eastside of Detroit. The Bank donated \$1,500 to The Greening of Detroit, an organization whose mission is to inspire sustainable growth of a healthy urban community through trees, green spaces, healthy living, education, training and job opportunities. Since 1989, they have planted 130,000 trees to enhance the quality of life for Detroiters.



Veterans Halloween Candy Collection

160 treat bags of unopened Halloween candy and encouraging notes donated by staff were sent to the HVAF Veterans center, an Indianapolis non-profit that helps homeless and at-risk veterans return to self-sufficiency.



Angel Tree

For the third year in a row, our annual Angel Tree campaign was held virtually. Angel Tree provides a wish list for staff to buy gifts for families at The Villages, an Indianapolis nonprofit providing foster, adoption and family services. Together we help ensure children and their caretakers have fun items like toys and bikes during the holiday season, in addition to essentials like clothes, shoes and coats.

UNICEF: Ukraine Donation Drive

When the images of war-torn Ukraine hit the news, our CARE committee sprang into action and launched a fundraiser to benefit UNICEF USA, an international relief agency endorsed by the Ukraine Embassy. This three month campaign raised \$7,500 in employee donations. FHLBank Indianapolis matched the employee donation, bringing the total contribution to \$15,000.



\$15,000
to UNICEF

”

“The Bank’s capacity to care and make a difference in the lives of others isn’t limited to our borders or our business territory. This initiative is simply the right thing to do, especially when it affects one of our own.”

Cindy Konich
President & CEO

United Way Campaign

The United Way Campaign is FHLBank Indianapolis’ largest fundraiser of the year. The campaign consists of a silent auction, raffle and payroll deduction. All funds raised are matched by the Bank. The 2022 theme was “Every Person has a Purpose”. During the campaign events are held to introduce employees to various volunteer opportunities and organizations in our community in an effort to encourage our staff to use their Bank paid eight hours of volunteer time.

FHLBank Indianapolis and its employees raised a landmark \$113,556 which will be donated to United Way of Central Indiana and Michigan Association of United Ways. Both organizations fight for the education, financial stability, health and basic needs of everyone in our communities.



\$8,587
Auction



\$48,191
E-Pledges



\$56,778
Total



\$113,556
with Bank match



”

“United Way is grateful for the support of Federal Home Loan Bank’s leaders and employees who gave so generously \$56,778 during the workplace campaign. United Way is honored that Federal Home Loan Bank is a strong partner in fighting poverty in our community and helping every family reach their full potential.”

Penny Keller
Chief of Fundraising
United Way of Central Indiana



Habitat for Humanity

The CARE Committee's Love Your Community team hosted three builds with the Habitat for Humanity of Greater Indianapolis for our employees to participate in. Habitat for Humanity helps people in our community build and own their own, affordable home. Whether through our growing affordable housing initiatives or providing our staff the opportunity to use their free volunteer hours building houses, our Bank and staff are passionate about affordable housing.



MLK Jr. Award

The Martin Luther King, Jr. Citizenship Award was introduced in 2001 by FHLBank Indianapolis as a way to showcase the talent, character and citizenship of our employees. Nominated by their peers, twenty-three current and former employees have received the honor for their dedication to local organizations, charities, church and community activities.

This year, the recipient of the MLK Jr. award went to Bank HR Generalist, Rae Ann Wilson of Brownsburg, IN. Rae Ann Wilson joined the Bank in 2013 and is involved in multiple charitable and philanthropic efforts inside and outside of the Bank.

To honor Rae Ann, the Bank donated \$1,500 to Folds of Honor, her charity of choice. Folds of Honor's mission is to provide educational support to the spouses and children of America's fallen and disabled service members.

DURING 2022, EMPLOYEES OF
FHLBANK INDIANAPOLIS SUPPORTED
CHANGING FOOTPRINTS FOLDS OF HONOR
GREENING OF DETROIT HABITAT FOR
HUMANITY HANCOCK COUNTY COMMUNITY
FOUNDATION HVAF VETERANS CENTER HUMANE
SOCIETY INDIANA SPORTS CORPORATION
ISOBEL SOCIETY MARTINDALE BRIGHTWOOD
COMMUNITY DEVELOPMENT CORPORATIONS
MICHIGAN ASSOCIATION OF UNITED WAYS
NEIGHBORLINK OUR LADY OF MOUNT CARMEL
CATHOLIC CHURCH OUTFITTERS CLOTHES
PARK PLACE FOOD PANTRY RANSBURG SCOUT
CAMP REIGNS OF GRACE SALVATION ARMY
SHERWOOD OAKS CHRISTIAN CHURCH JUNIOR
ACHIEVEMENT GLEANERS TAU GAMMA DELTA
SORORITY INC. UNICEF UNITED WAY OF
CENTRAL INDIANA THE VILLAGES WESTPOINT
SOCIETY OF INDIANA ETHICS & LEADERSHIP
CONFERENCE THE WHEELER MISSION

