Fannie Mae™

Fannie Mae Statistical Summary Tables: October 2026

Use of the information contained on this page is subject to the terms and conditions governing access to and use of Fannie Mae's Loan Performance Data.

Acquisition File Summary Characteristics

(Reflects origination year for loans acquired from January 2000 to June 2026)

				Acquisition Characteristics[1]				
Origination Year	Loan Count	Total Orig. UPB ($M)	Avg. Orig UPB ($)	Origination Classic FICO	LTV Ratio	CLTV Ratio[2]	DTI	Note Rate
1999	160,137	$19,113	$119,355	710	77.5	77.6	34.4	7.7
2000	1,268,238	$160,749	$126,750	712	77.7	77.9	35.4	8.1
2001	3,371,986	$472,778	$140,208	716	72.8	73.2	33.3	6.9
2002	3,857,369	$564,730	$146,403	721	69.4	69.9	32.9	6.3
2003	5,107,633	$778,018	$152,325	724	67.1	67.9	32.6	5.5
2004	1,744,562	$274,072	$157,101	717	69.3	70.9	35.7	5.7
2005	1,446,003	$252,235	$174,436	721	69.7	71.7	37.6	5.8
2006	1,080,650	$198,670	$183,843	719	70.5	72.5	38.8	6.4
2007	1,252,409	$245,723	$196,200	719	72.2	74.3	38.9	6.3
2008	1,491,749	$315,015	$211,172	740	71.7	73.3	37.9	6.0
2009	2,363,086	$522,072	$220,928	761	66.3	67.8	33.6	4.9
2010	1,951,220	$432,359	$221,584	765	66.7	68.2	31.8	4.5
2011	1,661,848	$357,699	$215,242	764	68.3	69.7	32.1	4.3
2012	2,680,144	$608,112	$226,895	766	68.9	70.2	31.1	3.6
2013	2,207,367	$483,404	$218,996	758	72.4	73.5	32.6	3.8
2014	1,449,705	$311,590	$214,933	747	76.4	77.2	34.2	4.3
2015	1,869,442	$423,210	$226,383	750	75.0	75.9	33.7	4.0
2016	2,353,822	$555,054	$235,810	752	73.6	74.3	33.5	3.7
2017	2,014,558	$462,002	$229,332	745	76.2	76.8	35.4	4.2
2018	1,787,453	$419,624	$234,761	743	77.8	78.3	37.6	4.8
2019	2,211,464	$581,773	$263,072	750	75.9	76.2	35.8	4.1
2020	4,991,580	$1,401,091	$280,691	761	71.0	71.4	33.5	3.1
2021	4,651,702	$1,315,706	$282,844	755	69.5	69.8	34.4	2.9
2022	1,793,177	$540,076	$301,184	747	75.4	75.6	37.2	4.7
2023	962,093	$309,245	$321,429	756	77.9	78.3	38.0	6.7
2024	983,116	$326,509	$332,116	758	77.2	77.5	38.1	6.6
2025	982,743	$333,426	$339,281	757	76.8	77.1	38.0	6.5
2026	469,105	$165,969	$353,800	756	76.6	76.8	37.3	6.1
Total	**58,164,361**	**$12,830,023**	**$220,582**	**747**	**71.9**	**72.7**	**34.6**	**4.7**

[1] *Acquisition Characteristics are UPB-weighted averages, based on UPB at origination*

[2] *Missing CLTVs have been set to OLTV in this view*

	Loan Count with Missing Data Values
Original Interest Rate	7
LTV	12
Origination Classic FICO	109,680
Original DTI Ratio	765,871

© Fannie Mae. Trademarks of Fannie Mae.

