



# Cagamas Berhad

National Mortgage Corporation of Malaysia

## The Singapore Bond Market Overview 2016

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**Section 1**      Company Overview

**Section 2**      Business Overview

**Section 3**      Company Highlights





# ***SECTION 1***

## ***Company Overview***







## Background



<b>Entity Name</b>	Cagamas Berhad
<b>Shareholders</b>	Cagamas Holdings Berhad (100%)
<b>Credit Rating</b>	A3 Stable (Moody's)
<b>Date of Incorporation</b>	2 December 1986
<b>Objectives</b>	<ul style="list-style-type: none"><li>▪ Established by Bank Negara Malaysia to support the national agenda of increasing home ownership and promoting the development of Malaysia's capital markets</li><li>▪ Development and promotion of Islamic finance within Malaysia</li></ul>
<b>Business Model</b>	<ul style="list-style-type: none"><li>▪ Through the issuance of conventional and Islamic securities, Cagamas funds the purchase of housing loans and house financings through its Purchase With Recourse (PWR) and Purchase Without Recourse (PWOR) schemes</li><li>▪ By doing this, Cagamas is able to provide liquidity to financial institutions at a competitive cost, encouraging them to provide additional housing loans and house financings to new applicants at an affordable price</li><li>▪ The PWR and PWOR schemes have now been expanded to include other loans and financings such as hire purchase / leasing receivables and personal loans and financings</li></ul>





## Strategies and Key Objectives

- ✓ *To be acknowledged as a leader in the provision of financial support in Malaysia's efforts to meet the housing needs of Malaysians*
- ✓ *To be the pace-setter for the development of the bond and sukuk market within Malaysia*
- ✓ *To attain recognition on a national and international level for its work as a pioneer with a successful business model for others wishing to establish a successful secondary mortgage liquidity facility and mortgage-backed securitisation offerings*

### How Cagamas meets its Objectives

- *Providing innovative facilities at a competitive cost to primary home lenders*
- *Widening and deepening the scope of securitisation with innovative instruments*
- *Nurturing and maintaining a competent workforce of the highest integrity and professionalism*
- *Harnessing technology to enhance productivity and efficiency*
- *Valuing staff for their commitment and loyalty*
- *Corporate culture: inculcating a caring and responsible corporate culture*

### Future Plans

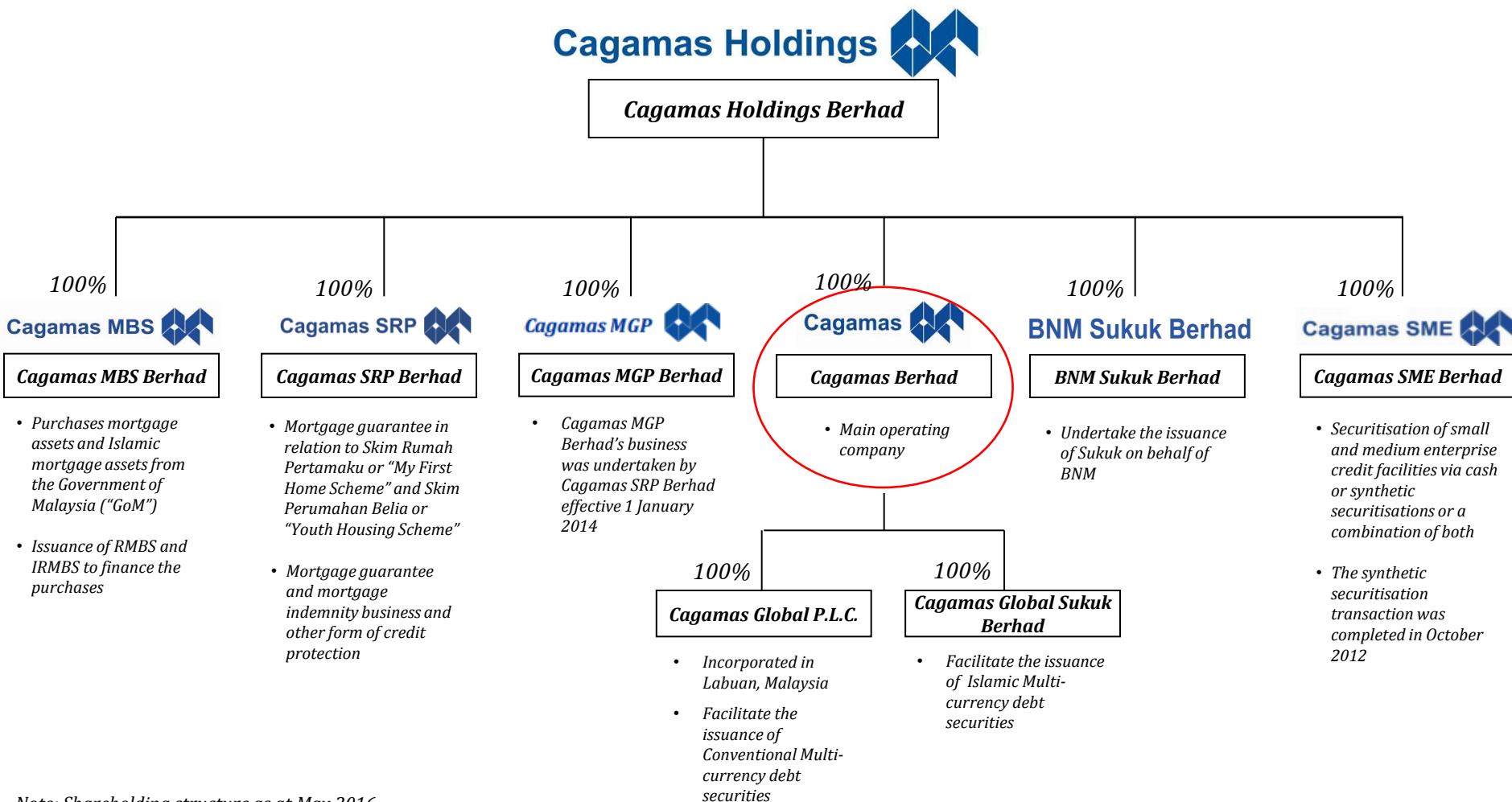
- *Continuing to help Malaysians gain access to competitive house financing*
- *Developing risk and capital management solutions to assist financial institutions especially in light of Basel III*
- *Enhancing product offering participation in Development Financial Institutions to further spur the growth of SMEs*
- *Providing competitively priced funding through diversification of funding sources and widening of investor base*
- *Exploring opportunities to replicate Cagamas' business model in SE Asia to complement Malaysian financial institutions expanding abroad*



# Structure of the Cagamas Group of Companies



*Cagamas Berhad is a wholly owned subsidiary of Cagamas Holdings Berhad and remains the core revenue and profit generator for Cagamas Group*