Environmental

Recycling Initiatives

FHLBank Indianapolis supports environmental awareness by encouraging recycling and waste management in our business practices and operating procedures. This support includes a commitment to the purchase, use and disposal of products and materials in a manner that will best utilize natural resources and minimize any negative impact on the earth's environment.

Recycling options have been made readily available throughout our building to help promote the separation and collection of the following recyclable materials:

- Computer paper
- White high grade or bond paper
- Aluminum
- Cardboard

Employees are encouraged to make a commitment to recycle and be a part of the solution to trash disposal facing all of us today. Another way waste prevention is encouraged is through source reduction in these ways:

- Communication through computer networks via e-mail
- Posting memos for all employees
- Two-sided photocopying
- Eliminating fax cover sheets
- Reusing office supplies
- Reusing packaging material
- Turning off lights when not in use

Data Center Components

In 2021, we decommissioned one of our data centers and began the process of recycling. The total amount of data center components recycled resulted in 8,881 pounds of servers, racks, hard drives, printers, scanners and more.

Water Bottles

Beginning in 2020 the Bank installed water bottle filling stations on every floor of our building to help promote the use of reusable water bottles and limit the use of plastic bottles. Since the initial installation there have been more than 8,000 plastic bottles saved.

Paper Shredding

We ensure our sensitive documents are all shredded and recycled, resulting in over 500 trees saved in 2022.

Energy Star Certification

For the 11th year in a row, our Indianapolis Woodfield Crossing building has earned the Environmental Protection Agency's Energy Star Certification, signifying superior energy performance over the past 12 months. Our building received a score of 82 out of 100 meaning the property is 82% more energy efficient than similar properties nationwide.



6,352
SERVERS AND RACKS



8,881 lbs
RECYCLED DATA
CENTER COMPONENTS



500+
TREES SAVED



8,000+
PLASTIC
BOTTLES SAVED



90+ tubes
FLUORESCENT
LIGHTING RECYCLING



1,699 lbs
RECYCLED HARD DRIVES,
SERVERS, PRINTERS, SCANNERS,
FAX, PLOTTERS, ETC

Governance



Board of Directors & Partners

We are governed by a Board of Directors comprised of member directors and independent directors from Indiana and Michigan. Member Directors are nominated by FHLBank Indianapolis Members and are elected on a state-by-state basis. Independent Directors are elected at large by all FHLBank Indianapolis Members. The Board is responsible for the Bank’s overall management and oversight pursuant to the Federal Home Loan Bank Act. *



Clifford M. Clarke
Member Director

President
C2 IT Advisors LLC.
Fort Wayne, IN



Charlotte C. Decker
Independent Director

Former Chief Information Officer
UAW Retiree Medical Benefits
Trust
Detroit, MI



Robert M. Fisher
Member Director

President and CEO
Lake-Osceola State Bank
Baldwin, MI



Dan L. Moore
Chair – Member Director

Chair
Home Bank
Martinsville, IN



Karen F. Gregson
Vice Chair – Member Director

President and CEO
The Farmers Bank
Frankfort, IN



Michael E. Bosway
Independent Director

Retired, Managing Director
Investments Stifel Nicolaus &
Company
Indianapolis, IN



Perry G. Hines
Independent Director

Chief Development Officer
Wheeler Mission
Indianapolis, IN



Robert D. Long
Independent Director

Retired, Audit Partner
KPMG, LLP
Indianapolis, IN



Michael J. Manica
Member Director

Vice Chair and Director
United Bank Financial Corporation
Grand Rapids, MI

*There were two board vacancies at the end of 2022.



Larry W. Myers
Member Director

President and CEO
First Savings Bank
Clarksville, IN



Christine Coady Narayanan
Independent Director

President and CEO
Opportunity Resource Fund
Ann Arbor, MI



Sherri L. Reagin
Member Director

Executive Vice President & CFO
North Salem Bank
North Salem, IN



Todd E. Sears
Independent Director

Director of Investment Strategy
and CFO
Valeo Financial Advisors
Indianapolis, IN



Larry A. Swank
Independent Director

Founder, CEO and Chair
Sterling Group
Mishawaka, IN