Fannie Mae™

Performance File Summary Characteristics

(Reflects loan status in performance dataset for activity through June 2026)

			Active Loans		Inactive Loans (Loan Count)							Total Mods to Date[2]				
Origination Year	Loan Count	Total Orig. UPB ($M)	Loan Count (Active)	Active UPB ($M)	Prepaid	Repurchased[1]	Short Sale	Third Party Sale	REO	NPL	RPL	Loan Count	D180 UPB ($M)[3,4]	D180 % of Orig. UPB[3,4]	Default UPB ($M)[5]	Loss Rate (%)[5]
1999	160,137	$19,113	642	$15	156,451	790	108	321	1,548	48	229	1,097	$331	1.7%	$172	0.1%
2000	1,268,238	$160,749	3,388	$91	1,242,673	4,155	765	1,943	13,361	360	1,593	7,666	$2,341	1.5%	$1,412	0.2%
2001	3,371,986	$472,778	14,208	$475	3,307,567	6,669	2,177	4,344	31,285	1,376	4,360	22,445	$5,966	1.3%	$3,582	0.2%
2002	3,857,369	$564,730	29,367	$1,222	3,766,719	5,995	3,053	5,840	37,612	2,426	6,357	32,515	$8,021	1.4%	$4,539	0.3%
2003	5,107,633	$778,018	84,372	$4,285	4,918,363	6,811	7,591	11,729	59,257	5,836	13,674	70,348	$17,927	2.3%	$9,185	0.4%
2004	1,744,562	$274,072	40,908	$2,482	1,634,646	3,061	7,309	5,987	39,173	3,711	9,767	44,716	$12,311	4.5%	$6,946	1.0%
2005	1,446,003	$252,235	39,867	$3,020	1,300,698	3,401	18,095	6,555	56,826	4,963	15,598	64,740	$21,385	8.5%	$14,049	2.4%
2006	1,080,650	$198,670	26,321	$2,314	944,554	3,742	20,350	4,999	58,647	4,626	17,411	66,892	$23,202	11.7%	$15,829	3.8%
2007	1,252,409	$245,723	34,568	$3,336	1,071,563	8,845	25,827	5,747	73,953	6,711	25,195	95,733	$33,457	13.6%	$21,321	3.7%
2008	1,491,749	$315,015	35,537	$3,473	1,360,199	9,347	15,420	3,979	46,541	4,779	15,947	68,880	$23,097	7.3%	$13,258	1.5%
2009	2,363,086	$522,072	105,124	$9,952	2,231,079	2,747	3,512	2,063	12,069	2,196	4,296	21,034	$7,561	1.4%	$3,373	0.2%
2010	1,951,220	$432,359	116,033	$11,314	1,823,031	1,425	860	1,339	4,596	1172	2,764	10,856	$3,650	0.8%	$1,073	0.1%
2011	1,661,848	$357,699	143,051	$12,723	1,510,346	713	365	1055	2,754	911	2,653	9,466	$3,051	0.9%	$636	0.0%
2012	2,680,144	$608,112	489,101	$51,477	2,181,784	1,536	312	1167	2,554	737	2,953	12,145	$5,467	0.9%	$638	0.0%
2013	2,207,367	$483,404	427,822	$45,732	1,767,842	4,111	277	1325	2,446	700	2,844	14,446	$6,233	1.3%	$662	0.0%
2014	1,449,705	$311,590	218,803	$23,355	1,222,223	2,486	274	1230	2,013	631	2,045	14,672	$5,577	1.8%	$622	0.0%
2015	1,869,442	$423,210	382,754	$47,661	1,478,858	1,820	243	1224	1,727	613	2,203	18,371	$8,512	2.0%	$600	0.0%
2016	2,353,822	$555,054	641,042	$89,485	1,704,679	1,285	216	1303	1,475	752	3,070	24,470	$13,599	2.5%	$595	0.0%
2017	2,014,558	$462,002	482,029	$67,482	1,522,978	1,374	254	1449	1,583	875	4,016	26,681	$15,781	3.4%	$646	0.0%
2018	1,787,453	$419,624	342,095	$50,894	1,435,779	1,975	278	1379	1460	925	3,562	26,399	$17,039	4.1%	$665	0.0%
2019	2,211,464	$581,773	637,252	$114,768	1,565,767	3,190	125	876	858	627	2769	23,792	$21,597	3.7%	$411	0.0%
2020	4,991,580	$1,401,091	3,127,384	$694,663	1,854,327	6,215	47	972	965	359	1311	21,537	$17,388	1.2%	$346	0.0%
2021	4,651,702	$1,315,706	3,690,814	$882,602	949,975	7,056	111	1,329	1,620	351	446	27,802	$14,730	1.1%	$526	0.0%
2022	1,793,177	$540,076	1,422,962	$388,838	361,734	4683	358	1114	1,926	263	137	20,357	$10,332	1.9%	$656	0.0%
2023	962,093	$309,245	677,865	$196,927	280,654	2,301	108	259	865	32	9	5,395	$3,065	1.0%	$151	0.0%
2024	983,116	$326,509	784,505	$239,553	196,143	1987	26	74	379	2	0	2,066	$1,621	0.5%	$37	0.0%
2025	982,743	$333,426	898,604	$290,775	83,069	1,011	0	0	59	0	0	110	$432	0.1%	$0	0.0%
2026	469,105	$165,969	466,893	$163,529	2,203	9	0	0	0	0	0	0	$0	0%	$0	0.0%
Total	**58,164,361**	**$12,830,023**	**15,363,311**	**$3,402,442**	**41,875,904**	**98,740**	**108,061**	**69,602**	**457,552**	**45,982**	**145,209**	**754,631**	**$303,675**	**2.4%**	**$101,928.68**	**0.3%**

