



Impact Deal Performance Data

As of August 2024



Impact Deal Performance vs. K-Deal® Performance

Highlights of our Impact Deal program

- 40 transactions
- \$14.561 billion in combined issuance
- 883 loans (original loan count)

Loan payoffs through August 2024

Seven loans (0.17% of combined issuance, by loan balance) have paid off on or prior to maturity date

Deal Performance

- 21.96% of the outstanding loan population (by outstanding principal) is on the servicers' watchlist*
- 100% of loans are current

Highlights of our K-Deal program

- 576 transactions
- \$575.218 billion in combined issuance
- 26,993 (original loan count)

Loan payoffs through August 2024

- 12,788 loans (42.99% of combined issuance, by loan balance) have paid off on or prior to maturity date

Deal Performance

- 13.72% of the outstanding loan population (by outstanding principal) is on the servicers' watchlist
- 99.77% of loans are current (not including real estate owned)

*The respective Master Servicers maintain a watchlist for each securitization. Loans are added to and removed from the watchlist in accordance with criteria established by CREFC. Impact Deal percent on watchlist represents ML-Deals®, as the targeted affordable loans, and can be underwritten at 1.15x DSCR. CREFC watchlist trigger for DSCR performance is 1.10x.

Green Bonds Issuances

Senior Subordination Level																			
K-Deal	Settlement Date	Original Balance (millions)	Current Balance (millions)	Factor	Original	Current	Change	Original Loan Count	Prior Month Loan Count	Active Loan Count	# of Supp Loans	% with Supp Loans by Loan Count	% of Supp UPB to Current Deal UPB	Cum Deal Loss	% DQ= 60+/F/REO	Active Appraisal Reduction in Millions	% Specially Serviced/REO	% on Watchlist	% Fully Defeased
KG01	6/28/2019	\$483.70	\$478.64	0.9953	10.00%	10.11%	0.11%	19	19	19	11	57.89 %	10.83 %	0.00%	0.00%	\$ -	0.00 %	12.39%	3.99%
KG02	10/18/2019	\$544.14	\$525.60	0.9996	10.00%	10.35%	0.35%	17	16	16	1	5.88 %	0.28 %	0.00%	0.00%	\$ -	0.00 %	6.79%	28.85%
KG03	8/13/2020	\$594.57	\$587.36	0.9984	7.50%	7.59%	0.09%	24	24	24	7	29.17 %	5.55 %	0.00%	0.00%	\$ -	0.00 %	25.89%	0.00%
KG04	12/23/2020	\$633.10	\$630.14	1.0000	7.50%	7.54%	0.04%	25	25	25	5	20.00 %	4.34 %	0.00%	0.00%	\$ -	0.00 %	10.51%	0.00%
KG05	3/11/2021	\$652.57	\$652.32	1.0000	7.50%	7.50%	0.00%	20	20	20	7	35.00 %	10.17 %	0.00%	0.00%	\$ -	0.00 %	6.29%	0.00%
KG06	11/18/2021	\$451.43	\$450.73	0.0000	5.00%	5.01%	0.01%	22	22	22	2	9.09 %	1.98 %	0.00%	0.00%	\$ -	0.00 %	12.36%	1.93%
KG07	8/11/2022	\$484.20	\$484.20	0.0000	5.00%	5.00%	0.00%	26	26	26	0	0.00 %	0.00 %	0.00%	0.00%	\$ -	0.00 %	9.55%	0.00%
KG08	7/31/2023	\$481.62	\$481.62	0.0000	5.00%	5.00%	0.00%	15	15	15	0	0.00 %	0.00 %	0.00%	0.00%	\$ -	0.00 %	3.00%	0.00%

