



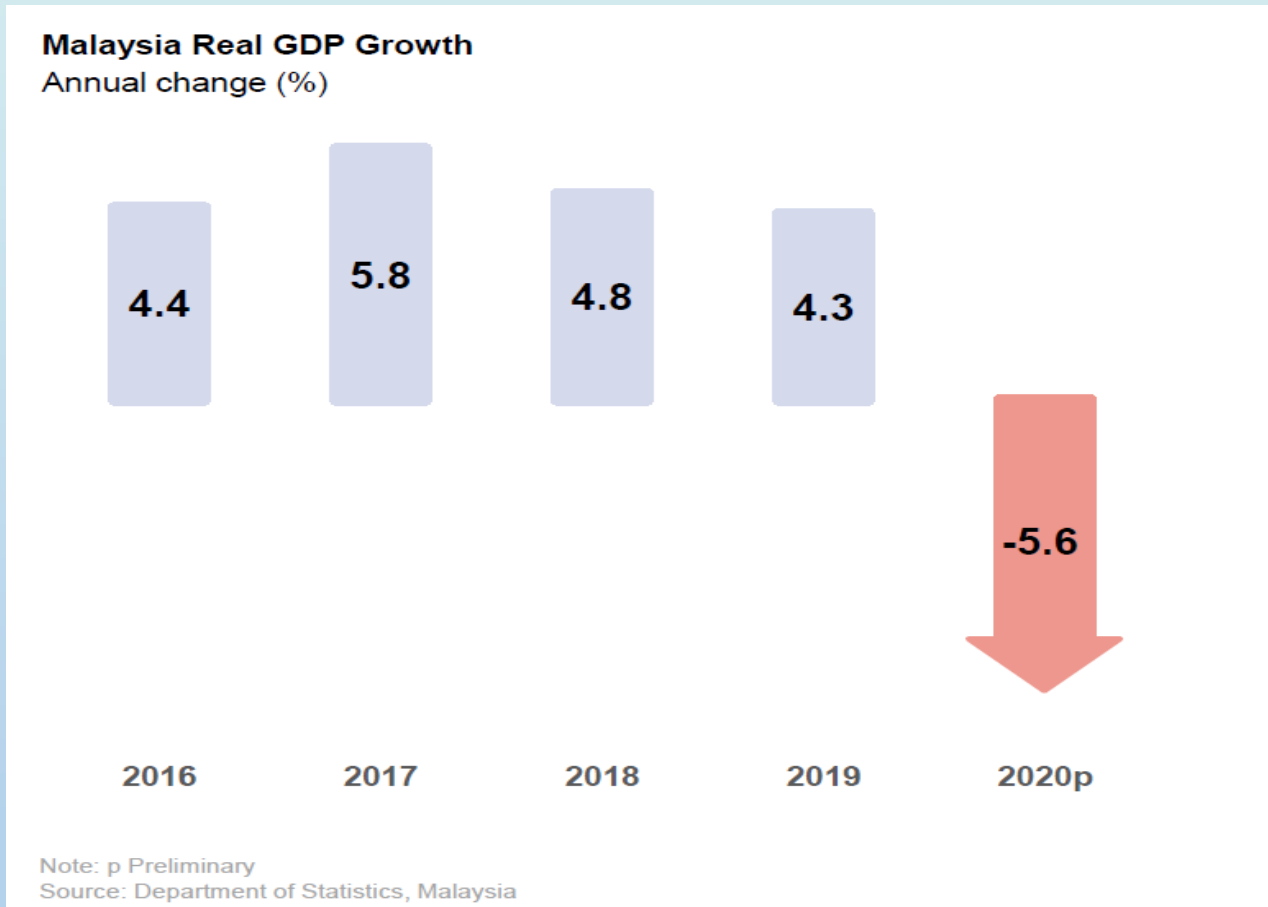
National Mortgage Corporation of Malaysia

Virtual Bilateral Meeting Cagamas and Sarana Multigriya Finansial

14 April 2021



In 2020, Malaysian economy contracted by 5.6% amidst the challenging global and domestic operating environment



Economic growth affected by...



