

2023 Capital Markets Year in Review



With your partnership, Fannie Mae continues to work to advance equitable and sustainable access to homeownership and quality affordable rental housing across America.

BY THE NUMBERS

~\$339B

UPB of Single-Family and Multifamily loans with a portion of credit risk transferred*

~\$9B

Issued in Single-Family and Multifamily Green Bonds

~\$11B

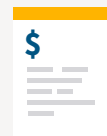
Issued in Multifamily Social Bonds

*Portion of credit risk transferred based on UPB at the time transactions were issued.

MILESTONES



Celebrated 10-Year anniversary of Single-Family CRT program.



Returned to Multifamily Connecticut

Avenue Securities® (MCAS™) market, committing to ongoing issuance in the MCAS program.



Completed multi-year transition away from LIBOR.

NOTABLE RESOURCES



Working paper on **Low Balance Lending Economics**, revealing insights into the relationship between individual loan economics and lender behavior.

Multifamily Manufactured Housing Communities primer (MHC) on the underwriting, monitoring, and performance of the portfolio.

2022 ESG Report, and **Roundup Video**, highlighting priority ESG issues touching our business.


Projected impact of Green and Social Bonds issued cumulatively since programs' inception through 2022.

Credit Score Models and Reports Initiative **Partner Playbook** including proposed timelines and FAQs.


RESEARCH ON KEY TOPICS IMPACTING HOUSING

- [Challenges Remain in Raising Consumer Awareness of Flood Risk](#)
- [Responsibly Increasing Affordable Housing Supply & Access to Credit](#)
- [How We Manage Appraisal Quality](#)
- ['Lock-in Effect' Not the Only Reason for Housing Supply Woes](#)


DISCLOSURE ENHANCEMENTS




Daily Single-Family MBS prepayment report
providing data related to loan pay-off activity at the cohort level.



Single-Family MBS and CRT disclosures
for temporary interest rate buydowns.



Single-Family Social disclosures
for Supers® and Megas®.



New data fields
in Multifamily Loan Performance Data (MFLPD) to identify whether a loan qualifies as a Green Bond and/or a Social Bond.

BORROWER/RENTER INITIATIVES

- Updated **payment deferral** solution in our Single-Family loss mitigation tool kit.
- Launched the Multifamily **Sponsored-Dedicated Workforce** (SDW) product, a creative new financing solution aiming to increase affordable workforce rental supply.
- Expanded **Equitable Housing Finance Plan**, adding the Latino Housing Journey and new actions to improve access to rental housing.
- Expanded **Homeview**®, our free homeownership education offering to include Spanish courses, helping to clear the path to homeownership for more first-time homebuyers.

AWARDS AND RECOGNITIONS



- ✦ Awarded **2023 RMBS Issuer of the Year** by GlobalCapital.
- ✦ Awarded the **2023 ENERGY STAR® Partner of the Year – Sustained Excellence Award** from the U.S. Environmental Protection Agency and U.S. Department of Energy.

[Learn more](#) about our awards.



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