



FHLBank
San Francisco

Impact Report

2025



Rosa De Castilla Apartments

Welcome

The Federal Home Loan Bank of San Francisco is a member-owned, privately capitalized cooperative that serves local financial institutions throughout our three-state district of Arizona, California, and Nevada.

Our mission is to provide our members with reliable access to low-cost liquidity, essential financial services and expertise, and resources to expand affordable housing and economic development for all. Together, we make our communities more vibrant and resilient, changing lives for the better.

How we delivered on our mission for members in 2025

This report includes examples of how FHLBank San Francisco products, services, and resources benefitted members and their communities in 2025, illustrating the critical role FHLBank San Francisco plays as a:

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- 02 | Strategic partner and essential financial services provider,**
page 7
- 03 | Resource for affordable housing and economic development funding,** *page 12*

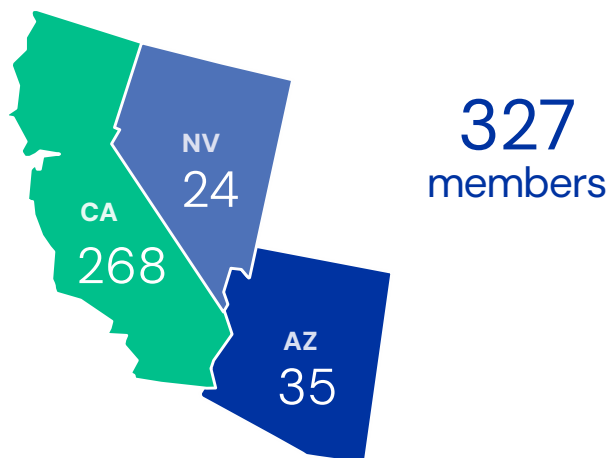
FHLBank San Francisco is part of a system of 11 FHLBanks nationwide which are the subject of recent independent studies. The findings of those studies — included throughout this report — illustrate how FHLBank San Francisco and the broader system support the needs of our members and their communities. They also highlight the significance of FHLBanks to local financial institutions with \$10 billion or less in assets, which account for 93% of our member base at FHLBank San Francisco.

Lastly, our 2025 Impact Report Member Spotlight is on Wescom Financial, a credit union with \$6 billion in assets and over 250,000 members throughout Central and Southern California. They recognize FHLBank San Francisco as a strategic partner and have used our products and services to achieve their goals for nearly 30 years.

Delivering on our mission in 2025

By the numbers

Member count



Community investment funding

\$92.2M

Community Investment Cash Advance (CICA) advances and letters of credit

\$1.53B

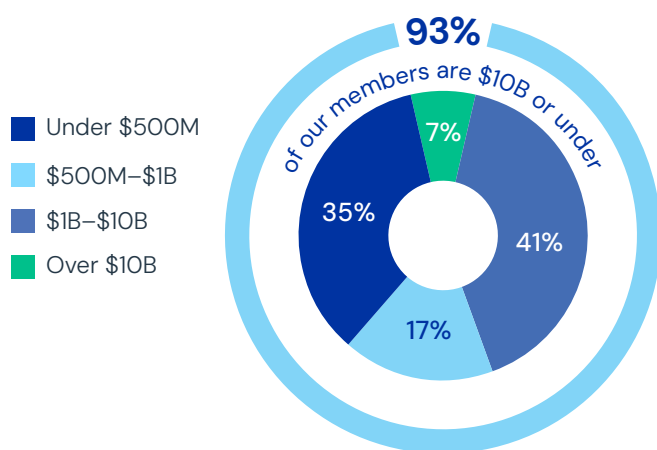
Homes created

6,016

Homebuyers supported

722

Members by asset size



Average total assets

\$77.1B

RESEARCH INSIGHTS

Members with **\$500M–\$10B in assets** were particularly apt to rely on FHLBank advances for their liquidity needs.

Urban Institute

The Value of the FHLBank System to Bank Liquidity and Stability

01

Reliable source of flexible, low-cost liquidity

FHLBank San Francisco offers members access to liquidity via interim and long-term funding to grow opportunity and resilience.

By providing equal access to competitively priced liquidity, we level the playing field for our members by connecting them to affordable funding through the global capital markets. This liquidity allows members to:

- Efficiently manage their business with stabilizing funding
- Draw on their deep knowledge of the credit needs of their customers, members, and local businesses to support economic growth and prosperity in their communities
- Compete effectively with larger institutions

Advances offer a variety of solutions with flexible terms and allow for efficient balance sheet management.

