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FREDDIE MAC SWOT & PESTLE ANALYSIS

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Company Name : Freddie Mac

Company Sector : Secondary mortgage market

Operating Geography : United States, North America, Global

About the Company : Freddie Mac is a GSE chartered by Congress in 1970. The company's mission is to provide liquidity, stability, and affordability to the U.S. housing market. The company is engaged primarily in purchasing residential mortgage loans originated by lenders. The company packages the loans into mortgage-related securities and sold these in the global capital markets. The company also engaged in transferring the mortgage credit risk exposure to private investors through its credit risk transfer programs. This includes securities- and insurance-based offerings. Freddie Mac also indulges in investing in mortgage loans and mortgage related securities. The U.S. housing market is supported by it and thus it impacts the overall US economy. The company enables the America's families by providing them easy accessibility to mortgage loan funding with better terms. It also provides consistent liquidity to the multifamily mortgage market. The company has established strong relationship with FHFA, customers and the industry so that it can provide a better housing finance system for the entire nation. Through its efforts, the company has been able to help the distressed borrowers in keeping their homes or avoiding any foreclosure.

Revenue :

Net income

\$9235 million - FY ending March 2018 (y-o-y growth 64%)

\$5625million - FY ending March 2017

SWOT Analysis :

The SWOT Analysis for Freddie Mac is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1. Major investor and reliable lender in US real estate market 2. Creating sustainable home ownership solutions 3. One of the largest investors in mortgage related securities 4. Strong Enterprise Risk Governance Structure 	<ul style="list-style-type: none"> 1. Adverse impact of market risk 2. Operating in conservatorship since 2008
Opportunities	Threats
<ul style="list-style-type: none"> 1. Decrease in mortgage rates 2. Business opportunities in renovation 	<ul style="list-style-type: none"> 1. United States housing bubble 2. Cyber security threat 3. Legislative or regulatory actions leading to uncertain future 4. Market disruptions by competitors 5. Effect of government policies

PESTLE Analysis :

The PESTLE Analysis for Freddie Mac is given below:

<p style="text-align: center;">Political</p> <p>1.Effect of fiscal and monetary policies</p>	<p style="text-align: center;">Economical</p> <p>1.Changes in Home prices 2.Impact of different interest rates 3.Effect of unemployment rate 4.Reduced demand for debt securities</p>
<p style="text-align: center;">Social</p> <p>1.Maintaining diversity in the working environment</p>	<p style="text-align: center;">Technological</p> <p>1.Information and cybersecurity risk 2.Changes in Cloud infrastructure</p>
<p style="text-align: center;">Legal</p> <p>1.Legal, Accounting and regulatory compliance 2.Impact of oversight by FHFA as Conservator</p>	<p style="text-align: center;">Environmental</p> <p>1.Green Advantage Program 2.Sustainable investments programs and solutions</p>

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