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FANNIE MAE SWOT & PESTLE ANALYSIS

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Company Name : Fannie Mae

Company Sector : Financial Services

Operating Geography : United States, North America

About the Company : Fannie Mae is an American financing company that provides easy mortgage financing in all the markets. It was created during the Great Depression, in 1938 by Congress to provide a reliable and steady source of funding for housing. It is also known as Federal National Mortgage Association (FNMA) and was listed as a public company in 1968. It is a government sponsored enterprise (GSE). The company was hit hard during the global recession of 2000 but due to government support it remained in market and helped the public with their housing mortgage. It resumed reporting profit in 2012. Federal Housing Finance Agency (FHFA) has been acting as a conservator for Fannie Mae since 6th September 2008. This gave FHFA exclusive right to the company assets, shareholders, privileges, etc.

The organization basically operates in the U.S. residential mortgage markets and global securities market. As on 30th September 2018 the company guaranteed 26% of the outstanding mortgage debt, total debt approximated around \$12.2 trillion, in the U.S. market. Single-Family Business and Multi-Family Business are two main operational business segments that the company serves with its wide range of housing mortgage products. The company employs around 7400 employees as of 2019.

Fannie Mae vision is to be “America’s most valued housing partner and to provide liquidity, access to credit and affordability in all U.S. housing markets at all times, while effectively managing risk”.

Revenue :

\$ 21.9 billion– FY ended 31st Dec 2018

\$ 23.0 billion– FY ended 31st Dec 2017

SWOT Analysis :

The SWOT Analysis for Fannie Mae is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1.Largest home financer in United States 2.Government aided enterprise 3.Strong underwriting and eligibility standards 4.Huge capital portfolio 	<ul style="list-style-type: none"> 1.Under Conservatorship of FHFA 2.Dependence on talent and its Retention 3.Business requirement of a large number of transactions daily 4.Limitations on access to the debt market
Opportunities	Threats
<ul style="list-style-type: none"> 1.Digitalization of operational processes 2.Growing global housing market 	<ul style="list-style-type: none"> 1. Volatility in the market conditions 2. Natural and Man-made disasters 3. Declining activity in US housing market and rising interest rates 4. Regulatory changes in the Financial Services Sector

PESTLE Analysis :

The PESTLE Analysis for Fannie Mae is given below:

<p style="text-align: center;">Political</p> <p>1.The New Government Effect 2.Change of Taxation Regulations</p>	<p style="text-align: center;">Economical</p> <p>1.Inflation Rate and its effect on Financial Markets in US 2.Home prices and employment trends</p>
<p style="text-align: center;">Social</p> <p>1.Social Diversity in United States 2.Serving the undeserved markets</p>	<p style="text-align: center;">Technological</p> <p>1.Increasing risk of cyber-crimes 2.Rapid growth in technology</p>
<p style="text-align: center;">Legal</p> <p>1. Data Protection Laws 2. Lawsuit proceedings for default cases</p>	<p style="text-align: center;">Environmental</p> <p>1.Focus on renewable technology 2.Customer awareness and interest towards environment</p>

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