Social Bonds Issuances

Senior Subordination Level																			
Q-Deal	Settlement Date	Original Balance (millions)	Current Balance (millions)	Factor	Original	Current	Change	Original Loan Count	Prior Month Loan Count	Active Loan Count	# of Supp Loans	% with Supp Loans by Loan Count	% of Supp UPB to Current Deal UPB	Cum Deal Loss	% DQ= 60+/F/REO	Active Appraisal Reduction in Millions	% Specially Serviced/REO	% on Watchlist	% Fully Defeased
Q014	11/24/2020	\$189.53	\$173.39	0.9148	0.00%	0.00%	0.00%	76	75	75	0	0.00 %	0.00 %	0.00%	0.00%	\$ -	0.00 %	13.158%	0.00%
Q017	5/5/2022	\$213.97	\$170.63	0.7975	0.00%	0.00%	0.00%	14	13	12	0	0.00 %	0.00 %	0.00%	0.00%	\$ -	0.00 %	51.699%	0.00%
Q019	11/3/2022	\$284.19	\$284.16	0.9999	15.00%	15.00%	0.00%	16	16	16	0	0.00 %	0.00 %	0.00%	0.00%	\$ -	0.00 %	33.526%	0.00%
Q023	8/31/2023	\$303.58	\$303.56	0.9999	17.50%	17.50%	0.00%	11	17	11	0	0.00 %	0.00 %	0.00%	0.00%	\$ -	0.00 %	17.119%	0.00%
Q024	11/16/2023	\$134.56	\$133.60	0.9929	0.00%	0.00%	0.00%	34	18	34	0	0.00 %	0.00 %	0.00%	0.00%	\$ -	0.00 %	14.411%	0.00%

Note: Performance data for Impact Deals is included in both the Impact Deal performance presentation and the performance presentation for each respective deal type

