

SHARE 2025 ADVANCE PROGRAM

FHLBANK
DALLAS

Introduction

The Federal Home Loan Bank of Dallas (FHLB Dallas) has established the SHARE (Support for Housing Affordability Resource Enhancement) 2025 advance program to provide members with affordable, low-cost advances that support housing affordability. This program will offer up to \$5 billion in advances over six months from July 15, 2025, through January 15, 2026. \$1.25 billion will be reserved for Community Financial Institutions (CFIs) for the first three months of program.

Uses:

To provide low-cost advances that gives members an affordable source of liquidity to use toward funding loans and securities that furthers FHLB Dallas' mission of housing affordability.

Benefits:

- Flexibility by allowing members to book fixed or SOFR-floating rate advances under the SHARE 2025 program.
- Provides an affordable advance to support funding of low-to moderate-income housing and initiatives to increase the overall housing supply.

Key Requirements:

To utilize the SHARE 2025 Advance Program, follow these key steps:

Determine Your 'Minimum Required Advances' Balance (One-Time, Upfront)

Calculate your 'Minimum Required Advances' by adjusting your outstanding advance balance as of June 30, 2025, for any scheduled advances maturing through July 31, 2025. Please contact your assigned Member Sales officer or the Member Services Desk at 844.345.2265 to learn your SHARE 2025 threshold.

Calculate SHARE Advance Lending Capacity: Multiply your proxy assets as of Q1 2025 (on call report) by 4.5 percent. Please contact your assigned Member Sales officer or the Member Services Desk at 844.345.2265 to learn your SHARE 2025 threshold.

Confirm Current Outstanding Advances Meet 'Minimum Required Advances'

Members must maintain their 'Minimum Required Advances' to book a SHARE Advance. If your current outstanding advance balance drops below the adjusted 'Minimum Advance Required' level, you must first take out a new advance (with a maturity of at least seven days) to bring it back up to Minimum Advance Required levels before you can book an advance under the SHARE-2025 program.

Initiate SHARE Advance:

Ensure that your current outstanding advances meet the 'Minimum Required Advances' and contact Member Services to start the SHARE Advance process.

Advance Terms

- **Type:** Fixed-rate, fixed-term and floating SOFR advances.
- **Term:** Six months to less than five years

How to Book:

Members should contact the [Member Services Desk](#) at [844.345.2265](tel:844.345.2265) to book a SHARE 2025 Advance.

Please note: Funds are available on a first-come, first-served basis, subject to the aforementioned member caps. Funding under SHARE 2025 is available until exhausted or January 15, 2026, whichever occurs first.

Contact Information

Member Services Desk

844.FHL.BANK (844.345.2265) or Member.Services@fhlb.com

8500 Freeport Parkway South, Irving, Texas 75063

fhlb.com