Note: Shareholding structure as at May 2016



# Shareholding Structure for Cagamas Holdings



## ➤ Shareholders Demographics:

**BNM 20%**

**Commercial Banks 73%**

**Investment Banks 7%**

### Shareholders as at May 2016



**BANK NEGARA MALAYSIA**  
CENTRAL BANK OF MALAYSIA

*Shareholding: 20.0%*



*Shareholding: 3.1%*



*Shareholding: 16.5%*



*Shareholding: 2.9%*



*Shareholding: 14.2%*



*Shareholding: 2.2%*



*Shareholding: 8.6%*



*Shareholding: 2.0%*



**AmBank**

*Shareholding: 8.0%*



**Bank of Tokyo-Mitsubishi UFJ**

*Shareholding: 0.5%*



**PUBLIC BANK**

*Shareholding: 7.0%*



*Shareholding: 0.2%*



*Shareholding: 6.0%*



*Shareholding: 0.2%*



*Shareholding: 4.1%*



*Shareholding: 3.7%*



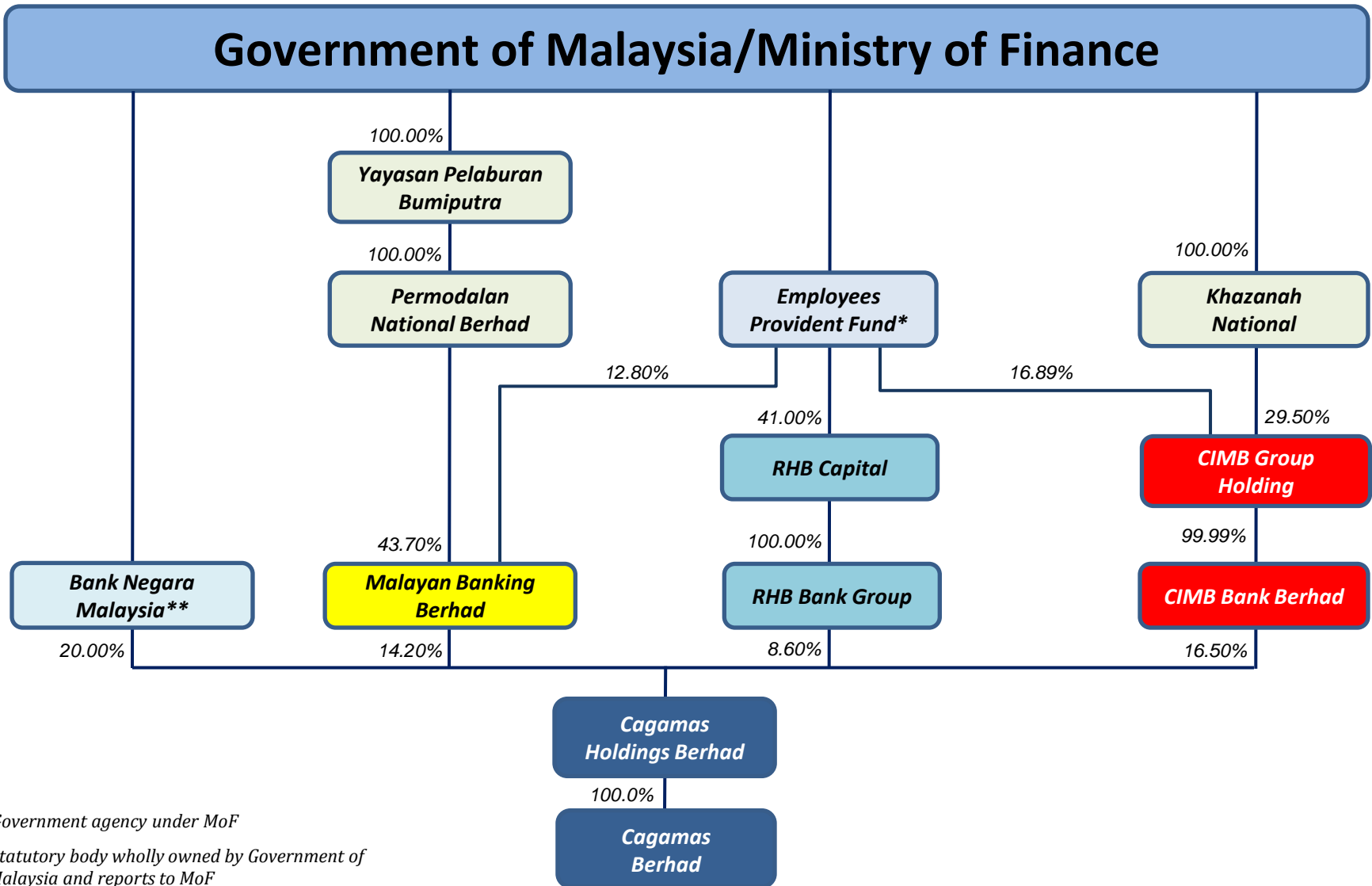
*Shareholding: 0.2%*

*Note: The remaining shareholding of 0.6% are from other financial institutions*





# Shareholders of Cagamas Holdings Berhad with links to Government of Malaysia/Ministry of Finance



## Note:

\* Government agency under MoF

\*\* Statutory body wholly owned by Government of Malaysia and reports to MoF





## ***SECTION 2***

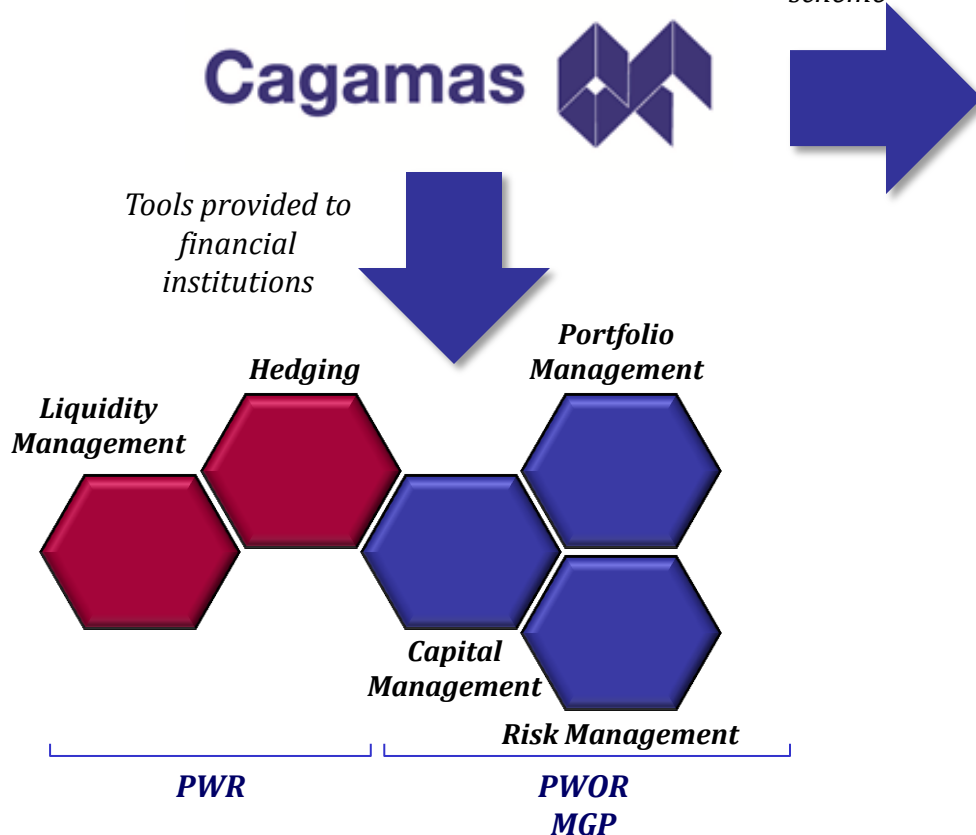
