Our vision is to be the nation’s most valued housing partner. 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 customer needs by building a company that is efficient, innovative, and continuously improving.

Our Financial Results:

**Q4 2016**

- Net income: $5.0 BILLION
- Comprehensive income: $4.9 BILLION

**Full-year 2016**

- Net income: $12.3 BILLION
- Comprehensive income: $11.7 BILLION

www.fanniemae.com/progress

For more information, see our 2016 Form 10-K Report, filed with the SEC on February 17, 2017.

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Liquidity and Support to the Market

$193B provided to the market in Q4 2016 enabled:

- 300K home purchases
- 182K rental units
- 459K refinancings

- The largest issuer of single-family mortgage-related securities in the secondary market and a continuous source of liquidity in the multifamily market in the fourth quarter of 2016.
- Funded the mortgage market with approximately $637 billion in 2016, including $193 billion in Q4 2016.
- Enabled Refi Plus™ refinancings in Q4 2016 that reduced borrowers’ monthly mortgage payments by an average of $221.
- Remained focused on serving our customers’ needs, implementing innovations that deliver greater value and reduced risk to lenders, and helping make predictable long-term fixed-rate mortgages, including the 30-year fixed-rate mortgage, available to families across the country.

Driving Down the Serious Delinquency (SDQ) Rate

- Our single-family SDQ rate has decreased for 27 consecutive quarters. At 1.20%, it is substantially lower than private market levels.
- Approximately 97 percent of Fannie Mae’s 16.6 million single-family conventional loans are current.

Transferring Credit Risk

- Through our credit risk transfer transactions we increase the role of private capital in the mortgage market and reduce risk to our business, taxpayers, and the housing finance system.
- As of Dec. 31, 2016, approximately 23% of the loans in our single-family conventional guaranty book of business measured by unpaid principal balance were covered by a credit risk transfer transaction.