[1] Reflects loans repurchased up to and after 180 days of delinquency. Previous versions of the Statistical Summary reflected in this column included only loans repurchased prior to the occurrence of a credit event.

[2] Only one modification is counted per loan.

[3] D180 Rates included here are calculated in the same methodology as prior statistical summaries, they are included for comparison purposes only.

[4] Reflects the outstanding available UPB at D180 as reflected in the dataset.

[5] Default rates and UPB in this view are for completed dispositions only. These are defined as loans with a zero balance code of '02', '03', '09', or '15' and non-null disposition dates.

© Fannie Mae. Trademarks of Fannie Mae.

Fannie Mae™

Loss/Severity Summary Characteristics by Origination Year

(Reflects loan status in performance dataset for disposition activity through March 2026)

Loan Population: loans with zero balance code of '02', '03', '09', or '15' with non-null Disposition dates

	Origination Year																		
	1999-2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Total
Default UPB ($M)[1]	**$77,030**	**$13,257**	**$3,372**	**$1,073**	**$635**	**$637**	**$661**	**$621**	**$598**	**$591**	**$642**	**$657**	**$406**	**$339**	**$511**	**$620**	**$138**	**$32**	**$101,822**
Default Rate (%)	**2.6%**	**4.2%**	**0.6%**	**0.2%**	**0.2%**	**0.1%**	**0.1%**	**0.2%**	**0.1%**	**0.1%**	**0.1%**	**0.2%**	**0.1%**	**0.0%**	**0.0%**	**0.1%**	**0.0%**	**0.0%**	**0.8%**
EXPENSES:																			
Delinquent Interest	11%	11%	9%	9%	8%	7%	8%	8%	8%	8%	9%	10%	8%	5%	4%	6%	7%	6%	11%
Total Liquidition Exp.	12%	11%	12%	16%	17%	20%	21%	21%	22%	22%	23%	23%	20%	20%	15%	9%	7%	5%	12%
Foreclosure	*4%*	*3%*	*3%*	*5%*	*5%*	*5%*	*5%*	*5%*	*5%*	*5%*	*5%*	*5%*	*4%*	*4%*	*3%*	*2%*	*2%*	*2%*	*4%*
Property Preservation	*3%*	*3%*	*4%*	*5%*	*6%*	*9%*	*10%*	*10%*	*10%*	*10%*	*11%*	*11%*	*9%*	*10%*	*8%*	*4%*	*3%*	*2%*	*4%*
Asset Recovery	*1%*	*1%*	*1%*	*1%*	*1%*	*0%*	*0%*	*0%*	*0%*	*0%*	*0%*	*0%*	*0%*	*0%*	*0%*	*0%*	*0%*	*0%*	*1%*