### ***Business Overview***





*Cagamas is primarily engaged in the purchasing of loans and financings from financial and non-financial institutions under the Purchase with Recourse (PWR), Purchase without Recourse (PWOR) and guaranteeing housing loans and house financings under Mortgage Guarantee Programme (MGP) schemes*

Types of loans / financing  
purchased under each  
scheme



## Purchase with Recourse (PWR)

- Housing Loans
- Islamic House Financings
- Commercial and Industrial Property Financings
- Hire Purchase and Leasing Debts
- Islamic Hire Purchase / Islamic Leasings
- Personal Loans
- Islamic Personal Financings
- Rahn Financings

## Purchase without Recourse (PWOR)

- Housing Loans
- Islamic House Financings
- Hire Purchase
- Islamic Hire Purchase / Islamic Leasings

## Mortgage Guarantee Programme (MGP)\*

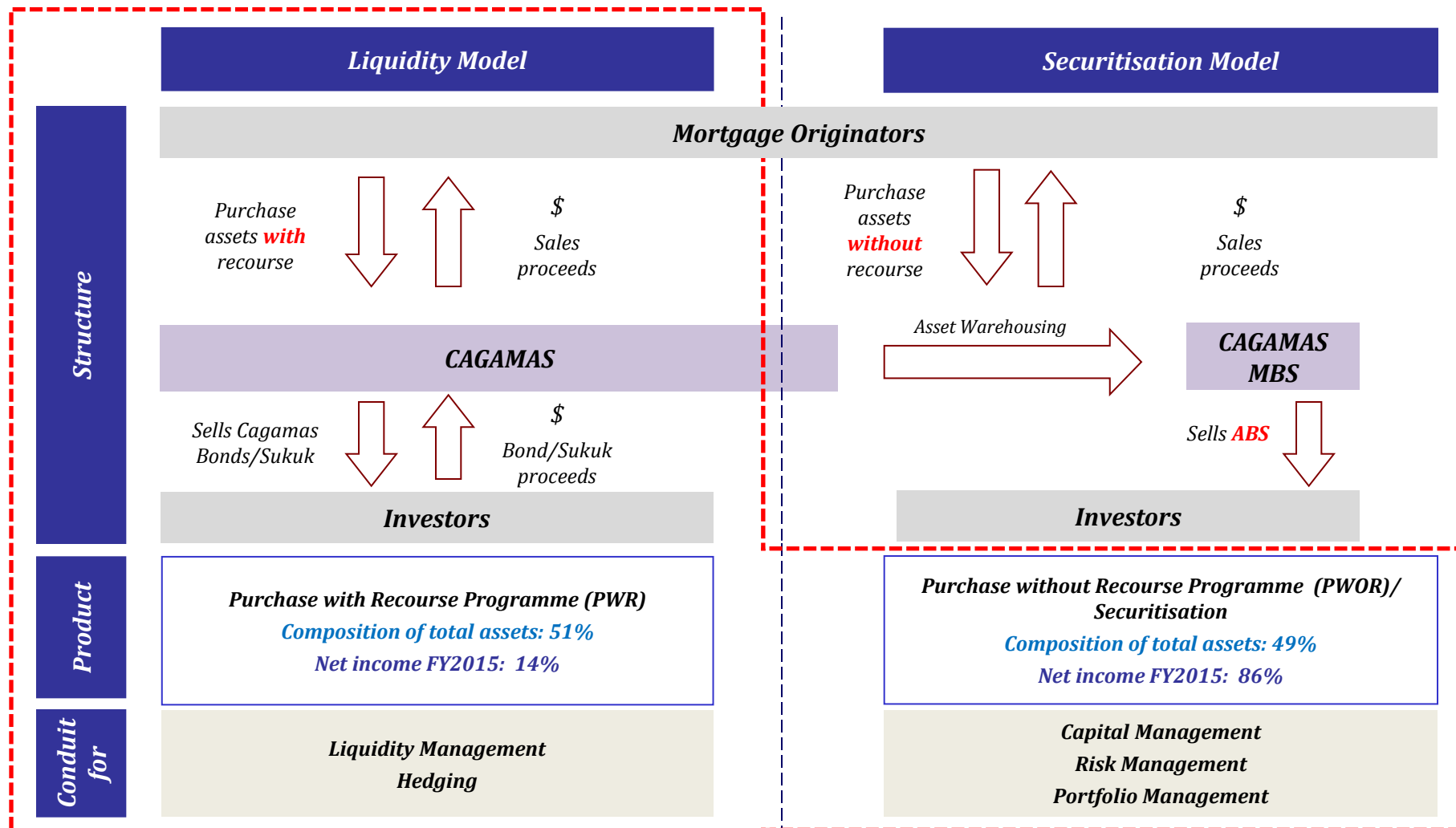
- Housing Loans
- Islamic House Financing
- Skim Rumah Pertamaku /My First Home Scheme
- Skim Perumahan Belia / Youth Housing Scheme

MGP offers "first loss" protection on a mortgage portfolio while the mortgage assets remain on the originator's books

