



## London Interbank Offered Rate (LIBOR) Loan Reporting FAQ's

1. If my institution is not reporting any loans indexed to LIBOR, how do I complete the LIBOR sections on page 3 of the Qualifying Collateral Report (QCR)?

When no loans indexed to LIBOR are being reported on the QCR, enter 100% in the *All other loans (adjustable with non-LIBOR index, or fixed)* field in the **LIBOR Reporting** category and leave the fields in the **LIBOR Fallback Language – for loans that mature on or after 07/01/23** category blank.

### 1. LIBOR Reporting

**Required**  
Total must equal 100%.

LIBOR-indexed adjustable rate loans that mature on or before 6/30/23	_____	%
LIBOR-indexed adjustable rate loans that mature on or after 7/1/23	_____	%
All other loans (adjustable with non-LIBOR index, or fixed)	_____	%

### 2. LIBOR Fallback Language - for loans that mature on or after 7/1/23

**Optional**  
If any are entered, total must equal 100%.

Preferred	_____	%
Non-preferred	_____	%
To be determined	_____	%

2. What should the reported percentages for the optional LIBOR fallback language category on the QCR page 3 be based on?

The percentages reported in the **LIBOR Fallback Language – for loans that mature on or after 07/01/23** category should be based on the population of reported loans indexed to LIBOR maturing after 07/01/23 that were identified in the **LIBOR Reporting** section.

3. Why is the optional information on LIBOR fallback language being requested on page 3 of the QCR? Why should I provide this information?

FHLBank Atlanta is monitoring market developments to determine the potential impact on the market values of LIBOR collateral. In the future, the Bank may apply different market values and/or

discounts to LIBOR-linked loan collateral maturing after June 30, 2023, based on the type of fallback language in the shareholder's loan contracts. Providing this information to the Bank will help ensure a shareholder's LIBOR-linked loan collateral receives the maximum lendable collateral value based on the market and the Bank's discounts.