Misc. Holding Expenses/Credits	*1%*	*1%*	*1%*	*1%*	*1%*	*1%*	*1%*	*2%*	*2%*	*2%*	*2%*	*2%*	*2%*	*2%*	*1%*	*1%*	*1%*	*0%*	*1%*
Associated Taxes	*3%*	*3%*	*3%*	*4%*	*4%*	*5%*	*5%*	*5%*	*5%*	*5%*	*5%*	*5%*	*5%*	*4%*	*3%*	*2%*	*1%*	*1%*	*3%*
Total Costs	**123%**	**122%**	**121%**	**124%**	**126%**	**128%**	**129%**	**130%**	**130%**	**129%**	**132%**	**133%**	**128%**	**125%**	**119%**	**115%**	**115%**	**110%**	**123%**
PROCEEDS:																			
Net Sales Proceeds	*70%*	*68%*	*81%*	*88%*	*91%*	*95%*	*96%*	*97%*	*102%*	*101%*	*102%*	*104%*	*102%*	*99%*	*90%*	*82%*	*77%*	*74%*	*72%*
Credit Enhancement	*7%*	*9%*	*4%*	*4%*	*5%*	*7%*	*10%*	*11%*	*10%*	*9%*	*8%*	*7%*	*5%*	*5%*	*9%*	*16%*	*18%*	*15%*	*7%*
Repurchase/Make Whole	*4%*	*9%*	*5%*	*2%*	*1%*	*1%*	*1%*	*1%*	*1%*	*1%*	*1%*	*1%*	*1%*	*1%*	*2%*	*1%*	*3%*	*7%*	*4%*
Other	*2%*	*2%*	*2%*	*2%*	*2%*	*3%*	*4%*	*4%*	*4%*	*4%*	*5%*	*4%*	*5%*	*5%*	*5%*	*2%*	*3%*	*4%*	*2%*
Total Proceeds	**83%**	**87%**	**91%**	**97%**	**100%**	**105%**	**111%**	**113%**	**116%**	**115%**	**116%**	**116%**	**112%**	**110%**	**105%**	**102%**	**102%**	**100%**	**86%**
Severity	**40%**	**35%**	**30%**	**27%**	**26%**	**22%**	**19%**	**17%**	**14%**	**15%**	**16%**	**17%**	**17%**	**15%**	**14%**	**14%**	**13%**	**10%**	**37%**
Total Net Loss ($M)	**$31,055**	**$4,611**	**$1,007**	**$292**	**$163**	**$142**	**$123**	**$104**	**$84**	**$86**	**$102**	**$110**	**$68**	**$50**	**$70**	**$85**	**$18**	**$3**	**$38,176**

[1] *Default UPB, expenses and proceeds in this view are for completed dispositions only. These are defined as loans with a zero balance code of '02', '03', '09', or '15' and non-null disposition dates. Default rate is calculated as the sum of default UPB divided by the origination UPB. Expense and proceed line items are a percentage of default UPB.*

© Fannie Mae. Trademarks of Fannie Mae.

Fannie Mae™

Loss/Severity Summary Characteristics by Disposition Year

(Reflects loan status in performance dataset for disposition activity through March 2026)
Loan Population: loans with zero balance code of '02', '03', '09', or '15' with non-null Disposition dates