\* Under Cagamas SRP Berhad

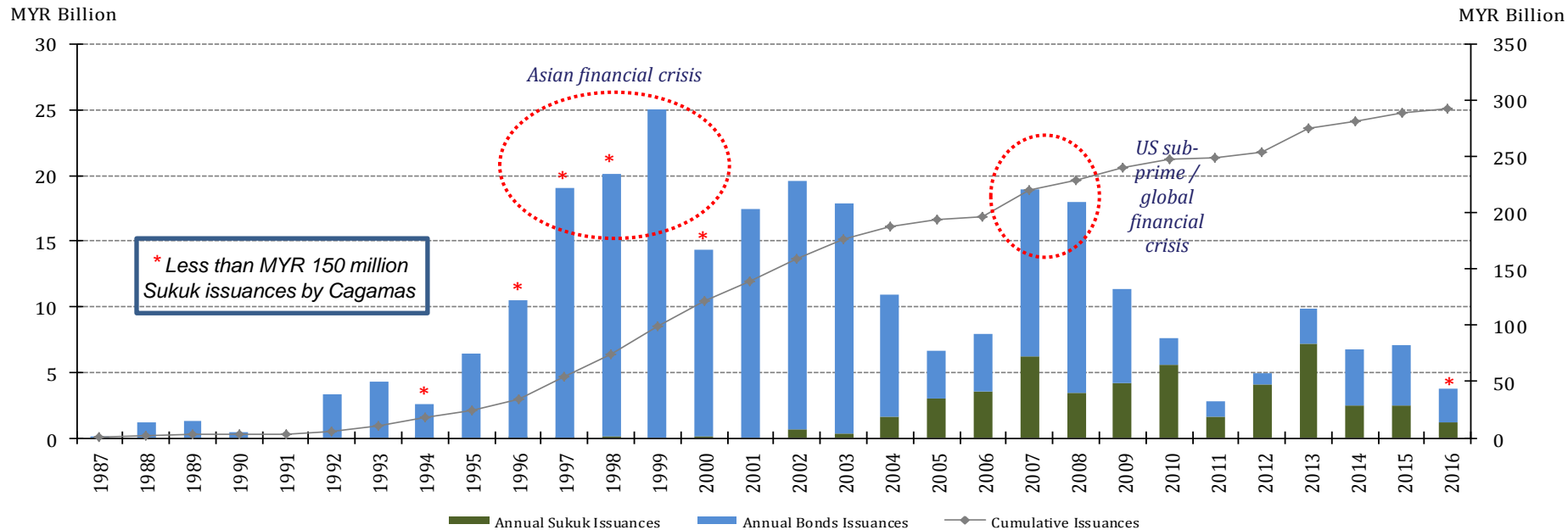


*Cagamas purchases loans and financing under 2 schemes – Purchase with Recourse and Purchase without Recourse*



Cagamas Berhad

# Systemically Important to Domestic Financial System



*Cagamas plays a systemically important role in the domestic financial system, underscored by its dual function as liquidity provider and as a leading issuer of conventional debt securities and Sukuk*

- Provide credit and portfolio risk management solutions
- Provide capital management solutions
- Conduit to remove systemic risk in the financial sector
- Conduit for best practices & setting up of standards – development of conforming financing standards
- Cagamas Group has issued papers worth MYR293.1 billion to the financial market and has successfully redeemed MYR257.1 billion with not even a single technical default as at May 2016
- Highest traded issuer in Malaysia

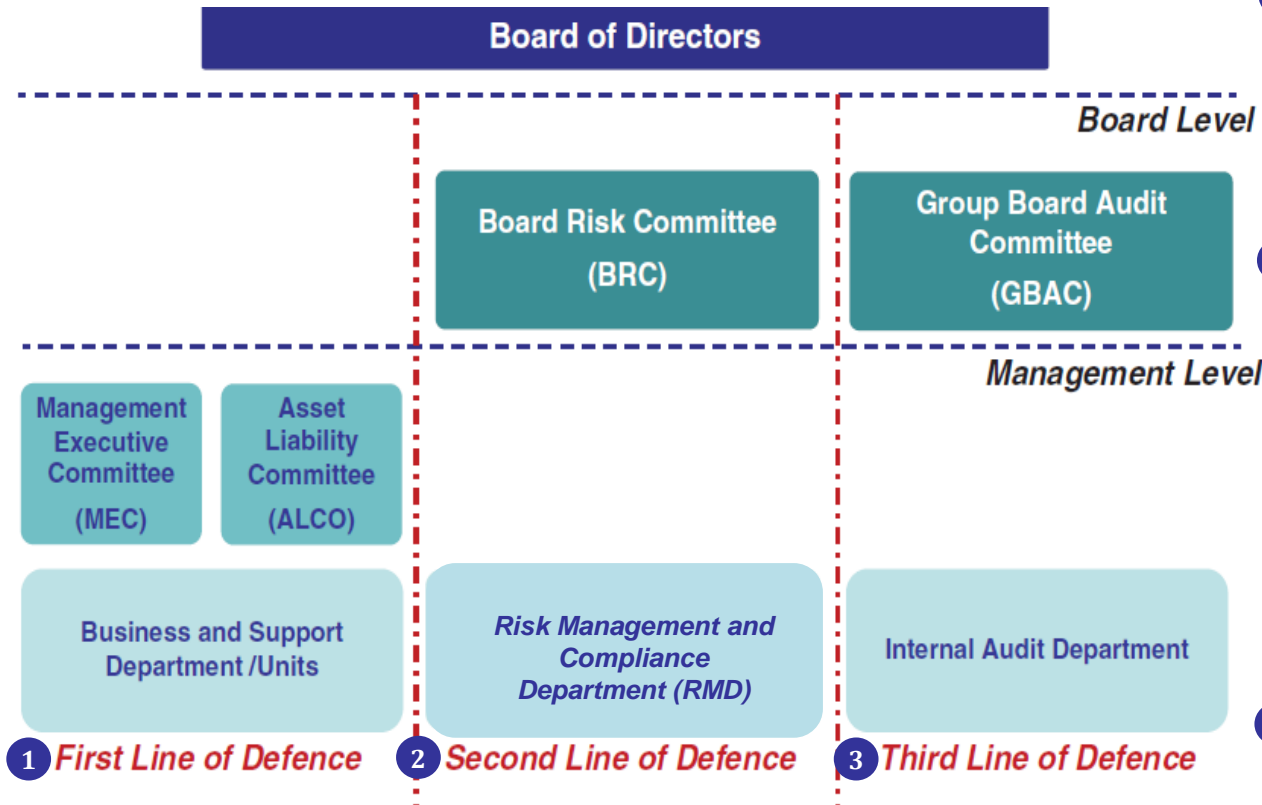




# Enterprise Risk Management Framework (ERM)



*Cagamas takes a holistic and enterprise-wide view in managing risk. The Cagamas Board of Directors approved the ERM which details the scopes of responsibility and accountability of the respective parties involved. In line with the ERM Framework, Cagamas employs three lines of defence when managing risk.*



- 1 The business units within Cagamas are the first line of defence, and have the primary responsibility of identifying, mitigating and managing risks within their line of business. They also ensure that their day-to-day activities are conducted in line with established risk policies and procedures, and that no limits are exceeded.
- 2 An independent Risk Management and Compliance Department (RMD) acts as Cagamas' second line of defence by providing specialised resources to proactively manage risks. This includes assessment of risk exposures and the coordination of risk management on an enterprise-wide basis. The RMD is also responsible for ensuring that risk policies are implemented accordingly. The Compliance Unit within the RMD oversees the statutory compliance framework of the Group, by ensuring that a comprehensive compliance programme is in place and regular audits are conducted to monitor adherence.
- 3 The Internal Audit Department (IAD) is Cagamas' third line of defence and is responsible for independently reviewing the adequacy and effectiveness of risk management processes, the system of internal controls and compliance with risk policies.





