

Property Market in Cagamas' Perspective



Malaysian Housing Sector in the Banking System

Total Loans @ July 2020

RM1,806.1 billion

Total Housing Loan

33% @ RM593.5 billion

Conventional Housing Loans

RM406.6 billion (68%)

Islamic Housing Loans

RM186.9 billion (31%)

Total Housing Loans Approved

2017: RM101.5 billion

2018: RM103.7 billion

2019: RM112.6 billion

Total Loans Approved @ July 2020

RM185.5 billion

Housing Loans Approved @ July 2020

23% @ RM41.9 billion

Cagamas at a Glance

The Objective

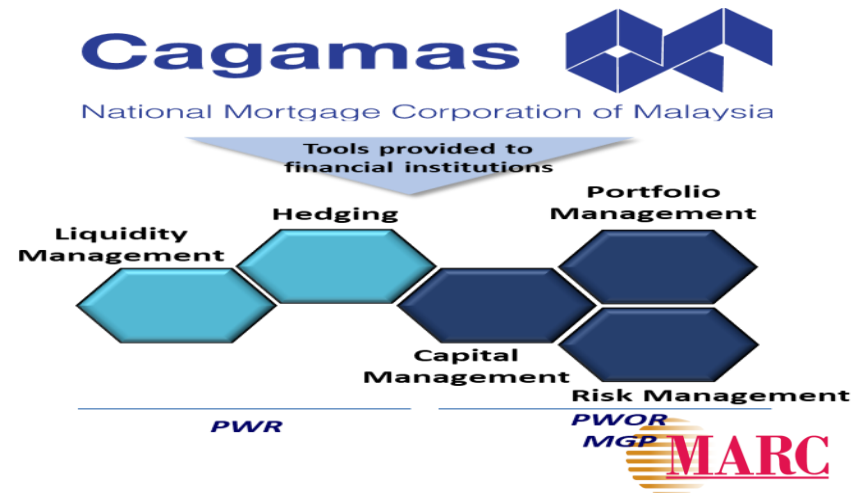
Catalyst for the Government's and Central Bank's initiatives for the economy and financial sector

4 key areas for Cagamas

- Promotion of home ownership/home accessibility and affordability in Malaysia
- Enhance and support in the stabilization of the financial sector in Malaysia
- Development of the Malaysian Capital Market
- Development of the Islamic Financial Sector

The Business Model

Cagamas is primarily engaged in the purchasing of loans and financings from financial and non-financial institutions under PWR and PWOR as well as guaranteeing housing loans and house financings under Mortgage Guarantee Programme (MGP) schemes

