

FHLBank Update

Updates to FHLBank Credit Scorecards and QCR Reporting of Loans in Forbearance

To align with recent regulatory reporting changes and guidance from FHLBank Pittsburgh's (FHLBank's) regulator, the Federal Housing Finance Agency (FHFA), FHLBank has made the following changes to its credit and collateral processes.

Credit Scorecard Updates: Community Bank Leverage Ratios and Adjusted Q1 Date

Changes for Community Bank Leverage Ratio

FHLBank has modified its quarterly member credit scorecard template to recognize some members' voluntary adoption of the community bank leverage ratio framework, which was recently implemented by federal banking agencies. Members that leverage this framework will see a new template beginning with the Q1 credit scorecard in June. Members that do not adopt the community bank leverage ratio framework will not be affected. The scorecard instructions and interactive scorecard tool will also be updated on [Bank4Banks®](#) in the coming weeks to reflect these updates.

Adjusted Q1 Credit Scorecard Publication Date

To accommodate the recent extension to the filing date of the March 31, 2020, call report, FHLBank has adjusted its related Q1 credit scorecard publication date to June 15.

QCR Update: Reporting of Loans in Forbearance

To help monitor the ongoing impacts of the COVID-19 pandemic, federal bank regulators are encouraging financial institutions to maintain records of, and track, loans in forbearance. Consistent with regulatory guidance, FHLBank plans to obtain forbearance information from members. Beginning with the Q2 2020 Qualifying Collateral Report (QCR), due on Aug. 15, members that file QCRs must report this information quarterly.

A new section will be added to the bottom of the QCR template, with fields for each of the respective loan categories, as shown below. Amounts will be required for each loan category. The rest of the QCR template will remain unchanged.



Outstanding Amount of Loans in Forbearance (Informational only)	Hide Instructions	UPB (in 000's) Current Quarter (12/31/2019)	UPB (in 000's) Prior Quarter (09/30/2019)
1-4 Family First Mortgage Loans		0	0
Multi-Family (5 or more) Mortgage Loans		0	0
Revolving, Open-End Loans Secured by 1-4 Family Mortgage Loans (HELOCS)		0	0
1-4 Family Junior Lien Residential Mortgage Loans		0	0
Farmland Loans		0	0
Nonfarm Nonresidential Loans (CRE)		0	0
Agricultural Production and Commercial Business Loans (CFI Institutions Only)		0	0

We continue to appreciate being able to support our members and the communities they serve during this complex time. For additional information on these topics, please reach out to the Business Development Management team below:

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