

## Ginnie Mae Impact MBS Metrics – Guaranteed Portfolio as of March 2025

|                     | Targeted Population  | Positive Outcomes  | Our Commitment   |               |
|---------------------|--|--|--|---------------|
| Social - Affordable | FHA Borrowers – 7,272,192<br><br>VA Borrowers – 3,711,315<br><br>RHS Borrowers – 765,888<br><br>PIH Borrowers – 23,923 | Loans under \$200K<br>6,458,796 Loans<br><br>First-Time Home Buyers<br>4,621,069 Loans<br><br>Down Payment Assistance<br>710,322 Loans<br><br>Rural<br>Single Family – 1,785,324 Loans<br>HECM – 1,433,082 Loans | Ginnie Mae was established by Congress in 1968 to offer broad access to credit nationwide with a special emphasis on low- and moderate-income borrowers, and rural, inner-city, and underserved communities.<br><br>Ginnie Mae securitization provides a unique and sustainable service in making home ownership more affordable, accessible, and equitable for our nation. The proceeds from the sale of Ginnie Mae Primary Issuance MBS are a source of capital to finance the specific residential mortgage loans collateralizing the Ginnie Mae MBS.<br><br>Ginnie Mae securitization collateral selection is restricted to agency insured mortgages from the following United States Government Agencies. These agencies are the: Federal Housing Administration (FHA), Department of Veterans Affairs (VA), United States Department of Agriculture’s Rural Housing Service (USDA-RHS), and HUD Public and Indian Housing (PIH). The combination of these insuring agency programs and Ginnie Mae’s guaranty enable housing outcomes for households who might otherwise not be able to obtain mortgage access. | Single Family |
|                     | Low-to-Moderate Income Borrowers (LMI)   | 3,334,906 Loans  |  |               |
|                     | LMI Majority Census Tract Loans  | 1,793,173 Loans  |  |               |
|                     | Borrowers Facing Difficulties  | 780,743 modifications with over 860,872 in partial claims  | Ginnie Mae has been integral to the federal actions to prevent foreclosure for homeowners experiencing financial hardship.   |               |
|                     | Senior Citizens Aging in Place   | 259,712 Home Equity Convertible Mortgages (HECM) or Reverse  | Ginnie Mae has developed the securities market for the FHA HECM (Reverse Mortgage) program which provides senior citizens a vehicle for accessing the equity in their homes.   | HECM          |
|                     | Multifamily Housing (MF)   | 1.331 million apartment homes<br>497,376 healthcare living units   | Affordable rental housing is in critically short supply. Government lending and subsidy programs support preservation and creation of new affordable housing units nationwide.   | Multi-Family  |
|                     | MF Affordable  | 5,091 MF loans are either Green, Affordable, or both   | Ginnie Mae provides information to investors via its monthly bond disclosure on multifamily investments that meet FHA’s MF Green Mortgage Insurance Premium (MIP) Discount Qualified Mortgages and those loans meeting FHA’s MF Broadly Affordable and Affordable requirements.  |               |
| MF Green            |  |  |  |               |
| Green               |  |  |  |               |