## ASSET & LIABILITY COMMITTEE (ALCO)

*Proactive asset and liability management to mitigate risks and optimise profitability*

Identified Risk	Risk Control
Market Risk & Liquidity Risk	<ul style="list-style-type: none"> <li>• Match-Funding Policy</li> <li>• Duration Gap</li> <li>• Liquidity Gap Limit</li> <li>• Liquidity Ratio</li> </ul>
Funding Risk	<ul style="list-style-type: none"> <li>• Interbank borrowing and repurchase agreement (REPO) as 'Approved Interbank Institution' <sup>1</sup></li> <li>• Intraday credit facility from BNM as 'RENTAS' <sup>2</sup> member</li> <li>• Strong shareholders' funds as additional source for liquidity needs</li> <li>• Cagamas Debt programme - MYR40 billion MTN/IMTN, MYR20 billion CP/ICP and USD5 billion Conventional/Sukuk Multi-Currency MTN Programme</li> <li>• Issuance and distribution of its own debt securities as 'Registered Person' under CMSA <sup>3</sup></li> <li>• Facility Agent of its own debt securities as a 'FAST' <sup>4</sup> member</li> </ul>
Credit Risk - Investment	<ul style="list-style-type: none"> <li>• Prudent Investment Policy</li> <li>• Stringent Credit Concentration Limit Exposure</li> <li>• Regular Credit Review</li> </ul>

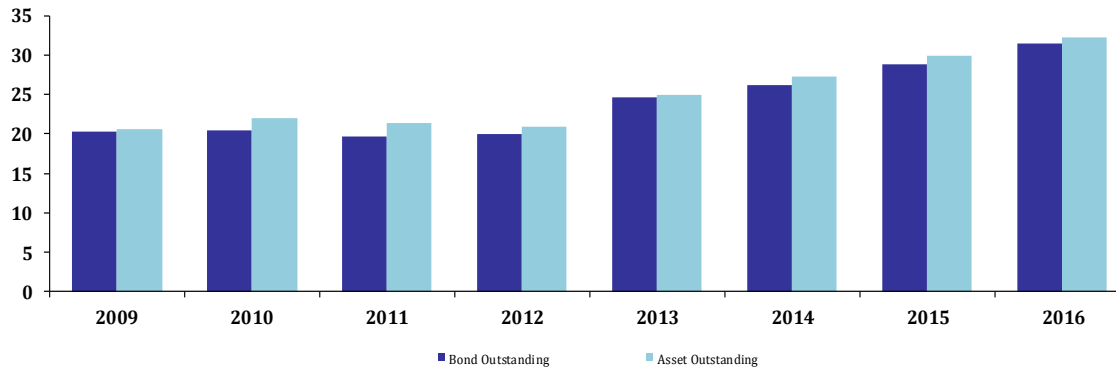
1. Cagamas status as "Approved Interbank Institution" enable direct access to interbank money market as stipulated in The Malaysian Code of Conduct for Principals and Brokers in the Wholesale Money Market and Foreign Exchange Markets
2. Real Time Electronic Transfer of Funds and Securities is a real time gross settlement system for transfer and settlement of interbank funds and scriptless securities transactions
3. The Capital Markets and Services Act 2007 issued by the Securities Commission of Malaysia in relation to dealing with fund raising activities
4. Fully Automated System for Issuing/ Tendering



# Asset Liability Management – Market and Liquidity Risk

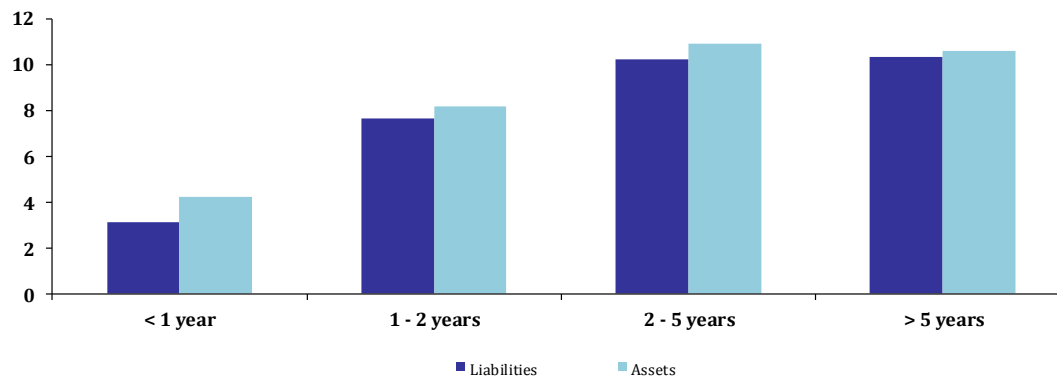


## Outstanding Bonds/Sukuk and Assets since 2009 (as at May 2016)



- Cagamas practices a strict match-funding policy where all asset purchases are funded by bonds/Sukuk of matching size, duration and self-sufficient in cash flows
- Cagamas also imposes a duration gap limit to manage liquidity and interest/profit rate risk

## Maturity Profile of Assets and Bonds/Sukuk (as at May 2016)



- The maturities of the assets and liabilities are also matched as close as possible
- Cagamas also places limits on maximum shortfall against shareholders' funds and liquidity ratio to ensure sufficient funds to meet maturing liabilities

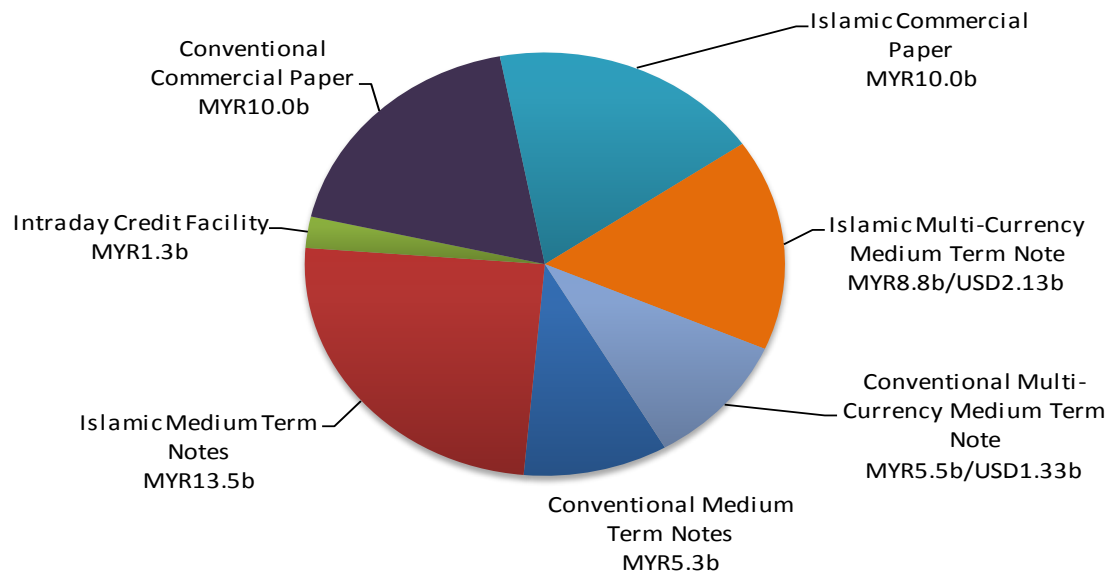




*Cagamas has access to intraday credit facility provided by Bank Negara Malaysia*