Contraction in global growth and trade activity



Introduction of stringent domestic containment measures to combat COVID-19

...but cushioned by



Support from coordinated policies and stimulus measures



Coordinated policies were introduced to mitigate disruptions from COVID-19

A series of stimulus packages worth USD74.0 billion (20% of Malaysia's GDP) was unveiled to support the economy throughout the crisis

Monetary stimulus

to support domestic demand, reduce borrowing costs and facilitate continued credit intermediation

- (1) *Reduction in Overnight Policy Rate & Statutory Reserve Requirement ratio*
- (2) *Flexibility for banking institutions to use Malaysian Government Securities and Malaysian Government Investment Issues to meet the SRR compliance*



Other policy measures

to support consumption and investment,

- (1) *Raise individual disposable income*
 - *EPF Withdrawal via i-Lestari and i-Sinar*
 - *EPF employee contribution rate reduction from 11% to 7%*

Direct fiscal support

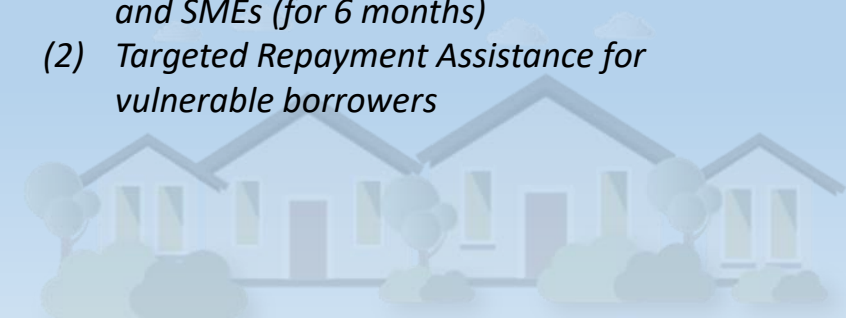
to ease cash constraints, support labor market conditions and reinvigorate spending and economic activities

- (1) *Wage subsidy programme*
- (2) *Bantuan Prihatin Nasional*
- (3) *Various tax incentives and relief for individuals and businesses*
- (4) *Special payments and allowances for frontliners*

Comprehensive financial assistance

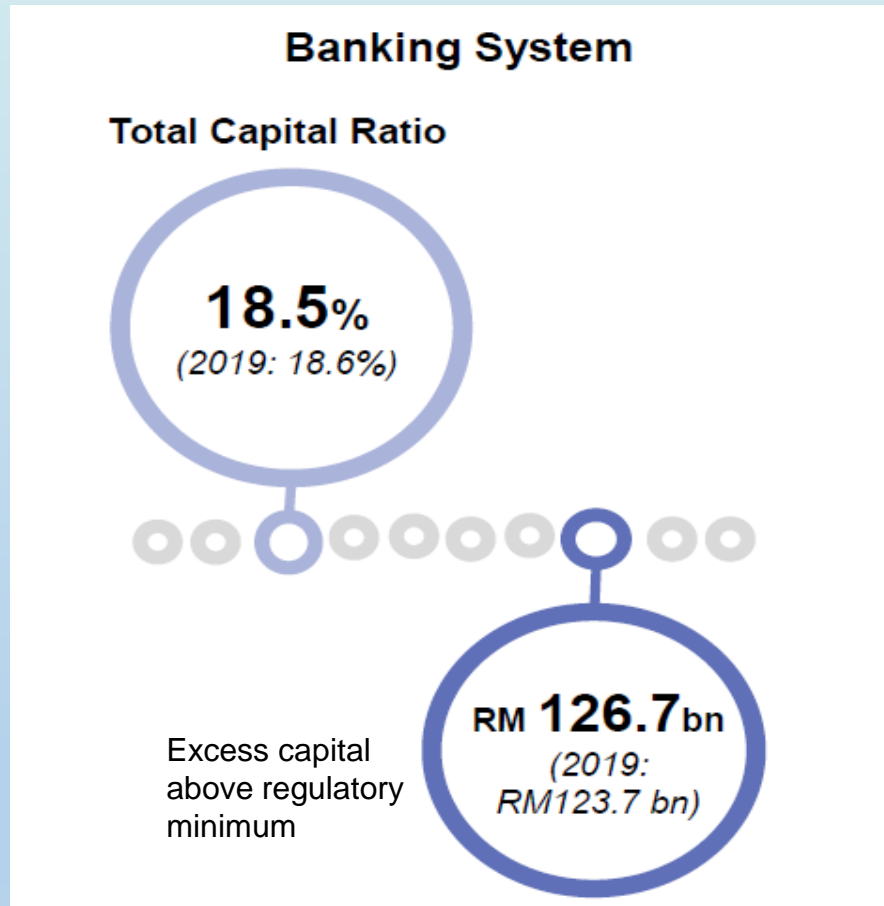
across all segments of the economy to ease cash flow constraints and support growth

- (1) *Automatic loan moratorium for households and SMEs (for 6 months)*
- (2) *Targeted Repayment Assistance for vulnerable borrowers*

