Our vision is to be the nation’s most valued housing partner. In simplest terms, we serve the people who house America. We provide reliable, affordable mortgage financing in all markets at all times, buying loans that lenders originate so they can fund new loans. This gives more people the opportunity to buy, refinance, or rent homes. We do this while effectively managing and reducing risk to Fannie Mae’s business, to taxpayers, and to the housing system.

**Our Reach**

We enable people to buy, refinance, and rent homes across the United States.

**Our Priorities**

Advance a sustainable and reliable business model that reduces risk to the housing finance system and taxpayers.

Provide reliable, large-scale access to affordable mortgage credit for qualified borrowers and help struggling homeowners.

Serve our customers’ needs and improve the company’s business efficiency.

**Our Financial Results:**

**Q2 2016**

Net income

$2.9 BILLION

Comprehensive income

$2.9 BILLION
Liquidity and Support to the Market

$145B provided to the market in Q2 2016 enabled:

- Remained one of the largest issuers of single-family mortgage-related securities in the secondary market and a continuous source of liquidity in the multifamily market in the second quarter of 2016.
- Funded the mortgage market with approximately $145 billion in Q2 2016.
- Enabled Refi Plus™ refinancings in Q2 2016 that reduced borrowers’ monthly mortgage payments by an average of $204.
- Remained focused on serving our customers’ needs, implementing innovative tools that deliver greater value and certainty to lenders, and helping make predictable long-term fixed-rate mortgages, including the 30-year fixed-rate mortgage, a reality for families across the country.

Driving Down the Serious Delinquency (SDQ) Rate

- Our single-family SDQ rate has decreased for 25 consecutive quarters. At 1.32%, it is substantially lower than private market levels.
- Approximately 97 percent of Fannie Mae’s 17.1 million single-family conventional loans are current. 

Data as of June 30, 2016

Transferring Credit Risk

- Through our credit risk transfer transactions, we’re increasing the role of private capital in the mortgage market and reducing risk to our business, to taxpayers, and to the housing finance system.
- Through Q2 2016, we transferred a significant portion of the mortgage credit risk on over $660 billion in unpaid principal balance of mortgage loans.

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This report includes our expectations regarding our future dividend payments to Treasury. These expectations are forward-looking statements based on our current assumptions regarding numerous factors. Our actual results and future expectations may differ materially from our current expectations as a result of many factors, including those discussed in the “Risk Factors” section of and elsewhere in our Annual Report on Form 10-K for the year ended December 31, 2015 and in our quarterly report on Form 10-Q for the quarter ended June 30, 2016. These forward-looking statements are representative only as of the date they are made, and we undertake no obligation to update any forward-looking statement as a result of new information, future events or otherwise, except as required under the federal securities laws.