



February 5, 2025

## **Annual Calculation of Total Minimum Stock Requirement on March 14, 2025**

FHLBank Atlanta (Bank) is notifying members of stock requirement computations that will be implemented on **March 14, 2025**. A Minimum Stock Requirement<sup>1</sup> recalculation form will be made available to members on March 10, 2025.

### **Annual Calculation of Minimum Stock Requirement and 2025 Director Election**

Federal Housing Finance Agency (FHFA) regulations require the Bank to annually recalculate the Minimum Stock Requirement of each of its members. The Minimum Stock Requirement is the sum of a member's Membership Stock Requirement and its Activity-Based Stock Requirement. The result of this recalculation will also be used to determine the number of votes a member can cast in the 2025 director election (subject to certain state caps that will be informed in a separate communication, as applicable).

Effective **March 14, 2025**, each member's Membership Stock Requirement (Subclass B1 Capital Stock) will be recalculated using that member's total assets as of December 31, 2024, and the factor of 0.07% (7 basis points), subject to a dollar cap of \$18 million. The recalculation of the Membership Stock Requirement, on **March 14, 2025**, will produce an adjustment transaction for some members.

The Minimum Stock Requirement form will also show the member's Activity-Based Stock Requirement (Subclass B2 Capital Stock and Subclass B3 Capital Stock). The current Subclass B2 Capital Stock requirement is 4.75% of a member's outstanding Advances. The current Subclass B3 Capital Stock requirement is 0.10% of a member's outstanding Letters of Credit. Adjustments to the Activity-Based Stock Requirement will continue to be made at the time of any change in the amount of transactions outstanding between the Bank and the member, and subject to Excess Stock Threshold Amount.

### **Adjustment to Membership Stock Balances**

To the extent that any member's Membership Stock Requirement increases as a result of the recalculation, the Bank will debit (charge) the member's Daily Investment

Account (DIA) for the amount of such increase and increase the amount of the member's Subclass B1 Capital Stock on a corresponding basis. Conversely, to the extent that any member's Membership Stock Requirement decreases as a result of the recalculation, the Bank intends to repurchase such excess Subclass B1 Capital Stock at the time of recalculation.

Any adjustments to stock and DIA balances will occur at the close of business on March 14, 2025. Any funds credited to a member's account will be available on the next business day.

During the week of March 10, 2025, the Minimum Stock Requirement recalculation form will be placed on FHLBAccess<sup>®</sup> showing the results of the annual calculation of the Minimum Stock Requirement (Subclass B1 Capital Stock). If you have questions about this notice or about the form when it is available, please call the Funding Desk at 1.800.536.9650, extension 8011.

<sup>[1]</sup> All capitalized terms used in this notice are defined in the Capital Plan, a copy of which is available on the Bank's website at [www.fhlbatl.com](http://www.fhlbatl.com).