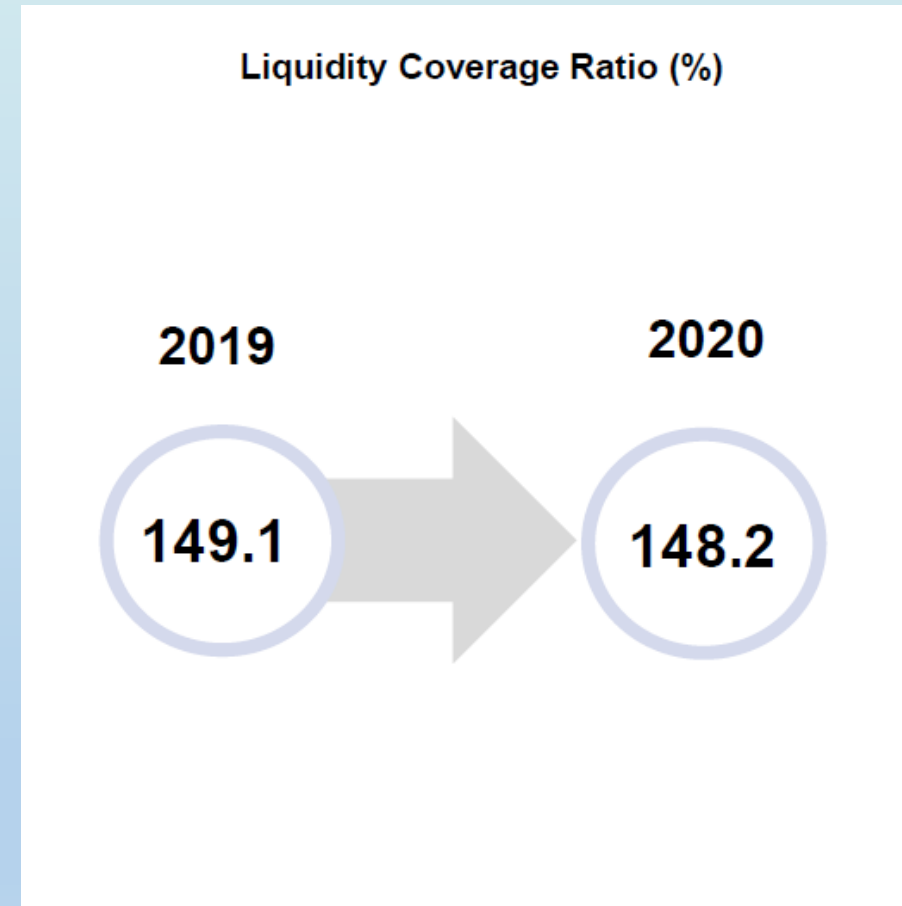


Financial system remains resilient and well-placed to support financial intermediation

Financial institutions continued to maintain strong capital buffers...



... with healthy liquidity to support intermediation activities



Sustainability @ Cagamas

Aligned with the company's commitment to support industry led sustainable product offering



In 2020, Cagamas successfully issued its first



MYR100 million ASEAN Sustainability SRI Sukuk
for affordable housing



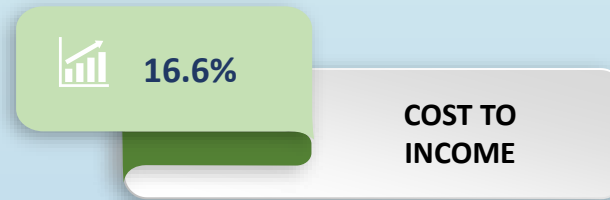
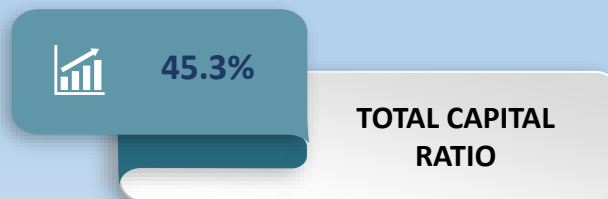
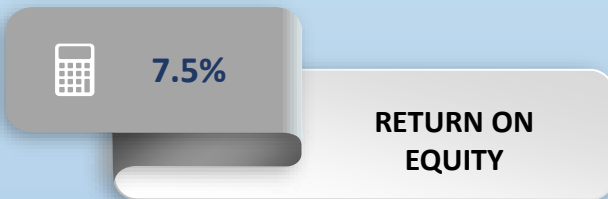
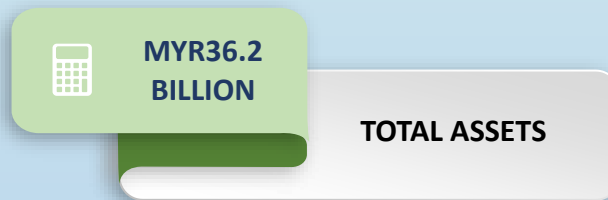
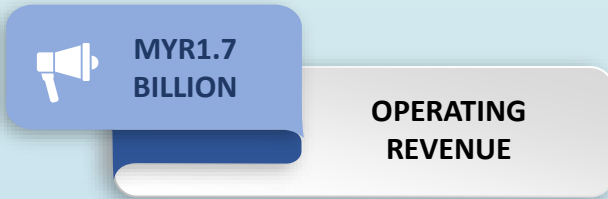
MYR100 million ASEAN Sustainability Bonds for
the SME sector.