*Available Credit (As at May 2016)*

**Total Credit Available : MYR54.4 billion<sup>1</sup>**



## MYR Debt Securities Programme

- MYR40 billion MTN/IMTN Programme
- MYR20 billion CP/ICP Programme
- MYR5 billion ICP/IMTN Programme (Sukuk ALIm)

## FCY Debt Securities Programme

- USD 2.5 billion Multicurrency MTN Programme
- USD 2.5 billion Multicurrency Sukuk Issuance Programme

*In addition to these, a minimum of 50% of Cagamas' fixed income investments are in government/government-guaranteed issues which can be used to obtain funding via REPO*

*Note 1: USD/MYR exchange rate of 4.1285 (as of 31 May 2016)*





## Objectives:

- Widening the Company's investors base and network
- Diversify funding sources
- Achieve competitively priced funding from international liquidity pool
- Funding of potential purchase of non MYR assets
- Developmental role in deepening and broadening the Malaysian and international debt capital market
- Reduce over reliance on single benchmark for pricing
- Reduce overcrowding effect in domestic market

## Programme Features:

	Multicurrency Medium Term Note Programme	
Type	Conventional	Islamic
Programme Size	USD 2.5 billion	USD 2.5 billion
Tenor	Perpetual	
Rating	A3 by Moody's Investors Service, Inc.	
Issue format	Regulation S	
Governing laws	English Law	





# Foreign Currency Issuance Details



ISIN Code	Issue Date	Maturity Date	Conventional	Sukuk	Coupon
MYBUG1401358	22-Sep-14	25-Sep-17	CNH1,500	-	3.700
XS1133418662	5-Nov-14	8-May-18	HKD1,000	-	1.880
XS1150554969	10-Dec-14	10-Dec-19	USD500	-	2.745
HK0000255791	24-Jun-15	25-Jun-18	USD100	-	1.960
XS1267714951	30-Jul-15	30-Jul-18	SGD100	-	2.230
XS1294964520	25-Sep-15	26-Sep-16	-	SGD162.75	2.113
XS1326310775	27-Nov-15	27-Nov-17	SGD100	-	2.370
XS1373917837	3-Mar-16	3-Mar-17	SGD87	-	2.300
XS1373917910	3-Mar-16	3-Mar-17	SGD43.75	-	2.300
XS1378043282	10-Mar-16	10-Mar-17	-	SGD150	2.300





Since July 2015, only SGD issued under the EMTN program

## Key Factors for SGD Issuances:

- **Low Volatility**
  - Stability on the benchmark reference
  - Spread over benchmark reference; True reflection of Cagamas credit strength in less volatile market
  - Basis swap curve in favor of cheaper funding option via SGD in comparison to MYR and at the same time offering attractive yield to investors
- **Market depth and breadth**
  - Diversification of investor base ranging from variety of sovereign wealth funds, private banking, insurance companies, financial institutions and fund managers contribute to the market depth and breadth
- **Window of opportunities for SGD issuances presented at the right timing when all the key factors aligned.**

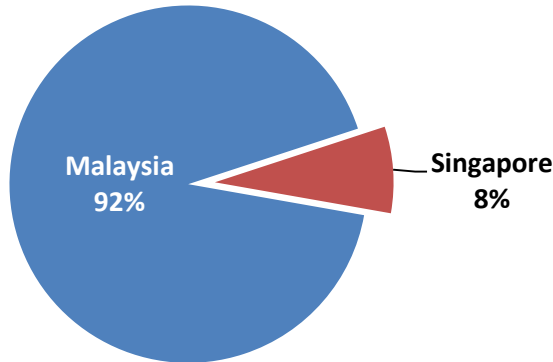


# Investor's profile based on total investors

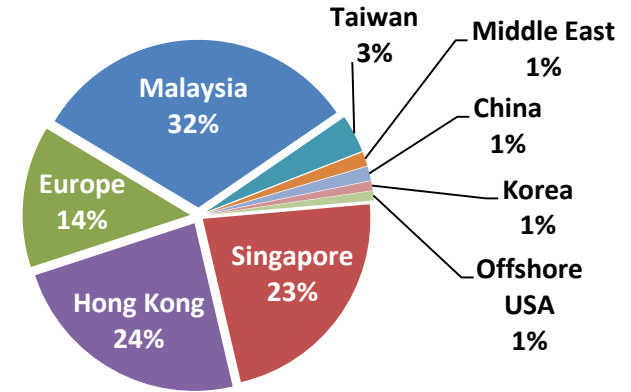


## Before the establishment of EMTN

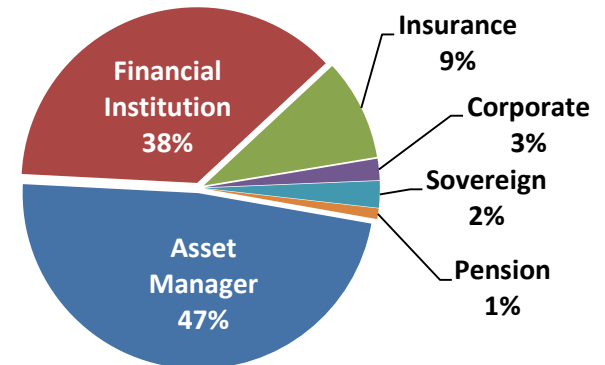
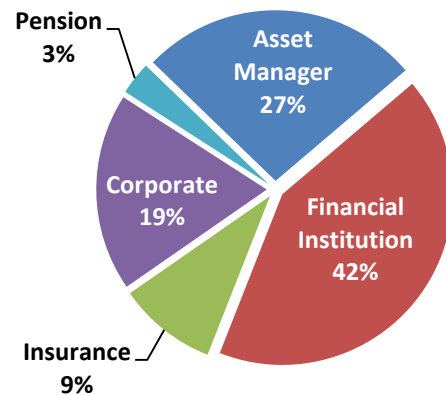
### By Country