Sustainability Bonds Issuances

Senior Subordination Level																			
ML-Deal	Settlement Date	Original Balance (millions)	Current Balance (millions)	Factor	Original	Current	Change	Original Loan Count	Prior Month Loan Count	Active Loan Count	# of Supp Loans	% with Supp Loans by Loan Count	% of Supp UPB to Current Deal UPB	Cum Deal Loss	% DQ= 60+/F/REO	Active Appraisal Reduction in Millions	% Specially Serviced/REO	% on Watchlist	% Fully Defeased
KSG01	10/16/2020	\$579.08	\$571.72	0.9863	7.50%	7.60%	0.10%	28	28	28	3	10.71 %	2.78 %	0.00%	0.00%	\$ -	0.00 %	34.19%	0.00%
KSG02	12/16/2021	\$659.69	\$656.38	0.9947	5.00%	5.03%	0.03%	41	41	41	1	2.44 %	0.46 %	0.00%	0.00%	\$ -	0.00 %	14.84%	0.00%
KSG03	5/26/2022	\$595.26	\$595.22	0.9999	5.00%	5.00%	0.00%	33	33	33	0	0.00 %	0.00 %	0.00%	0.00%	\$ -	0.00 %	34.80%	0.00%
KSG04	9/22/2022	\$620.44	\$619.84	0.9990	5.00%	5.00%	0.00%	33	33	33	0	0.00 %	0.00 %	0.00%	0.00%	\$ -	0.00 %	29.23%	0.00%
ML01	6/29/2017	\$324.45	\$292.44	0.8904	10.00%	11.09%	1.09%	23	22	22	2	8.70 %	3.89 %	0.00%	0.00%	\$ -	0.00 %	23.04%	0.00%
ML02	6/29/2017	\$20.57	\$11.37	0.5031	10.00%	18.10%	8.09%	3	2	2	0	0.00 %	0.00 %	0.00%	0.00%	\$ -	0.00 %	75.94%	0.00%
ML03	11/28/2017	\$310.56	\$279.23	0.8879	10.00%	11.12%	1.12%	13	12	12	0	0.00 %	0.00 %	0.00%	0.00%	\$ -	0.00 %	26.55%	0.00%
ML04	5/23/2018	\$276.28	\$253.60	0.9088	10.00%	10.89%	0.89%	20	20	20	0	0.00 %	0.00 %	0.00%	0.00%	\$ -	0.00 %	25.44%	0.00%
ML05	3/28/2019	\$295.73	\$274.09	0.9187	10.00%	10.79%	0.79%	21	20	20	1	4.76 %	1.31 %	0.00%	0.00%	\$ -	0.00 %	10.84%	0.00%
ML06	10/30/2019	\$302.47	\$283.93	0.9355	5.00%	5.33%	0.33%	23	23	23	0	0.00 %	0.00 %	0.00%	0.00%	\$ -	0.00 %	21.81%	0.00%
ML07	10/23/2020	\$392.39	\$374.68	0.9525	5.00%	5.24%	0.24%	23	23	23	0	0.00 %	0.00 %	0.00%	0.00%	\$ -	0.00 %	38.66%	0.00%
ML08	2/11/2021	\$386.04	\$369.45	0.9552	4.17%	4.36%	0.19%	22	22	22	0	0.00 %	0.00 %	0.00%	0.00%	\$ -	0.00 %	56.18%	0.00%
ML09	3/30/2021	\$317.62	\$307.08	0.9651	5.00%	5.17%	0.17%	26	26	26	0	0.00 %	0.00 %	0.00%	0.00%	\$ -	0.00 %	35.51%	0.00%
ML10	6/24/2021	\$354.49	\$342.02	0.9620	7.50%	7.77%	0.27%	24	24	24	1	4.17 %	0.53 %	0.00%	0.00%	\$ -	0.00 %	34.99%	0.00%
ML11	7/29/2021	\$386.46	\$369.28	0.9519	7.50%	7.85%	0.35%	18	17	17	0	0.00 %	0.00 %	0.00%	0.00%	\$ -	0.00 %	18.58%	0.00%
ML12	11/24/2021	\$316.41	\$308.25	0.9721	7.50%	7.70%	0.20%	19	19	19	0	0.00 %	0.00 %	0.00%	0.00%	\$ -	0.00 %	20.20%	0.00%
ML13	11/29/2022	\$409.98	\$395.38	0.9604	10.00%	10.37%	0.37%	47	47	47	0	0.00 %	0.00 %	0.00%	0.00%	\$ -	0.00 %	22.29%	0.00%
ML14	12/15/2022	\$285.77	\$282.83	0.9889	7.50%	7.58%	0.08%	26	26	26	0	0.00 %	0.00 %	0.00%	0.00%	\$ -	0.00 %	39.13%	0.00%
ML15	5/18/2023	\$396.98	\$392.96	0.9891	7.50%	7.58%	0.08%	20	20	20	0	0.00 %	0.00 %	0.00%	0.00%	\$ -	0.00 %	41.63%	0.00%
ML16	6/22/2023	\$224.49	\$220.60	0.9807	10.00%	10.18%	0.18%	13	13	13	0	0.00 %	0.00 %	0.00%	0.00%	\$ -	0.00 %	1.12%	0.00%
ML17	9/21/2023	\$242.71	\$241.41	0.9942	7.50%	7.54%	0.04%	14	14	14	0	0.00 %	0.00 %	0.00%	0.00%	\$ -	0.00 %	18.47%	0.00%
ML18	10/31/2023	\$202.23	\$200.23	0.9890	10.00%	10.10%	0.10%	12	12	12	0	0.00 %	0.00 %	0.00%	0.00%	\$ -	0.00 %	0.84%	0.00%
ML19	11/21/2023	\$250.13	\$247.77	0.9895	10.00%	10.10%	0.10%	14	14	14	0	0.00 %	0.00 %	0.00%	0.00%	\$ -	0.00 %	13.07%	0.00%
ML20	12/21/2023	\$217.96	\$217.12	0.9958	7.50%	7.53%	0.03%	14	14	14	0	0.00 %	0.00 %	0.00%	0.00%	\$ -	0.00 %	40.79%	0.00%
ML21	3/28/2024	\$242.37	\$242.13	0.9989	7.50%	7.51%	0.01%	14	14	14	0	0.00 %	0.00 %	0.00%	0.00%	\$ -	0.00 %	11.44%	0.00%
ML22	5/30/2024	\$253.17	\$252.81	0.9984	7.50%	7.51%	0.01%	12	12	12	0	0.00 %	0.00 %	0.00%	0.00%	\$ -	0.00 %	24.76%	0.00%
ML23	6/20/2024	\$245.89	\$245.84	0.9998	7.50%	7.50%	0.00%	8	8	8	0	0.00 %	0.00 %	0.00%	0.00%	\$ -	0.00 %	25.86%	0.00%

*ML02 consists of three taxable tails associated with tax-exempt loans in ML01

Note: Performance data for Impact Deals is included in both the Impact Deal performance presentation and the performance presentation for each respective deal type
Impact Deal Performance Data © Freddie Mac Multifamily

Servicer Watchlist Loans

As of August 2024, there are 205 loans on the servicers' watchlist for a total of \$3.118 Billion

Based on the new CREFC Investor Reporting Package (IRP) guidelines regarding the Credit and Informational flags, loans on the servicers' watchlist were designated as the following:

