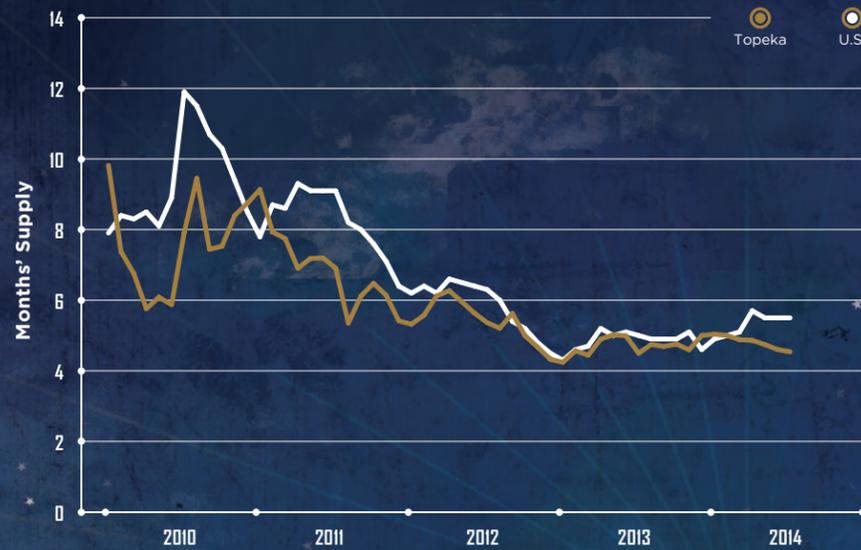


HOME PRICES

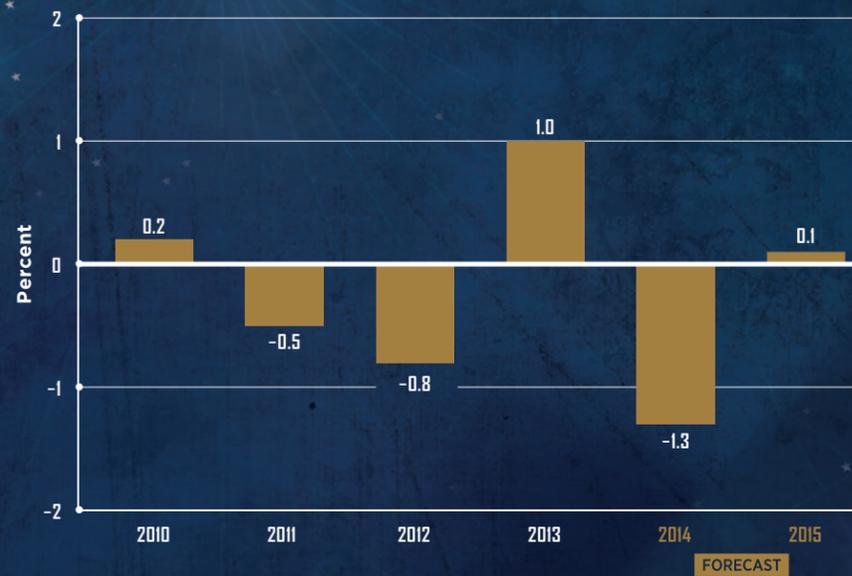
INVENTORY OF HOMES AVAILABLE FOR SALE^A



TOPEKA HOME VALUES SHOULD REMAIN FLAT IN 2015.

The Topeka housing market appears to be fairly balanced, with the overall months' supply of homes available for sale running between four and five months over the past two years.

HOME PRICE APPRECIATION^B



Nevertheless, there has been little upward pressure on home prices. After appreciating by 1.0 percent in 2013, average home values in the Topeka area are on track to fall back again this year. We expect Topeka home values to remain flat in 2015, rising by a negligible 0.1 percent.



Sources:
Federal Housing Finance Agency; National Association of REALTORS[®]; Topeka Area Association of REALTORS[®]; WSU Center for Real Estate

Notes:
a) Ratio of active listings to home sales, seasonally adjusted
b) Year-over-year percentage change in the Federal Housing Finance Agency all-transactions housing price index for the Topeka metropolitan area, as measured using 4th quarter values