

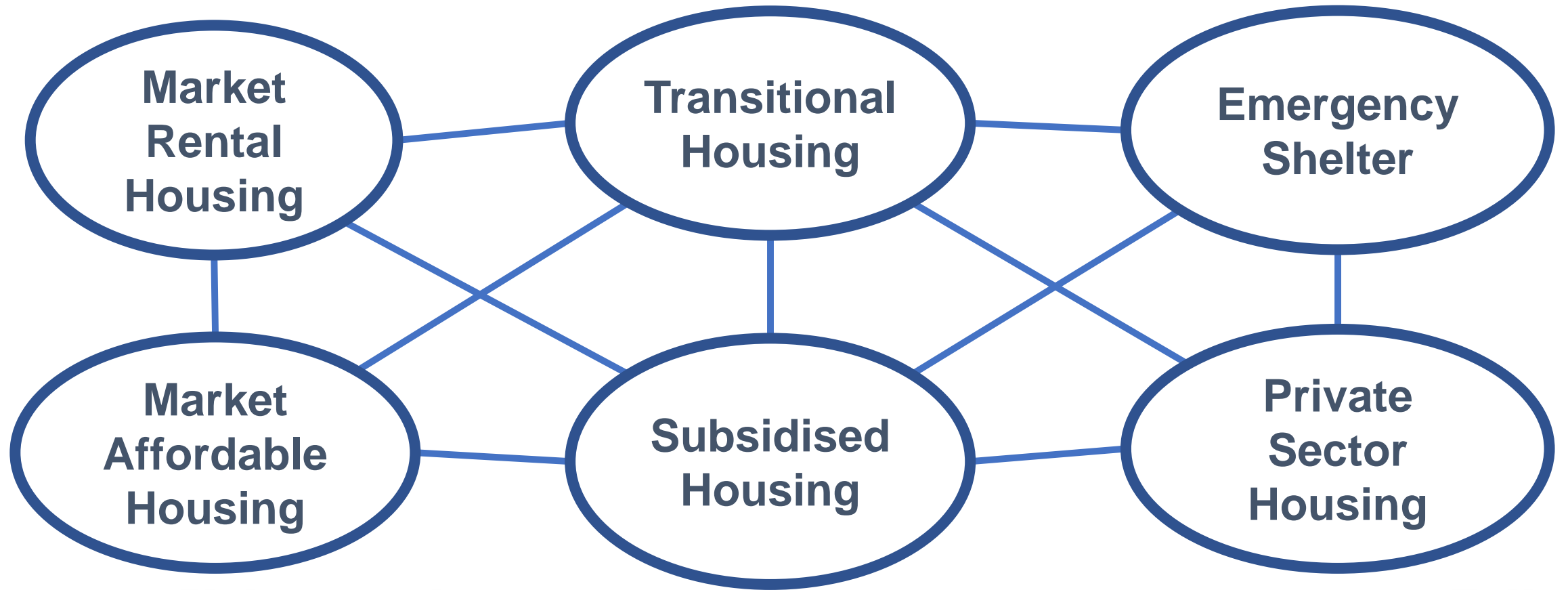


National Mortgage Corporation of Malaysia

Home Financing: Making It Affordable & Accessible



A Healthy Housing Ecosystem



Malaysia Housing Finance Ecosystem

Capital Market

Authorities and Regulators
(Eg: KPKT)



Financial Institutions/
Lenders





“Cagamas has refinanced a total of 2 million homes over the last 32 years”

**60,000 homes a year
5,000 homes a month
165 homes a day**



Is Housing Really Affordable and Accessible?



Bank Negara Malaysia's Capability and Inclusion Survey 2015

“Significant number of Malaysians enjoy to live the moment and focus on instant gratification – where it is more prominent among the millennial generation”



“52% of the population have difficulty coming up with RM1,000 for times of emergency”





