

Community Responsibility and Sustainability Committee Charter

1. *Members.* The Community Responsibility and Sustainability Committee (the “Committee”) shall consist of at least three members of the Board of Directors (the “Board”) of Fannie Mae (the “Company”). Committee members shall be appointed by the Board upon the Nominating and Corporate Governance Committee’s recommendation and may be removed by the Board in its discretion.

2. *Duties to the Conservator.* The directors of the Company serve on behalf of the Federal Housing Finance Agency, as Conservator of the Company, and shall exercise authority as directed by the Conservator. The Committee shall consult with and obtain approval of the Conservator before taking those actions indicated in Section 6 below as being subject to the Conservator’s approval and shall otherwise consult with the Conservator as appropriate.

3. *Purpose of the Committee.* The purpose of the Committee shall be to assist the Board in overseeing the Company’s development, planning, implementation, performance, and execution of its strategies to improve access to equitable and sustainable housing. For the avoidance of doubt, notwithstanding anything in this charter, each other Committee of the Board shall continue to have the responsibilities and duties as provided in its respective charter, which include, among other matters, oversight of: risk (including climate risk), corporate governance, employee and supplier programs, and diversity and inclusion.

4. *Duties and Responsibilities of the Committee.* Subject to prudentially balancing the risk, return, and potential outcomes, this Committee shall:

- i. Oversee the planning and implementation of key strategies, initiatives, and activities designed to help the Company: (i) meet its Housing Goals and Duty to Serve objectives, and (ii) execute its Equitable Housing Finance Plan;
- ii. Oversee the Company’s fair lending program and related data and initiatives;
- iii. Oversee key initiatives and activities related to sustainability and climate resiliency including green financing and helping communities become resilient to and recover from natural disasters;
- iv. Oversee key initiatives, activities, and plans to support (a) the sustainable expansion of access to affordable housing, including the creation of increased affordable housing supply and the preservation of existing affordable housing, (b) housing stability, (c) the development of industry solutions to increase access to housing in underserved communities and among low- and moderate-income families, and (d) addressing systemic bias in housing.
- v. Oversee the design and implementation of the Company’s strategy related to corporate responsibility matters (which may include social and environmental sustainability matters), as well as the integration of such matters into the Company’s business strategy;
- vi. Review periodic reports from management regarding performance of significant activities related to execution against the Company’s corporate responsibility initiatives, including but not limited to access to credit, affordable housing, climate resiliency, and sustainability, which reporting shall include quantitative and qualitative metrics that provide

insights and measure progress; and

vii. Oversee the Company's community engagement and volunteerism activities.

5. *Annual Review.* The Committee will annually evaluate the performance of the Committee and the adequacy of its charter.

6. *Outside Advisors.* Subject to the Conservator's approval as appropriate, the Committee shall have the authority to retain and terminate such outside legal counsel as it determines appropriate to assist it in the full performance of its functions. The Committee shall also have sole authority to retain and terminate such other experts and advisors as it deems appropriate to assist it in the full performance of its functions and approve any such experts' or advisors' fees and other retention terms. The Company shall provide for appropriate funding, as determined by the Committee, for payment of compensation to any advisor retained by the Committee.

7. *Meetings.* The Committee shall meet as often as may be deemed necessary or appropriate in its judgment, but not less than three times per year, either in person or by means of a conference call or similar communications equipment providing a means by which all persons participating in the meeting can hear each other, and at such times and places as the Committee shall determine. The Committee shall make regular reports to the Board on its activities and make recommendations as appropriate. These reports will generally occur after each Committee meeting or at such other times as the Committee deems appropriate.

8. *Subcommittees.* In its discretion, the Committee may establish and delegate responsibilities to subcommittees consisting of one or more members, who shall report on their activities to the Committee.

Charter Last Approved: December 30, 2024