Letters of credit provide public deposit collateralization, support affordable housing with credit enhancements, and free up high-quality liquid assets.

RESEARCH INSIGHTS

FHLBank advances were critical for members with less than \$500M in assets during liquidity stress.

Urban Institute

The Value of the FHLBank System to Bank Liquidity and Stability

Discounted credit to support housing and economic development

Our Community Investment Cash Advance (CICA) products include the Community Investment Program (CIP) and Advances for Community Enterprise (ACE). These programs¹ offer members access to discounted advances and letters of credit that they use to promote affordable housing, neighborhood revitalization, small businesses, and other targeted economic development activities that benefit low- to moderate-income people and underserved communities.

Since they were introduced, our members have borrowed almost \$25 billion in discounted credit to make investments in their communities and have saved almost \$121 million in interest² on those investments.

RESEARCH INSIGHTS

Increases in FHLBank advances contributed to **increased lending of \$1.82 trillion, and residential lending by \$850 billion** from 2002 to 2024.

Urban Institute

The Value of the FHLBank System to Promote Housing and Community Development in Lending

CICA in 2025:

16 members + **\$1.53B** in CICA products

CIP

33 CIP advances

Used by 9 members to fund mortgages for low- and moderate-income households, finance first-time homebuyer programs, create and maintain affordable housing, or support other eligible lending activities related to housing for low- and moderate-income households.

CIP funding is expected to support 3,712 housing units.

12 CIP standby letters of credit

Used by 3 members to credit enhance financing for multifamily rental projects in Northern and Southern California, Indiana, Kansas, Michigan, and Washington.

ACE

27 ACE advances

Used by 6 members to support community lending and economic development activities, including small business loans.

ACE funding is expected to create or retain almost 4,200 jobs.

Member Story



POPPY BANK

Flexible, low-cost liquidity in action

Poppy Bank had a lot to celebrate in 2025. In the 20 years since opening its first branch, the Santa Rosa, California-based bank has grown to over \$7 billion in assets and over 40 locations statewide. During its 20th anniversary year, Poppy Bank also leveraged \$200 million in Advances for Community Enterprise (ACE) credit and nearly \$285 million in Community Investment Program (CIP) letters of credit from FHLBank San Francisco. "The Federal Home Loan Bank of San Francisco has been a steady and reliable source of off-balance sheet liquidity. Being a member also affords us the opportunity to leverage FHLBank San Francisco's larger balance sheet to provide credit enhancement features to our customers," says Khalid Acheckzai, Poppy Bank President and CEO.

Every day, Poppy Bank executives focus on meeting their clients' banking needs and making a positive difference in their communities. Investments in affordable housing and economic development through lending, donations, and volunteering are natural extensions of those priorities. The FHLBank San Francisco CIP and ACE funds were used primarily for lending activities in 2025, including small business and community development lending in their California markets.



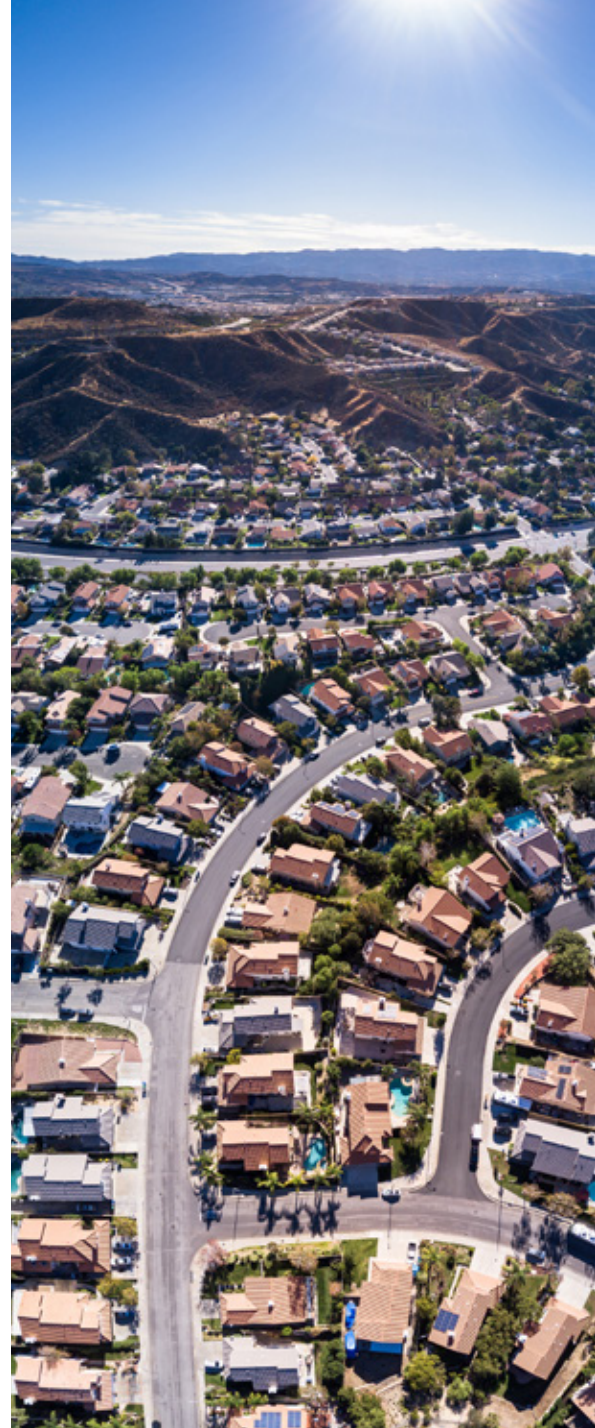
The Federal Home Loan Bank of San Francisco has been a steady and reliable source of off-balance sheet liquidity. Being a member also affords us the opportunity to leverage FHLBank San Francisco's larger balance sheet to provide credit enhancement features to our customers."