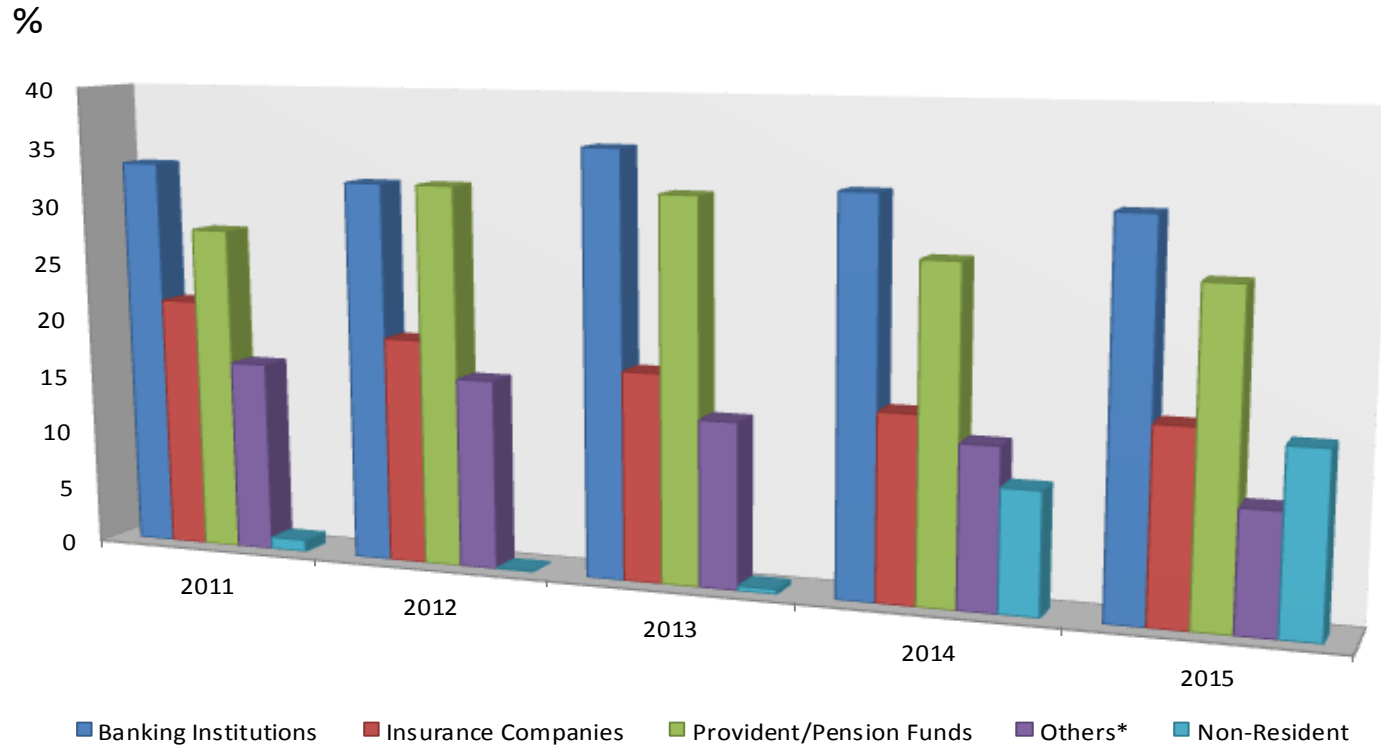
## After the establishment of EMTN



### By Type



# Investor's profile based on outstanding debt securities



	Banking Institutions	Insurance Companies	Provident/ Pension Funds	Others*	Non-Resident
2015	32%	16%	27%	10%	15%
2014	33%	16%	28%	13%	10%
2013	36%	17%	32%	14%	1%

\* Others – Local Corporations, Government-Linked Companies and Trust Funds



# Top 10 Private Debt Securities Secondary Trading Performance for 2016



Ranking	Issuer	Rating	Trade Amount (MYR 'mil)
1	Cagamas Berhad	AAA	9,785
2	Pengurusan Air SPV Berhad	GG and AAA	4,957
3	Prasarana Malaysia Berhad	GG and AAA	4,679
4	Rantau Abang Capital Berhad	AAA	4,121
5	DanaInfra Nasional Berhad	GG	3,835
5	Jimah East Power Sdn Berhad	AA	3,302
7	Projek Lebuhraya Usahasama Berhad	GG and AAA	2,818
8	BGSM Management Sdn Berhad	AA	2,534
9	Sarawak Energy Berhad	AA	2,526
10	Khazanah Nasional Berhad	GG	2,382

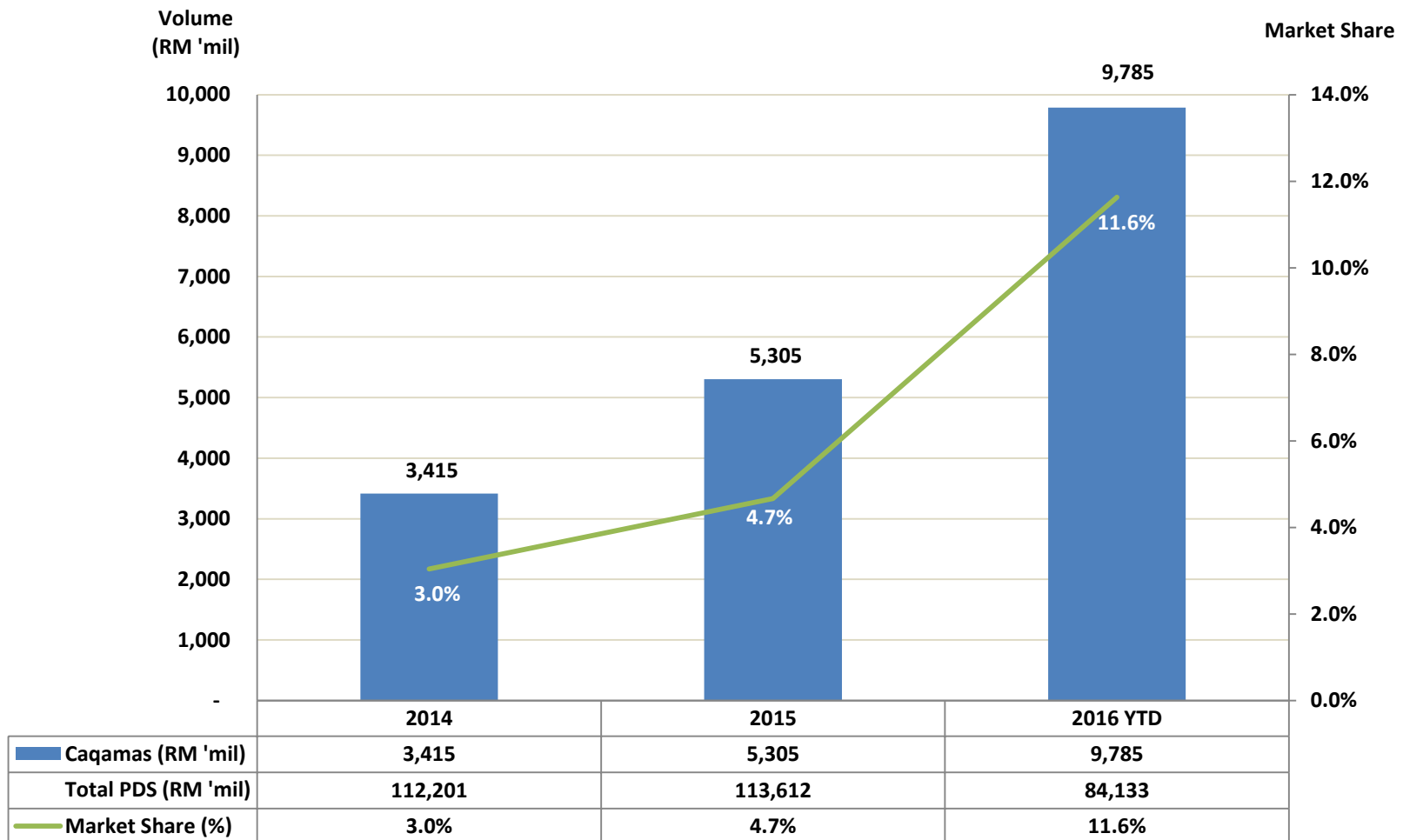
Source: Bursa Malaysia Electronic Trading Platform as at 8 July 2016