Purchase Property

Home Buyer

**100% Mortgage
Financing**

SRP/ SPB
10% guarantee

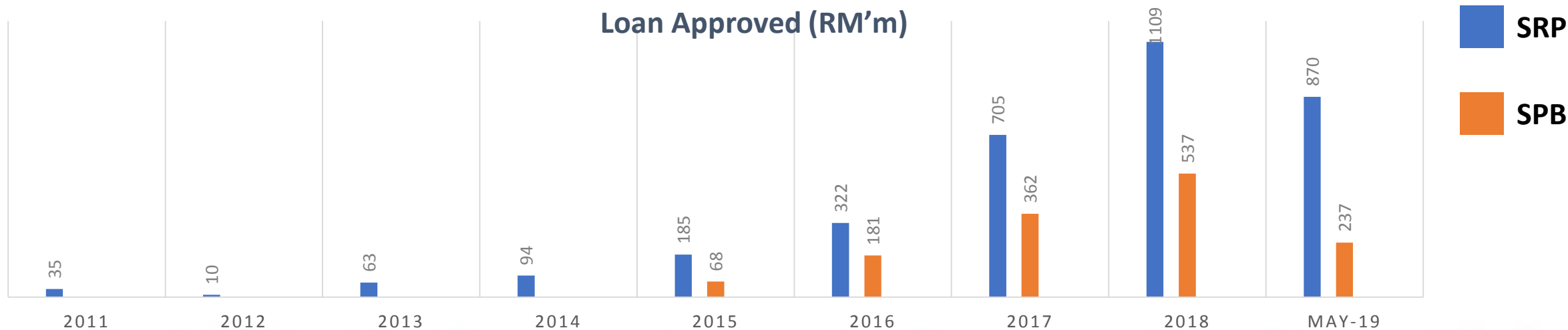
Mortgage Guarantee

(Skim Rumah Pertamaku & Skim Perumahan Belia)





- More than 23,000 Malaysians own their first home through Skim Rumah Pertamaku (SRP) / Skim Perumahan Belia (SPB) programme
- 30% from the B40 group



Shared Equity Scheme



↑ *Purchase Property*

Home Buyer

Own 100% of property

100% Financing

80%

20%

Mortgage Financing

Equity Financing



Rent-To-Own Scheme



Year 0



Year 5

5 year rental

Rent the
House

Option to
Purchase



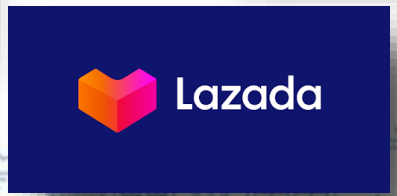
What About Those Who Are In the GIG Economy? What about the Millennials?





**“Only one third of Malaysian millennials can afford houses”
– HSBC Beyond the Bricks Study**

**“26% of the Malaysian workforce are freelancers and that number is growing, as more people opting for more flexible working hours”
– World Bank**





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Moving forward: Sustainability focused



Conclusion

House ownership ultimately leads to wealth creation

Housing is a long-term commitment, not a burden to individual / family

Rental is a viable option

Assistance given in the form of:

- (1) Mortgage guarantee scheme
- (2) Shared equity scheme
- (3) Rent-to-own scheme

Government intervention required for social housing / B40 group

Fixed rate financing suitable for B40 group

Needs of the millennials cannot be ignored



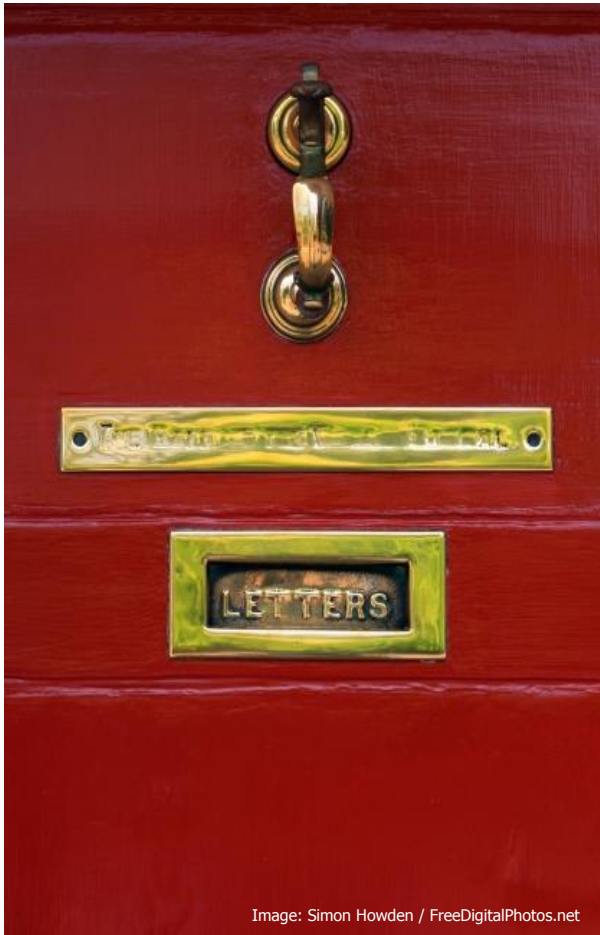


Image: Simon Howden / FreeDigitalPhotos.net

Cagamas Berhad (157931-A)

Level 32, The Gardens North Tower
Mid Valley City, Lingkaran Syed Putra
59200 Kuala Lumpur
Malaysia

Tel: +603 - 2262 1800

Fax: +603 - 2282 9125

www.cagamas.com.my