Khalid Acheckzai
Poppy Bank President and CEO

02

Strategic partner and essential financial services provider

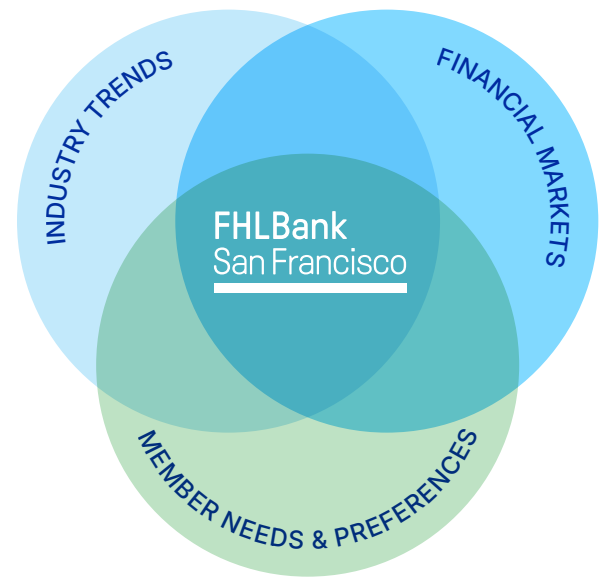
Access to liquidity is crucial, but industry expertise, financial services, and events are also part of FHLBank San Francisco membership. Our services and expertise help members better plan and execute funding strategies to meet their goals.



Expert financial insight and analysis

FHLBank San Francisco Relationship Managers and FHLBank San Francisco Member Services Desk, Business Intelligence, and Capital Markets experts are highly skilled extensions of members' teams with a value-adding perspective to help members achieve strategic goals. Their position within the industry places them at the center of a large Venn diagram of financial service products and firms, helping them act as conduits for knowledge and ideas.

Every day, FHLBank San Francisco Relationship Managers connect with treasurers, sit down with CEOs, and present funding scenarios to CFOs across Arizona, California, and Nevada. Our Relationship Managers then strategize with a team of FHLBank San Francisco experts to evaluate member needs, analyze market conditions, and create custom solutions for each member.



Custom funding strategy examples in 2025:

- 01 | ALCO preparation:** A regional bank with maturing advances and a need for funding to address unexpected deposit outflows expressed preliminary interest in putable advances. We partnered with the member on their ALCO presentation to further refine and better illustrate the economic benefit of laddered putable funding structures, turning a point-in-time need into an ongoing, profitable, long-term strategy.
- 02 | Risk management:** A credit union expressed concern about slowing loan growth and sought guidance on funding structures as they evaluated asset purchases. Working with the member over several months, we continued to refine each investment and funding scenario through our own MBS investment framework to present multiple strategies aligned with the member's risk appetite and target net yield. The resulting funding strategy combined laddered advance products to create additional margin for the member within their risk tolerance and framework.
- 03 | Legal Day 1 balance sheet preparation:** Ahead of a regulatory-approved acquisition, the acquiring member was planning to restructure the newly combined entity's balance sheet and specifically expressed a strong preference not to carry Brokered CDs through Legal Day 1. Using information provided by both members in conjunction with Call Report data, we were able to structure an advance ladder strategy that, via offsetting asset investments, was balance sheet accretive on Legal Day 1.

