

# Guide to FHLBank Atlanta

VIRGINIA



## OVERVIEW

### OF FEDERAL HOME LOAN BANKS



#### FHLBanks are Self-Capitalizing Cooperatives

Members purchase stock and fully collateralize their borrowing

The capital structure of the FHLBanks allows them to expand and contract based on member liquidity needs



#### FHLBank Liquidity is Reliable

It helps member financial institutions remain stable

It increases the availability of credit for residential mortgages and community investment activities



#### FHLBanks Provide Access to the Capital Markets

Community financial institutions rely on the FHLBanks for capital market access, which translates to lower funding costs

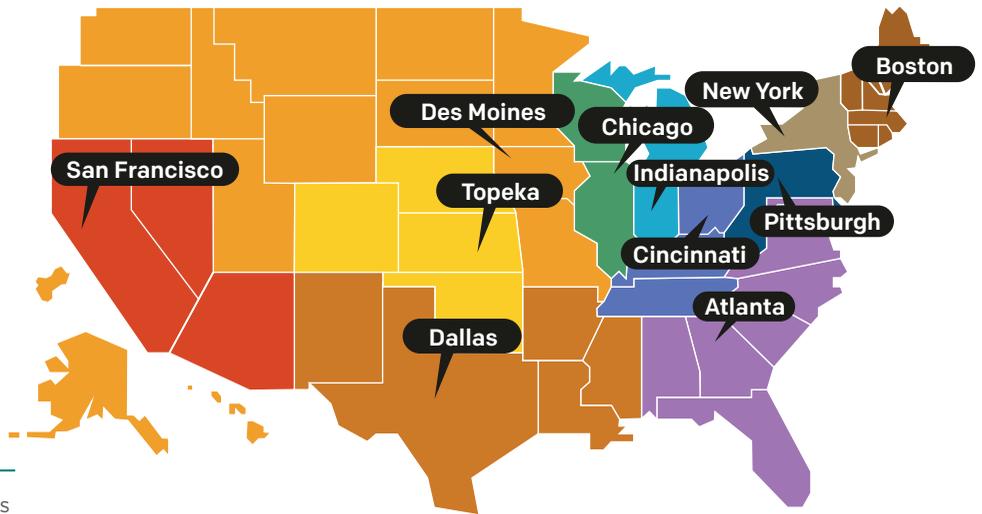


#### FHLBanks are Safe and Sound

No FHLBank has ever suffered a credit loss on a collateralized advance

FHLBanks obtain funds by selling debt

Each FHLBank is jointly and severally liable for the FHLBanks' consolidated obligations



11

Cooperatively owned Federal Home Loan Banks were created by Congress in 1932

6,500

Members include banks, credit unions, insurance companies, and community development financial institutions (CDFIs)



Member financial institutions across the country rely on FHLBanks for liquidity

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## KEY ISSUES

### FHLBank Membership

The presence of both large and small financial institutions among FHLBank members helps maintain a dynamic and attractive global market for FHLBank debt that should be preserved

- Any potential changes to laws governing FHLBank membership should first “do no harm” and focus on safety and soundness

### FHLBank Investment Authority

The ability of FHLBanks to prudently invest on behalf of our members helps us create liquidity and provide investment returns for our members and should be preserved

- Further limiting FHLBank investment authority would consolidate risk, reduce profitability, and reduce returns to FHLBank members, which would have a disproportionately negative impact on community financial institutions

### FHLBank Advances

Issuing advances is the core mission activity of the FHLBanks that provides safe and reliable funding for our members and should not be disturbed

- Advances are issued only after appropriate mission related collateral and creditworthiness are assessed
- Letters of credit are the functional equivalent of FHLBank advances and are a vital funding tool for community development that should be preserved

### FHLBank Commitment to Affordable Housing

Through our members, the FHLBanks deliver critical funding that supports single-family and multifamily housing development, home purchases, local business growth, and economic development in communities across the country

- Since the inception of the Affordable Housing Program (AHP) in 1990, FHLBank Atlanta has awarded more than \$1.2 billion in AHP funds, assisting more 177 thousand households

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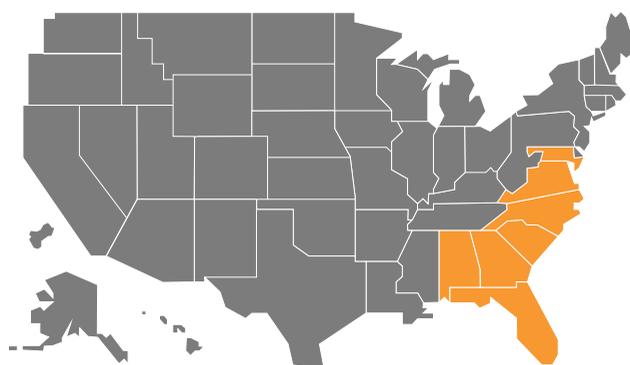
## KEY STATE DATA



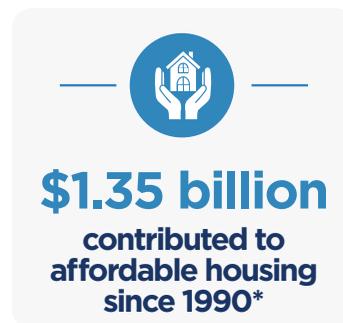
**\$227.8**  
million\*  
affordable  
housing



## FHLBANK ATLANTA DATA



## VIRGINIA MEMBERSHIP



\*AHP Data as of 1990  
\*\*Membership and advance data as of 12/31/25