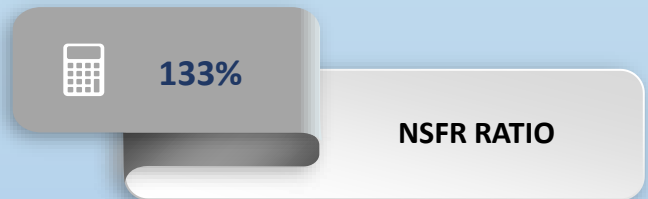
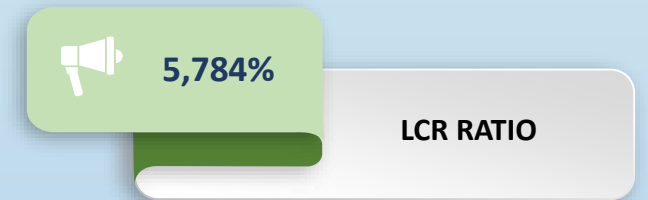
2020 Financial Performance



National Mortgage Corporation of Malaysia



KEY FINANCIAL RATIOS

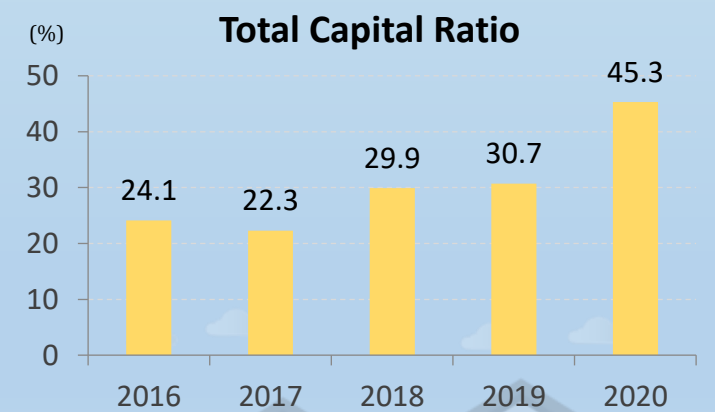
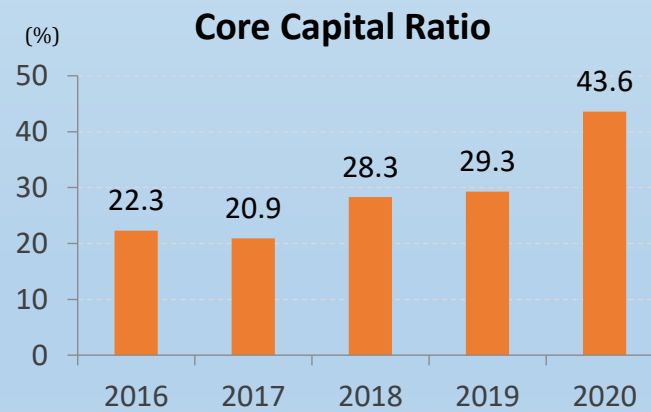
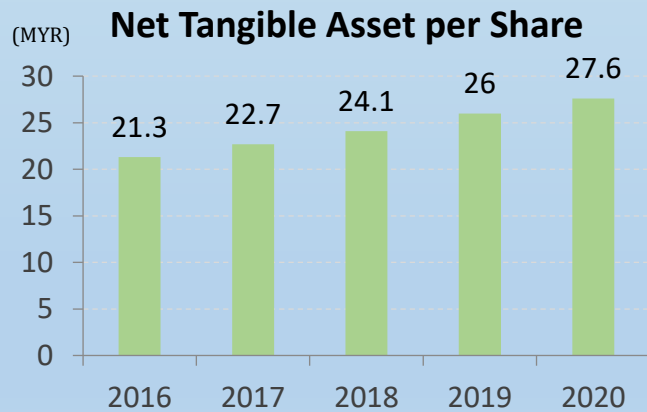
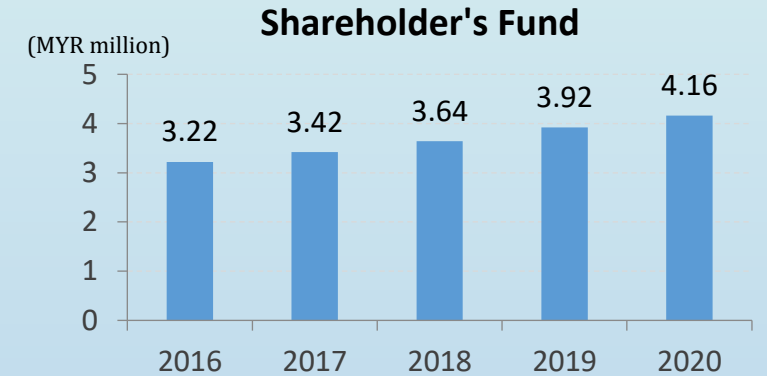
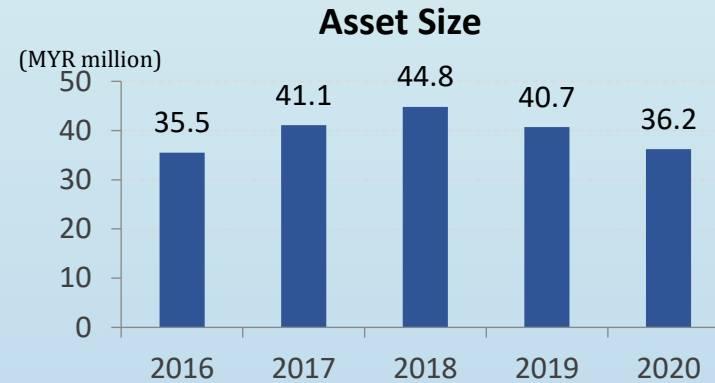
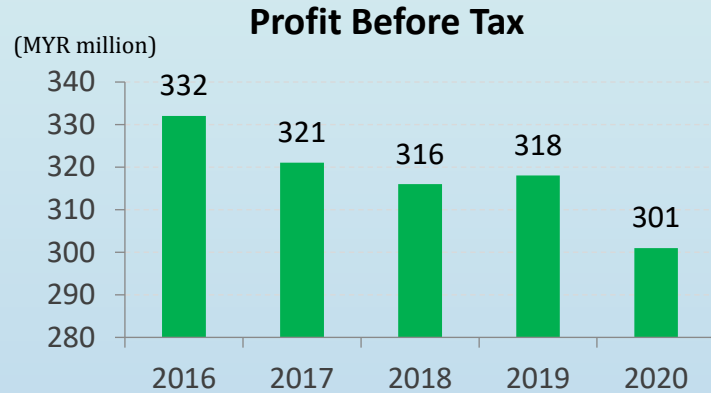


2020 Financial Performance

Healthy asset growth with sustained profitability



National Mortgage Corporation of Malaysia



2021 Business Target and Projection



