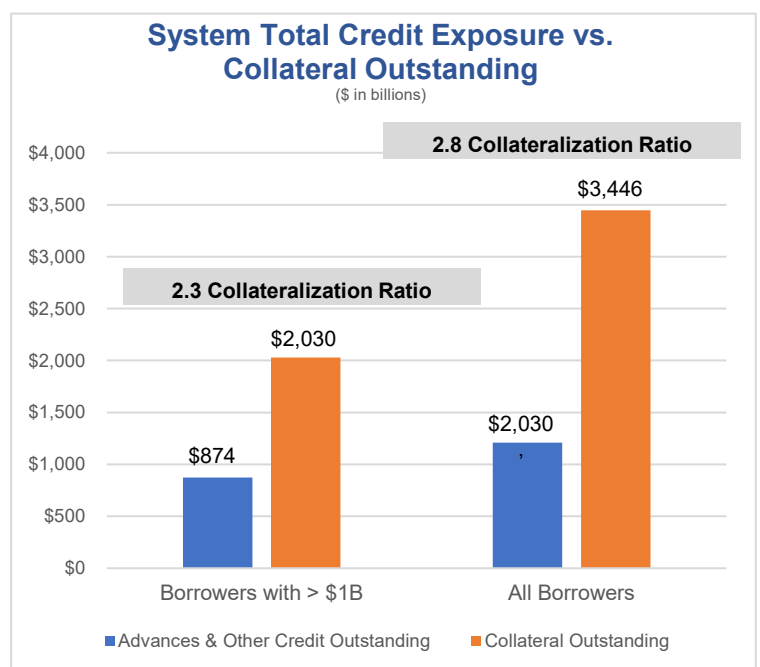
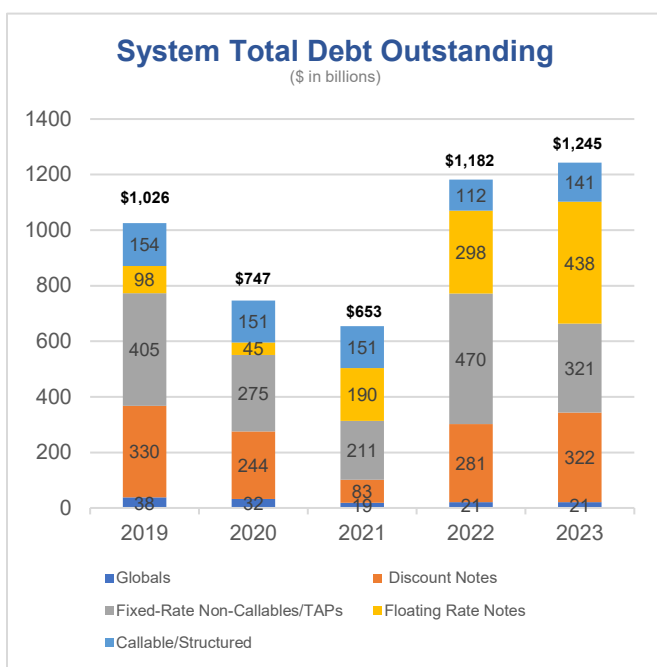
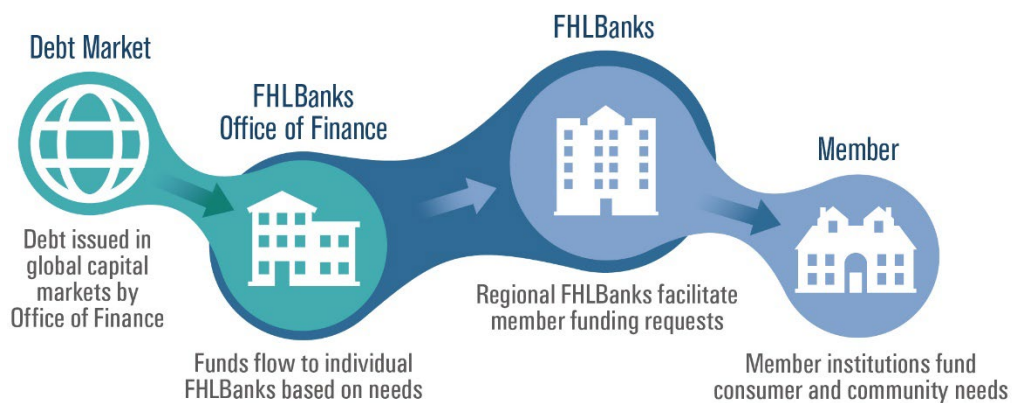


## OVERVIEW

- The Federal Home Loan Bank System was created in 1932 by the Federal Home Loan Bank Act. Today's FHLBank System consists of eleven regional banks with over \$900 billion in total assets and roughly 6,500 members.
- FHLBanks are a system of cooperative banks offering competitively priced financing, community development grants, and other banking services to help member financial institutions make affordable home mortgages and provide economic development credit and financial services to neighborhoods and communities.
- The FHLBanks obtain funding by selling bonds in the global debt markets, issuing debt on a combined basis through the Office of Finance, which is based in Reston, Virginia.
- Each FHLBank is jointly and several liable for the FHLBanks' consolidated debt obligations.
- The Bank provides its members a reliable source of same-day, low-cost funding and contingent liquidity.
- A [recent article](#) from Dayin Zhang at the University of Wisconsin discusses how the FHLBanks save borrowers money and level the playing field for small banks

## PROVIDING ACCESS TO GLOBAL FUNDS FOR CONSUMERS AND BUSINESS



## FHLBank Atlanta At A Glance

Members of FHLBank Atlanta are commercial banks, credit unions, savings institutions, community development financial institutions, and insurance companies located in Alabama, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia, and the District of Columbia

**Advance Products:** Advances are fully secured loan products that can support our members lending activity, provide additional liquidity, and help mitigate certain kinds of risk. Terms range from overnight to 20 years, with fixed rate, floating rate, or other structured options.

**Letters of Credit:** Structured to help secure improved credit terms for community focused bonds, provide collateral for public unit deposits, and support a variety of other financing needs.

**Community Investment Products and Programs:** Since 1990, FHLBank Atlanta has provided grants and low-cost loans for affordable housing and economic development to member financial institutions. The FHLBank System is the largest private contributor of funding for affordable housing in the U.S., providing over \$7 billion in the last 30 years. Programs at FHLBank Atlanta include: Affordable Housing Program (AHP) General Fund; AHP Homeownership Set-aside Program, including the Community Partners Product, Community Rebuild and Restore Product, and First-time Homebuyer Product; Community Investment Program (CIP) advances; and the Economic Development Program (EDP) advances.



**Total Assets: \$223.9 billion**

**Total Advances (loans): \$164.7 billion**

**First Quarter Net Income: \$123 million**

**Retained Earnings: \$2.3 billion**

**First Quarter 2023 Dividend: 6.50%**

**Total Membership: 795 institutions**