

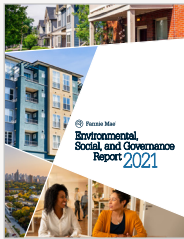
2022 ESG Year in Review

Together with our stakeholders, including investors, Fannie Mae works to advance equitable and sustainable access to homeownership and quality affordable rental housing across America.

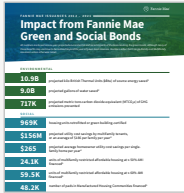
ENTERPRISE HIGHLIGHTS



NOTABLE REPORTS



Published our [2021 Environmental, Social and Governance \(ESG\) Report](#). Our first annual ESG Report highlights tangible results and data that narrate the widespread efforts of our work. It also includes indices identifying certain SASB Standards and TCFD framework elements that are addressed in the report.



Disclosed [projected impact of Green and Social Bonds](#) issued cumulatively since programs' inception through 2021.



Released our three-year [Equitable Housing Finance Plan \(EHFP\)](#) that outlines actions we are taking to knock down barriers faced by Black renters and homeowners throughout their housing journey.



30 Celebrated years

of supporting diversity in capital markets through the [ACCESS® program](#).

Awarded Best Places to Work



for LGBTQ+ Equality, Human Rights Campaign, Corporate Equality Index (100% score) in 2022.



Basis Investment Group, a certified **Minority- &**

Women-Owned Business Enterprise (MWBE) joined our DUS® program.

NOTABLE PUBLICATIONS

- [Appraising the Appraisal](#) (Feb 2022) ▶
- [Survey Underscores Opportunity to Raise Consumer Awareness About Flood Risk and Flood Insurance](#) (Feb 2022) ▶
- [The biggest costs of homeownership](#) (Mar 2022) ▶
- [The Journey to a More Efficient and Fair Home Valuation Process](#) (Apr 2022) ▶
- [Duty to Serve Plan](#) (2022 – 2024) ▶
- [Knocking Down Barriers: A People-Centered Approach to Advancing Equity in Housing](#) (Jun 2022) ▶
- [U.S. Housing Shortage: Everything, Everywhere, All at Once](#) (Oct 2022) ▶



BORROWER & RENTER INITIATIVES

- Launched [Homeview™](#), a free online homeownership education course to help consumers navigate the mortgage and homebuying process.
- Enhanced Desktop Underwriter® (DU®), to deliver new benefits to borrowers with no credit score.
- Launched [pilot programs](#), including:
 - [Multifamily positive rent payment pilot](#) to help renters build credit history and improve credit score by incorporating rent payment data into credit profiles;
 - [Special purpose credit program \(SPCP\) pilot](#), allowing a limited number of lenders who serve first-time homebuyers residing in majority Black census tracts to help with specific areas of need like down payment assistance and closing costs.



ISSUANCES & DISCLOSURES



Released the [Single-Family Social Index](#), to provide investors insight into socially oriented lending activities.

\$1.4B

in Single-Family Green MBS issued in 2022, more than doubling our issuance year-over-year.



Enhanced affordability information for multifamily MBS pools by providing a breakdown of units by Area Median Income (AMI) based on rent roll submitted at acquisition.

>\$9B

of Multifamily Green MBS issued.

\$11.5B

in Multifamily Social MBS issued.

Awarded the 2022 ENERGY STAR® Partner of the Year – Sustained Excellence Award from the U.S. Environmental Protection Agency and U.S. Department of Energy, recognizing our **Multifamily business for the eighth consecutive year** and our **Single-Family business for the second consecutive year**.



Continued service on ICMA's Executive Committee of the Principles for Sustainable Finance.



RESOURCES

- [Corporate ESG Webpage](#)
- [Single-Family Social Index Resources](#)
- [Green Bond Disclosures At-A-Glance](#)

- [Single-Family Green MBS: A spotlight on Green Building Certifications](#)
- [Delegated Underwriting & Servicing \(DUS\) Program Overview](#)

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