Our relationship managers and expert teams have unique and specialized experience to provide proactive partnership, financial expertise, and industry trends to help members successfully manage their institutions. We're not only invested in our members' success, we exist to enable it.

Rewarding member utilization

To gain access to FHLBanks, members are required to buy capital stock. This helps to ensure that the FHLBank system remains self-capitalized and safe, as it receives no taxpayer funding. The Banks then endeavor to provide members with dividends, further reducing the cost of FHLBank liquidity for use in their communities.

In 2025, FHLBank San Francisco awarded an annualized dividend of 8.75%, paid on the average of stock held during each quarter.

In October of 2025, we announced that the FHLBank San Francisco Board of Directors approved a new sub-class dividend structure. This structure establishes two sub-classes of stock — Activity-based and Membership-based. It also allows the Board to elect to pay a dividend rate on Activity-based stock that is equal to or higher than the rate for Membership-based stock, rewarding members for FHLBank San Francisco product utilization.

Our relationship managers are working with members to help meet their business goals, increase their Activity-based stock holdings and optimize any dividend returns in the coming quarters.

RESEARCH INSIGHTS

FHLBank borrowing can **help support more loans** for housing and community development activities by banks with \$10B or less in assets.

United States Government Accountability Office
Federal Home Loan Banks:
Role During Financial Stress
and Member's Borrowing
Trends and Outcomes

Partnering with members to help our communities when they need it most

The wildfires that devastated Southern California in January of 2025 were some of the most destructive in state history, claiming over 30 lives and destroying more than 16,000 buildings³. In the wake of the destruction, FHLBank San Francisco partnered with members and local institutions to deliver more than \$4.5 million for wildfire relief and recovery.

Matching Program

FHLBank San Francisco relied on our members' understanding of where funds were most needed in their communities and crafted a matching program for member donations.

41
members
participated

70
donations
matched

\$2.5M+
in donations
made by members

\$1.4M
in matches of donations
to over 50 local nonprofits and
local organizations providing relief

Direct Donations

To support longer-term housing recovery, FHLBank San Francisco made contributions to two leading nonprofits actively contributing to wildfire relief in Southern California.

\$300,000
to California
Fire Foundation

\$300,000
to Habitat for Humanity
of Greater Los Angeles



Logix Federal Credit Union partnered with FHLBank San Francisco to support local relief and recovery efforts in response to the devastating wildfires in Southern California.

Participating FHLBank San Francisco members

American Business Bank	First Technology Federal Credit Union
Banc of California	Genesis L.A. Economic Growth Corporation
Bank of Marin	Hanmi Bank
CA Community Reinvestment Corp	Heritage Bank of Commerce
California Coast Credit Union	Lendistry
Caltech Employees Federal Credit Union	Lexicon Bank
Cathay Bank	Logix Federal Credit Union
Christian Community Credit Union	Low Income Investment Fund
Citizens Business Bank	Mechanics Bank
City National Bank	New Omni Bank NA
Clearinghouse CDFI	Northrop Grumman FCU
Community Vision Capital & Consulting	Pacific Life and Annuity Company
CTBC Bank	Pacific Service Credit Union
East West Bank	PCB Bank
Employers Compensation Insurance Co	Preferred Bank
Farmers & Merchants Bank	Royal Business Bank
Long Beach	SchoolsFirst Federal Credit Union
Firefighters First Federal Credit Union	SESLOC Federal Credit Union
First City Credit Union	Stanford Federal Credit Union
First Entertainment Credit Union	USC Credit Union
First Foundation Bank	Wescom Financial



These funds from the Federal Home Loan Bank of San Francisco are very helpful in serving as a catalyst to help the local wildfire recovery efforts."

Erin Rank
President and CEO,
Habitat for Humanity of
Greater Los Angeles

Convening expertise and enabling access

Credit Union Insights and Connections events

In April and May of 2025, FHLBank San Francisco brought member credit union leaders together in San Francisco and Pasadena for opportunities to connect and share with their peers and engage in thoughtful discussion with financial strategists from Piper Sandler and FHLBank Relationship Managers.