*New Asset Purchase: **MYR9.0 billion***



*Foreign Currency Issuance: **MYR1.0 billion equivalent***



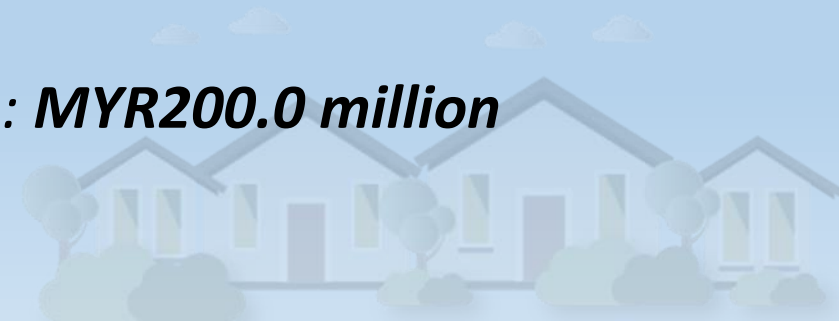
*Bonds and Sukuk Issuances: **MYR11.0 billion***



*Retail Bond / Sukuk Issuances: **MYR5.0-10.0 million***



*Sustainability Bond / Sukuk Issuances: **MYR200.0 million***



New Business Initiatives



Developmental Role to Support Government Initiatives



Green Agenda and Sustainability Issuances



Retail Bond & Sukuk



Reverse Mortgage



Housing Scheme for Gig Economy



Structured Capital Market Instrument



THE END

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