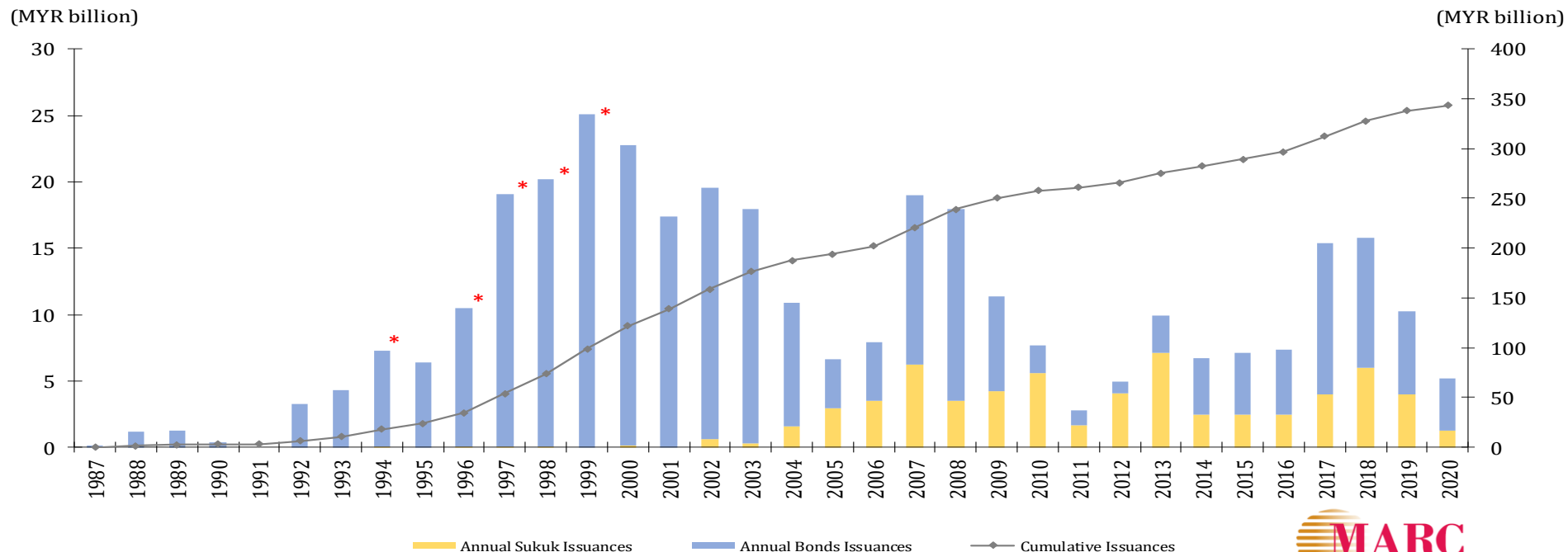


Systematically Important To Domestic Financial System

Cagamas Group has issued papers worth RM343 billion to the financial market as at August 2020

The company has refinanced total mortgages worth RM137 billion representing more than 2 million homes over the last 33 years

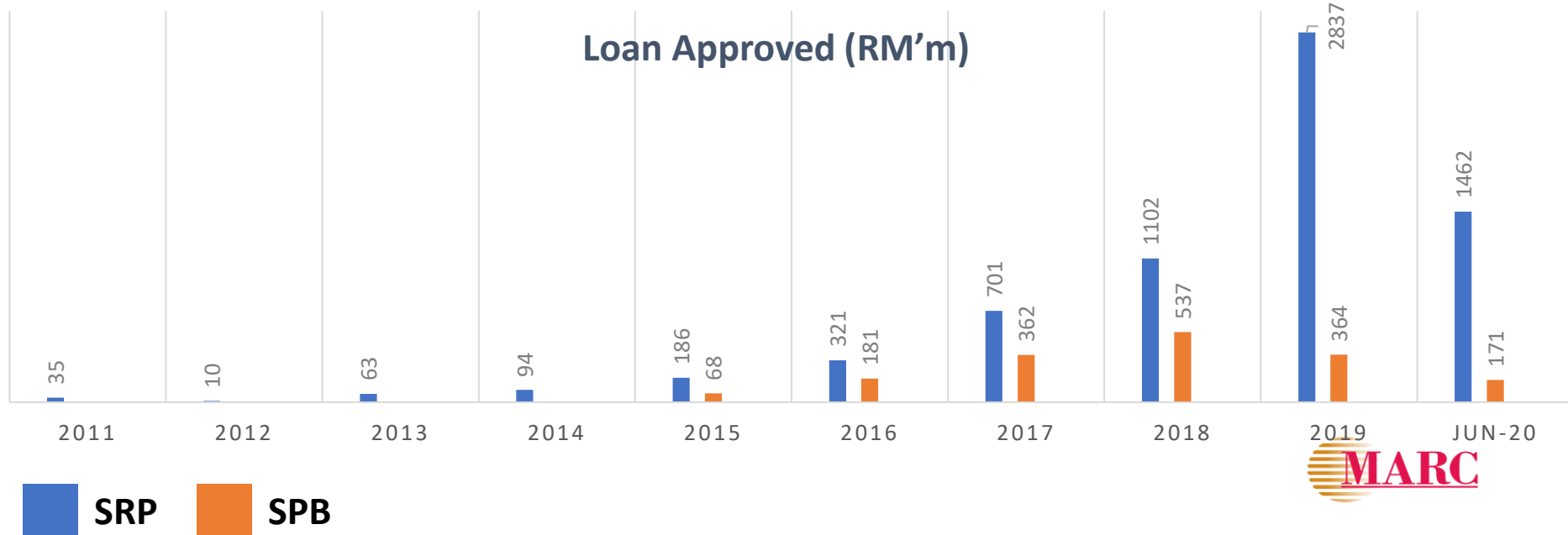
Funds raised from the fixed income market were channeled to purchase housing loans or home financing from the originating institutions, allowing them to originate more loans



SRP and SPB at a Glance



- More than 40,000 Malaysians own their first home through Skim Rumah Pertamaku (SRP) / Skim Perumahan Belia (SPB) programme
- 90% from the B40 group



Cagamas Moving Forward

Affordable Housing Enabler



Home Equity Scheme



Housing Scheme for Gig Economy



Rent-To-Own Scheme



Fixed Rate Mortgages



Reverse Mortgage



Sustainability Bond / Sukuk 