

# Guide to FHLBank Atlanta



## MARYLAND

## 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

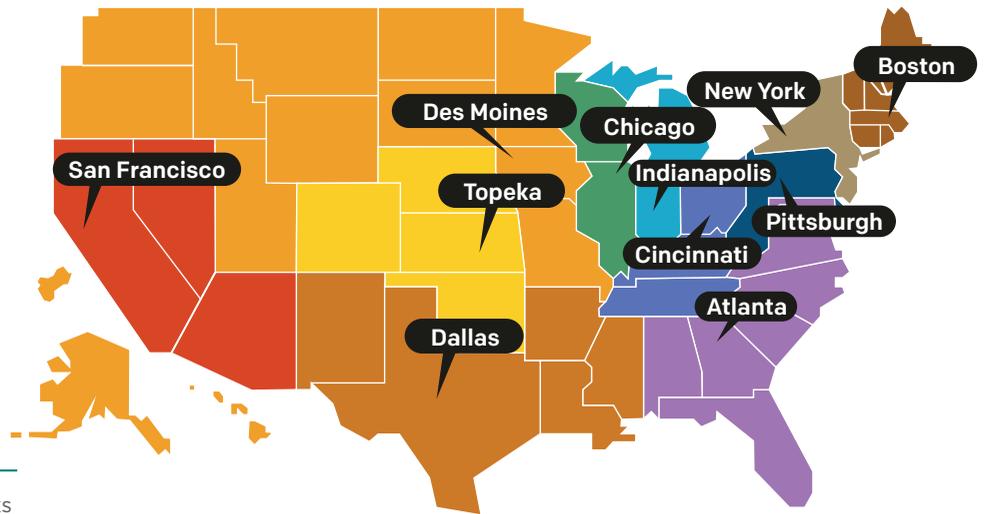


#### FHLBanks are Safe and Sound

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

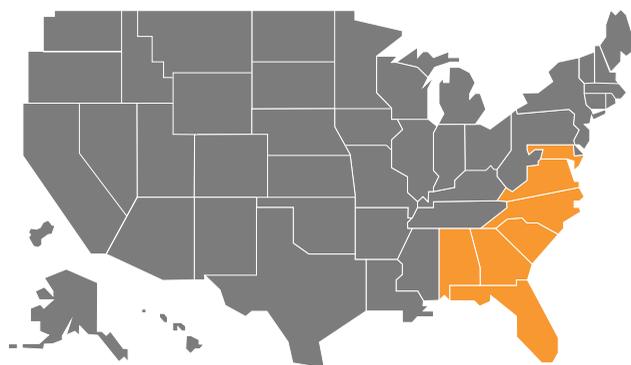


**\$164.2**  
million\*  
affordable  
housing



**26,072**  
AHP Units\*

## FHLBANK ATLANTA DATA

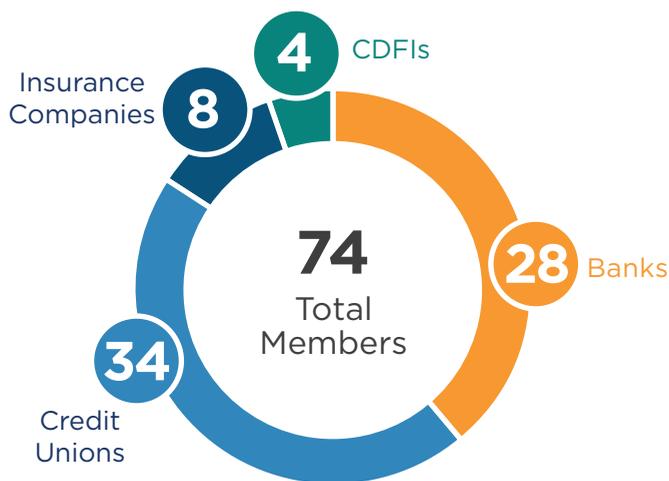


**781**  
members\*\*



**188,878**  
affordable housing  
units supported  
since 1990\*

## MARYLAND MEMBERSHIP



**\$95**  
billion\*\*  
advances



**\$1.35 billion**  
contributed to  
affordable housing  
since 1990\*

\*AHP Data as of 1990

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