	Disposition Year																		
	2000-2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	Total
Default UPB ($M)[1]	**$14,876**	**$11,495**	**$16,416**	**$14,040**	**$9,840**	**$7,273**	**$6,047**	**$5,916**	**$3,670**	**$3,188**	**$1,854**	**$846**	**$1,419**	**$1,139**	**$850**	**$1,359**	**$1,490**	**$104**	**$101,822**
EXPENSES:																			
Delinquent Interest	8%	8%	9%	10%	12%	15%	17%	18%	15%	14%	12%	13%	10%	11%	12%	10%	9%	14%	11%
Total Liquidition Exp.	7%	6%	7%	9%	12%	16%	20%	21%	21%	20%	20%	26%	16%	19%	29%	32%	32%	68%	12%
Foreclosure	*3%*	*2%*	*2%*	*3%*	*3%*	*4%*	*5%*	*6%*	*7%*	*7%*	*8%*	*7%*	*7%*	*6%*	*7%*	*7%*	*6%*	*14%*	*4%*
Property Preservation	*2%*	*2%*	*2%*	*2%*	*3%*	*4%*	*6%*	*4%*	*5%*	*4%*	*5%*	*11%*	*2%*	*3%*	*12%*	*17%*	*18%*	*44%*	*4%*
Asset Recovery	*0%*	*0%*	*1%*	*1%*	*1%*	*1%*	*1%*	*1%*	*1%*	*0%*	*1%*	*1%*	*0%*	*0%*	*0%*	*0%*	*0%*	*1%*	*1%*
Misc. Holding Expenses/Credits	*0%*	*0%*	*0%*	*1%*	*1%*	*2%*	*3%*	*3%*	*2%*	*2%*	*2%*	*2%*	*2%*	*2%*	*3%*	*2%*	*2%*	*3%*	*1%*
Associated Taxes	*2%*	*2%*	*2%*	*2%*	*3%*	*4%*	*6%*	*7%*	*7%*	*6%*	*5%*	*5%*	*5%*	*8%*	*7%*	*6%*	*5%*	*6%*	*3%*
Total Costs	**115%**	**114%**	**116%**	**118%**	**123%**	**131%**	**137%**	**138%**	**137%**	**134%**	**132%**	**138%**	**126%**	**130%**	**140%**	**142%**	**141%**	**182%**	**123%**
PROCEEDS:																			
Net Sales Proceeds	*71%*	*62%*	*59%*	*64%*	*72%*	*75%*	*79%*	*80%*	*83%*	*86%*	*89%*	*93%*	*103%*	*102%*	*110%*	*106%*	*99%*	*99%*	*72%*
Credit Enhancement	*11%*	*7%*	*7%*	*7%*	*7%*	*7%*	*6%*	*5%*	*6%*	*5%*	*6%*	*10%*	*2%*	*2%*	*4%*	*5%*	*9%*	*18%*	*7%*
Repurchase/Make Whole	*7%*	*9%*	*8%*	*5%*	*3%*	*1%*	*0%*	*0%*	*1%*	*0%*	*1%*	*3%*	*0%*	*1%*	*1%*	*1%*	*1%*	*5%*	*4%*
Other	*3%*	*1%*	*1%*	*2%*	*2%*	*2%*	*2%*	*3%*	*4%*	*5%*	*5%*	*5%*	*5%*	*4%*	*5%*	*6%*	*5%*	*10%*	*2%*
Total Proceeds	**93%**	**79%**	**75%**	**77%**	**83%**	**85%**	**88%**	**88%**	**93%**	**96%**	**101%**	**110%**	**111%**	**108%**	**121%**	**118%**	**114%**	**132%**	**86%**
Severity	**23%**	**35%**	**41%**	**41%**	**40%**	**45%**	**49%**	**50%**	**43%**	**38%**	**31%**	**28%**	**15%**	**22%**	**20%**	**24%**	**27%**	**50%**	**37%**
Total Net Loss ($M)	**$3,357**	**$4,036**	**$6,804**	**$5,747**	**$3,984**	**$3,303**	**$2,958**	**$2,983**	**$1,589**	**$1,202**	**$574**	**$237**	**$209**	**$249**	**$166**	**$323**	**$402**	**$51**	**$38,176**

[1] *Default UPB, expenses and proceeds in this view are for completed dispositions only. These are defined as loans with a zero balance code of '02', '03', '09', or '15' and non-null disposition dates.*

© Fannie Mae. Trademarks of Fannie Mae.

Fannie Mae™

Disclaimer

The provided summary tables are subject to change, amendment, deletion or modification in whole or in part at Fannie Mae's discretion. The summaries are as of the date indicated and may be superseded by subsequent summaries, however, Fannie Mae expressly disclaims any obligation to update the summaries or maintain uninterrupted access to them. Fannie Mae assumes no responsibility for any errors or omissions in any of the summaries.

The summary materials are not intended to provide or facilitate comprehensive analysis of the data, and may not reveal trends in performance or other information that may be meaningful to users of the data. Data users, together with their financial and other advisors, must ensure they are comfortable with the data to assist in making investment decisions. Fannie Mae does not guarantee the accuracy, completeness or sufficiency for any purpose of any information contained in the summary tables and is not liable for any errors or misunderstandings resulting from misapplication of the information provided in the summary tables.