2025 California Municipal Treasurers Association (CMTA) annual conference

During the 2025 CMTA conference attended by local government officials with fiduciary responsibility for public funds, Jennifer Schachterle, FHLBank San Francisco SVP of Sales and Business Development, discussed how [letters of credit](#) are a secure and efficient way for municipalities to make sure that deposits are covered over insured limits and serve as a favorable alternative to other forms of credit risk management.



Schachterle was joined on the panel by Hubie White, CFA, CTP, Chief Investment Officer with the City and County of San Francisco, and Denise de Bombelles, SVP, Global Investor Relations, with the Federal Home Loan Bank Office of Finance.



Housing and economic development roundtables

Affordable housing is powered by partnerships. These invitation-only roundtables convene housing advocates, financial institutions, community organizations, and other key stakeholders with a vested interest in affordable housing and economic development issues throughout our region. The events provide FHLBank San Francisco members an opportunity to present the needs of their customers, members, and communities directly to elected officials.

Nine 2025 roundtables included members of Congress: Rep. Nanette Barragán (CA-44), Rep. Lou Correa (CA-46), Rep. Young Kim (CA-40), Rep. Norma Torres (CA-35), Rep. Gil Cisneros (CA-31), Rep. Sydney Kamlager-Dove (CA-37), Rep. Sam Liccardo (CA-16), Rep. David Valadao (CA-22), and Rep. Susie Lee (NV-03).

RESEARCH INSIGHTS

FHLBanks save **\$950M** yearly in avoided bank failures and generate **\$13B–\$21B** in economic value by reducing systemic risk.

Urban Institute

The Value of the FHLBank System to Bank Liquidity and Stability

03

Resource for affordable housing and economic development funding

FHLBank San Francisco dedicates a portion of its income to grants for affordable housing and economic development every year. In 2025, over \$185 million was committed from FHLBank San Francisco income and member contributions across regulatory and voluntary programs and additional mission-consistent investment securities.



Las Dahlias Apartments

2,092 new housing units + 522 low-income homebuyers supported

Each year, FHLBank San Francisco allocates 10% of the prior year's net earnings from member use of products and services to fund AHP regulatory grants to help expand access to affordable housing for those who need it most.

Our AHP is comprised of three programs:

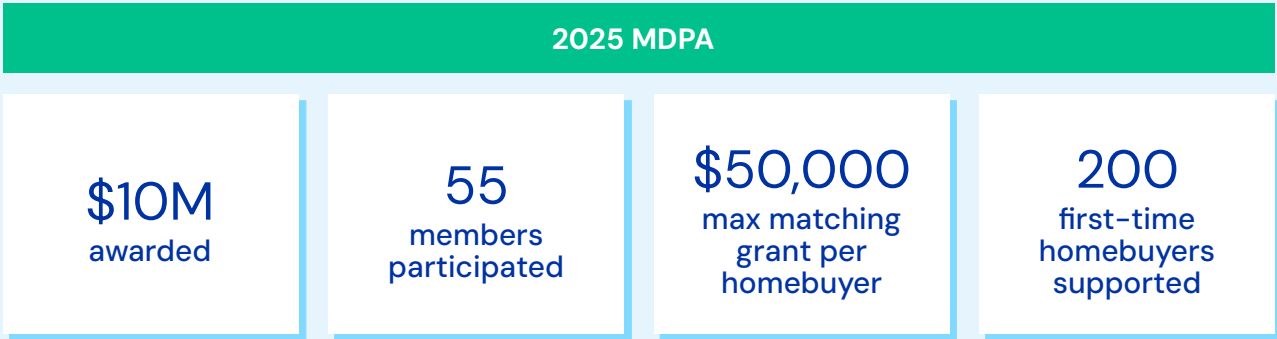


Addressing district-specific needs with \$27.7 million through voluntary programs

FHLBank San Francisco allocates at least 5% of the prior year’s net earnings to fund voluntary programs that help create new economic opportunities and advance homeownership among low- to moderate-income communities, promote sustainable homeownership, support job creation, and provide disaster relief in communities throughout the district. In 2025, voluntary programs provided \$27.7 million in funding, including member donations, to our member communities.