Watchlist Characteristics	Sum of UPB	% of UPB	# of Loans
Credit	\$3,065,973,179	21.59%	201
Informational	\$52,466,563	0.37%	4
Total	\$3,118,439,742	20.77%	202

Breakdown of Watchlist Criteria by Category for loans designated as Credit

Default Risk / Watchlist Criteria Category	Sum of UPB
Credit	\$3,065,973,179
Property Performance	\$2,814,363,149
Other	\$87,195,172
Property Condition	\$19,821,111
Casualty	\$72,212,821
Pending Maturity	\$0

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Additional Investor Resources

Loan Performance Resources

- Historical information is available in the [Multifamily Loan Performance Database](#)
- Loan-level performance can be accessed in our [Multifamily Securities Investor Access](#) tool

Welcome to Freddie Mac's MSIA.

K-Deals	SB-Deals	ML-Deals
Multi PCs	MSCR-Deals	MCIP-Deals
Q-Deals	RR-Deals	P-Deals
WI-Deals		

Investor Resource

Impact Bonds webpage

<https://mf.freddiemac.com/investors/impact-bonds>

Impact Bonds Issuance Calendar

https://mf.freddiemac.com/docs/impact_issuance_calendar.pdf

Impact Bonds

Freddie Mac is a mission-driven company—supporting affordable and workforce housing is in our DNA. Since inception, we've provided safe and affordable rental housing for millions of Americans. In 2022, over 74% of the units we financed were affordable to moderate- and low-income families earning at or below 80% of the area median income (AMI).

Our Impact Bonds

Freddie Mac Multifamily's commitment to supporting affordable, quality rental housing is central to everything we do. In addition to our world class research, the products, programs and services we offer channel private capital to support affordable and workforce housing nationwide.

Our continuous support—in all economic conditions and all markets that might otherwise be overlooked—distinguishes us from other funding sources. We are driven by a genuine desire to affect change, and we confront persistent housing challenges through innovative thinking that helps expand access to housing.

With that in mind, we have designed targeted Impact Bonds to help investors focus on overcoming housing challenges and provide support for environmental, social and sustainability goals.

Learn more about the impact these bonds have had for tenants, owners and communities:



Impact Certificates

Q4 2023 Announcement Calendar

Deal Name	Announcement Week Of	Freddie Mac Program (Product Brand)	Collateral Rate Type	Collateral Loan Term	Prepared Issuance Size (\$mm)
ML-10	November 13, 2023	Sustainability (Tax-Exempt)	Fixed	Various	275.0
Q-024	November 6, 2023	Social	Floating	Various	150.0
ML-18	October 23, 2023	Sustainability (Tax-Exempt)	Fixed	Various	200.0
WA3254*	October 23, 2023	Social	Fixed	10-year	9.3
WA3480*	October 23, 2023	Social	Fixed	15-year	15.4
WN4152*	October 23, 2023	Social	Fixed	15-year	4.9
WN4478*	October 23, 2023	Social	Fixed	10-year	2.7
WN4480*	October 23, 2023	Social	Fixed	10-year	11.7
WN4487*	October 16, 2023	Social	Fixed	10-year	4.6
VS4458*	October 16, 2023	Social	Fixed	10-year	3.4
WA3262*	October 16, 2023	Social	Fixed	15-year	3.7
WE3541*	October 16, 2023	Social (Tax-Exempt)	Fixed	15-year	4.4
WA3261*	October 16, 2023	Social	Fixed	15-year	6.4
WN4241*	October 16, 2023	Social	Fixed	10-year	12.2
WA3280*	October 9, 2023	Social	Fixed	16-year	5.1
WN4150*	October 9, 2023	Social	Fixed	15-year	2.6
WN4498*	October 9, 2023	Social	Fixed	10-year	11.8
WE3559*	October 9, 2023	Social (Tax-Exempt)	Fixed	10-year	17.8**

* Represents issuance size of \$500mm or less.
** Represents the largest size of \$500mm or more.
The calendar is for informational purposes only and is not intended to be used as a basis for investment decisions. The calendar is for informational purposes only and is not intended to be used as a basis for investment decisions. The calendar is for informational purposes only and is not intended to be used as a basis for investment decisions.

For additional information, please contact: mf_cm_investorrelations@freddiemac.com or visit our website at mf.freddiemac.com

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