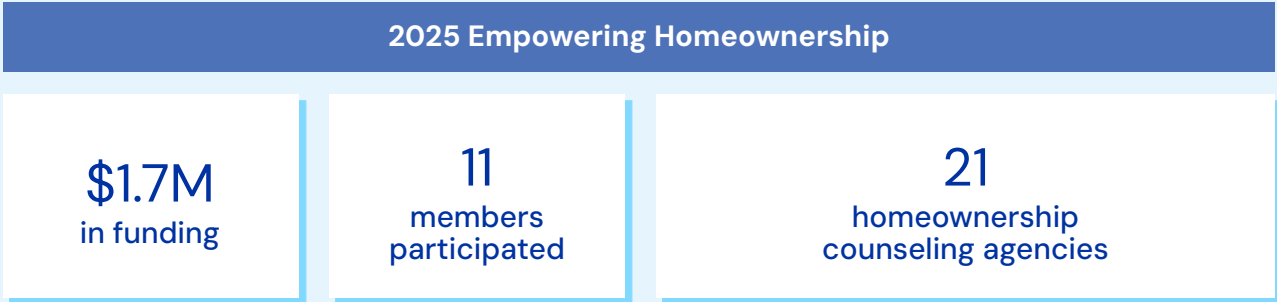
Middle-Income Downpayment Assistance (MDPA)

FHLBank San Francisco’s MDPA program helps eligible first-time homebuyers who earn just over 80% up to 140% of the area median income become homeowners. Eligible buyers who contribute at least \$10,000 towards their downpayment can qualify for grants of up to \$50,000 to help with downpayment or closing costs. In 2025, 55 members helped 200 eligible first-time homebuyers get into their first home.



Empowering Homeownership

Recognizing that successful homeownership often begins with educational resources, we partnered with members and housing counseling agencies to collectively award grants through the Empowering Homeownership program in 2025. These funds helped ensure that both homebuyers and homeowners have access to the information and guidance they need to successfully purchase or maintain ownership of a home.



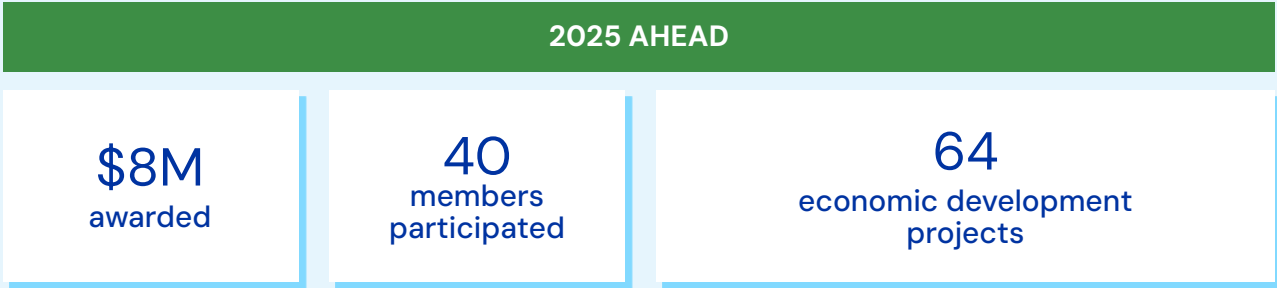
Tribal Nations

FHLBank San Francisco launched this program to provide outreach and technical assistance to tribes in Arizona, California, and Nevada. The program helps tribal organizations apply for affordable housing funding and grants for land acquisition, infrastructure, and construction for housing development.



Access to Housing and Economic Assistance for Development (AHEAD)

FHLBank San Francisco's AHEAD grants support innovative, targeted initiatives that create new economic opportunities in low- to moderate-income communities. In 2025, the majority of the \$8 million in AHEAD grants awarded through 40 members supported job training, entrepreneurial/microenterprise efforts, social services, and capacity building.



Disaster Relief

The voluntary nature of FHLBank San Francisco's Disaster Relief program allows for flexibility to address disasters that arise in our three-state district. In 2025, FHLBank San Francisco and our members delivered over \$4.5 million for wildfire relief and recovery.

Learn more about our [Southern California wildfire relief and recovery efforts on page 9.](#)

2025 housing bond investments to help preserve thousands of affordable homes

FHLBank San Francisco leveraged its authority to invest in mission-consistent securities by committing more than \$100 million in housing bond investments in 2025 to help preserve thousands of affordable homes for low- and very low-income households across Arizona, California, and Nevada.

"We are proud to support much-needed affordable housing through mission-consistent investments that benefit the people and communities across our region," says FHLBank San Francisco Interim President and CEO Winthrop Watson.

FHLBank San Francisco's 2025 housing bond investments included:



\$10M

**in a Freddie Mac
bond issuance**

This commitment supports the continuing affordability of 436 housing units for low-income residents in Phoenix.



\$52.6M

**in a Fannie Mae
bond issuance**

This investment will support the continuing affordability of 230 housing units for very low-income residents living near Fisherman's Wharf in San Francisco.



\$39M

**in highly rated
investment securities**

These securities facilitate homeownership by supporting loans designed for Nevada households aspiring to own a home.



Together with our members and community partners, we are helping expand housing supply, strengthen affordability, broaden access to homeownership, and support economic development across our region."

Winthrop Watson

Interim President and CEO, FHLBank San Francisco

Member Spotlight

Wescom Financial helps its members achieve homeownership dreams

Wescom Financial's primary goal is to help its members build better lives in ways credit unions are uniquely positioned to deliver. That's why they look to another member-owned financial cooperative as a strategic partner.

"There's a lot of commonality between the relationship we have with our members and the relationship we have as a member-owner of the Federal Home Loan Bank of San Francisco," says Wescom President and CEO Darren Williams. "We are not just customers, we are members. It is just natural that we want to be a part of an organization that is in alignment with us, structurally and philosophically."

With more than \$6 billion in assets and over 250,000 members throughout Central and Southern California, Wescom is one of America's largest credit unions. Their FHLBank San Francisco membership has been helping the institution achieve its goals for nearly 30 years. Wescom regularly utilizes FHLBank San Francisco products and services to manage risk, support mortgage lending, engage in affordable housing efforts, and balance its funding needs — all to the benefit of its members.



There's a lot of commonality between the relationship we have with our members and the relationship we have as a member-owner of the Federal Home Loan Bank of San Francisco. We are not just customers, we are members. It is just natural that we want to be a part of an organization that is in alignment with us, structurally and philosophically."

Darren Williams
Wescom President and CEO

Supporting first-time homebuyers: middle-income downpayment assistance program

Helping their members realize their dream of homeownership is a central tenet of Wescom's mission. But today's housing affordability challenges in the area they serve limit availability, and high rents make saving for downpayments particularly difficult.

To help put sustainable homeownership within reach for more families and individuals — including many essential members of our communities such as teachers, medical assistants, and administrative workers, FHLBank San Francisco's Middle-Income Downpayment Assistance (MDPA) program helps eligible first-time homebuyers who earn just over 80% up to 140% of the area median income become homeowners. Eligible buyers who contribute at least \$10,000 towards their downpayment can qualify for grants of up to \$50,000 to help with downpayment or closing costs.

Wescom identified members that could qualify for MDPA when 2025 funds became available. Two of their members were able to find eligible properties and benefit from the maximum grant allocation of \$50,000 each.

"That's huge, when you consider that it saves them approximately \$300 a month," says Melissa Pederson, Wescom Senior Vice President, Chief Lending Officer. "For the people in that financial position to get in on the American dream is awesome."

Delivering affordable mortgages with FHLBank San Francisco advances

Wescom originally joined FHLBank San Francisco to help facilitate mortgage loan offerings for its members. While the relationship has broadened and deepened over the decades, advances remain a key element of their strategic partnership.

Utilizing the range of funding solutions FHLBank San Francisco provides, Wescom is able to retain the majority of the mortgages it originates, selling only a fraction on the secondary market. This allows the credit union to offer loans better suited to their members' needs — not secondary market criteria.

"This allows us to go outside of what may be considered a cookie-cutter type of loan," says Pederson.

FHLBank San Francisco's Community Investment Program (CIP) advances offer additional discounts on credit to help member institutions provide even more affordable mortgages to individuals and families on lower and moderate incomes. In more than two decades, Wescom has used over \$500 million in CIP advances to help its members make progress toward the American dream, with around \$15 million drawn in 2025 alone.



That's huge, when you consider that it saves them approximately \$300 a month."

Melissa Pederson

Wescom Senior Vice President,
Chief Lending Officer



Helping communities hit by Southern California wildfires

With an evacuation center right across the street from its Pasadena headquarters, the Wescom community experienced firsthand the devastation and loss of the Southern California wildfires of 2025. Team members, members, and community partners alike stepped up to respond to immediate community needs, raise funds, and provide support to one another.

While Wescom was working to help members directly impacted by the fires, they also looked for opportunities to help the community more broadly, beyond their membership through a partnership with ForgiveCo. Wescom erased \$5.1 million in consumer debt for Californians in areas most heavily impacted by the wildfires through their use of ForgiveCo's debt forgiveness platform. To date, they have helped more than 2,100 fire-impacted residents with financial relief from debt for things like credit cards and medical expenses. Wescom aims to forgive over \$10 million in consumer debt by the end of the three-year partnership.

Wescom found another wildfire relief partner in FHLBank San Francisco. In the aftermath of the fire, Wescom donated \$107,103 to the American Red Cross. FHLBank San Francisco's wildfire relief program matched members' donations up to \$50,000 each, bringing Wescom's donation up to over \$157,000. Collectively, Wescom and 40 other member institutions delivered over \$4.5 million in critical funding as a part of FHLBank San Francisco's wildfire relief program.

Building community around affordable housing

Wescom also participated in some of FHLBank San Francisco's affordable housing roundtable events. The gatherings, which take place throughout FHLBank San Francisco's three-state region, convene housing advocates, financial institutions, community organizations, and other key stakeholders with a vested interest in homeownership and financial well-being.

"Creating relationships with folks from public-private partnerships, government agencies, and counties and cities allows us to help members get into homes," Pederson says. "Our members often need several sources of grant funds so being able to connect with the greater affordable housing community is so valuable."

A partnership that helps members thrive

Between affordable housing roundtables, devastating wildfires, and the normal course of Wescom's business, 2025 provided both challenges and opportunities. With a partner like FHLBank San Francisco, Wescom was able to navigate the challenges and leverage opportunities for their member-based community.



Legal

This Impact Report reflects FHLBank San Francisco's good faith effort to present our recent, ongoing, and currently anticipated endeavors to support and empower our members, communities, and employees. FHLBank San Francisco's plans and goals are aspirational and not guarantees or promises. There can be no assurance that our programs, policies, and procedures as described will continue; they could change, even materially, as they may be based on standards and approaches that are still developing, internal processes that continue to evolve, or assumptions that are subject to change or that are eclipsed by new considerations or priorities. The goals, commitments, incentives, and initiatives outlined in this Report may be entirely voluntary, and are not binding on FHLBank San Francisco and/or its board or management, and do not constitute a commitment regarding actual or potential positive impacts or outcomes.

This Report may contain statements describing our plans, objectives, targets, goals, commitments, and programs in furtherance of support of our members, communities, and employees. These statements, as well as other future predictions of management, statements of belief, or any statements of assumptions underlying the foregoing, may be "forward-looking statements." These statements may use forward-looking terms, such as "anticipate," "believe," "could," "estimate," "expect," "intend," "likely," "may," "probable," "plan," "project," "should," "will," "would," "possible," or their negatives or other variations on these terms. The Bank cautions that by their nature, forward-looking statements involve risk or uncertainty that could cause actual results to differ materially from those expressed or implied in these forward-looking statements or could affect the extent to which a particular objective, projection, estimate, or prediction is realized.

Such risks and uncertainties include the risk factors discussed in the Risk Factors section of our 2025 Form 10-K, subsequent quarterly reports on Form 10-Q, and other filings made with the Securities and Exchange Commission, as well as those discussed in this Report and other challenges and assumptions that we presently may be unable to foresee. These risks are not the only risks we face or that could affect us going forward. Additional risks and uncertainties not currently known to us or that we currently deem to be immaterial may also affect us.

Statements in this Report speak only as of the date they were made, and we undertake no obligation to update or release any revisions to any forward-looking statement made in this Report or to report any information, events, or circumstances after the date of this Report or to reflect the occurrence of unanticipated events or to conform such statements to actual results or changes in our expectations, except as required by law. Certain information contained in this Report was provided by third parties including our business partners, and FHLBank San Francisco is not responsible for such information, nor do we guarantee their accuracy or completeness.

Footnotes

1 Community Investment Program (CIP) is a mandatory program. Under CICA, FHLBank San Francisco offers Advances for Community Enterprise (ACE) products.

2 Discounted interest based on original advance or letter of credit amount and terms, using the difference between approved rate for CIP and ACE program and market rate. Regulation provides for CIP advance and letter of credit discounted interest rate. Current practice at FHLBank San Francisco is to offer discounted rate for ACE advance and letter of credit.

3 Shawn Hubler et al., *"One Year After the L.A. Fires: Hope, Blame and Debt,"* January 7, 2026, <https://www.nytimes.com/2026/01/07/us/la-fires-palisades-eaton-altadena.html>

Thank you

FHLBank
San Francisco