**Note: Cagamas was the highest AAA traded in 2015 achieving volume of MYR5,305 million**





# Cagamas Secondary Volume & Market Share in PDS Market



Source: Bursa Malaysia Electronic Trading Platform as at 8 July 2016



# Cagamas Pricing Page in Bloomberg (Conventional MYR)



Ticker on Bloomberg: "CAGA"

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97) Settings 98) Output Show in Launch Page 1/2 Cagamas Berhad

Conventional Islamic (Sukuk)

Cagamas National Mortgage Corporation of Malaysia Medium Term Notes-Conventional 66) MSG Contributor 10:52:05

Zoom 100%

Cagamas Berhad -> Cagamas Berhad -> Local Currency- Fixed/Floating MTN -> Conventional (GDC0 34288 1)

Stock Name	ISIN Code	Coupon	Maturity	Bid Yield -Indicative	Ask Yield -Indicative	Bid Size-mln Indicative	Ask Size-mln Indicative	Time
1) CAGA 3.95 03/20/18	MYBUG1500217	3.95	03/20/18		3.600		30M	09:31
2) CAGA 3.9 11/16/18	MYBUI1301091	3.90	11/16/18		3.650		30M	09:31
3) CAGA 4.1 11/18/20	MYBUK1301089	4.10	11/18/20	3.980	3.880	20M	40M	09:31
4) CAGA 3.91 10/31/22	MYBUN1200616	3.91	10/31/22	4.200		10M		09:31
5) CAGA 4.65 11/25/22	MYBUK1501092	4.65	11/25/22	4.200		10M		09:31
6) CAGA 3.9 12/02/22	MYBUN1200855	3.90	12/02/22	4.200		10M		09:31
7) CAGA 4.3 11/17/23	MYBUN1301075	4.30	11/17/23		4.180		10M	09:31
8) CAGA 5.52 07/17/24	MYBUS0900645	5.52	07/17/24		4.200		20M	09:31
9) CAGA 6 3/4 10/10/28	MYBUX0800886	6.25	10/10/28		4.530		5M	09:31
10) CAGA 4 3/4 11/17/28	MYBUS1301058	4.75	11/17/28		4.550		5M	09:31
11) CAGA 5 3/4 07/17/29	MYBUX0900652	5.75	07/17/29		4.580		5M	09:31
12) CAGA 5 1/2 11/26/29	MYBUX0901171	5.50	11/26/29		4.580		5M	09:31
13) CAGA 4.55 11/18/25	MYBUP1301062	4.55	11/18/25		4.200		100M	09:31

Contact Disclaimer

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Ismadi {IB>3325172<GO>}

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Japan 81 3 3201 8900 Singapore 65 6212 1000 U.S. 1 212 318 2000 Copyright 2016 Bloomberg Finance L.P.  
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# Cagamas Pricing Page in Bloomberg (Sukuk MYR)



Ticker on Bloomberg: "CAGA"

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97) Settings 98) Output Show in Launch Page 1/2 Cagamas Berhad

Conventional Islamic (Sukuk)

Cagamas National Mortgage Corporation of Malaysia Medium Term Notes-Islamic 6) MSG Contributor 10:52:35

Zoom 100%

Cagamas Berhad -> Cagamas Berhad -> Local Currency- Fixed/Floating MTN -> Islamic (Sukuk) (GDC0 34321 1)

Stock Name	ISIN Code	Coupon	Maturity	Bid Yield -Indicative	Ask Yield -Indicative	Bid Size-mlr Indicative	Ask Size-mln Indicative	Time
1) CAGA 3.95 10/26/18	MYBVI1302618	3.95	10/26/18	3.750	3.650	20M	65M	09:31
2) CAGA 4.05 12/20/18	MYBVI1303483	4.05	12/20/18		3.700			09:31
3) CAGA 4 04/06/18	MYBVK1100430	4.25	04/06/18		3.610			09:31
4) CAGA 5.28 07/17/19	MYBVN0907474	5.28	07/17/19	3.900	3.770			09:31
5) CAGA 4.15 10/01/19	MYBVI1403333	4.15	10/01/19	3.900	3.800			09:31
6) CAGA 3.9 12/02/22	MYBVN1204020	3.90	12/02/22	4.200		10M		09:31
7) CAGA 4.7 12/21/22	MYBVK1503351	4.70	12/21/22	4.200		10M		09:31
8) CAGA 4.76 04/07/23	MYBVP1100413	4.76	04/07/23	4.210		10M		09:31
9) CAGA 4.3 10/27/23	MYBVN1302592	4.30	10/27/23	4.210	4.170	30M	10M	09:31
10) CAGA 6 08/08/28	MYBVX0811568	6.50	08/08/28		4.500		100M	09:31
11) CAGA 5 10/28/33	MYBVX1302567	5.00	10/28/33		4.780		5M	09:31
12) CAGA 4.55 10/28/25	MYBVP1302589	4.55	10/28/25	4.350	4.250	10M	10M	09:31

Contact: Sarah {IB>15711668<GO>} Mandeep {IB>16414368<GO>} Ismadi {IB>3325172<GO>}

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## Inclusion in Benchmark Indices



*Cagamas debt securities continue to be included in widely followed global indices*

INDICES	MYR	HKD	RMB	USD
BofA Merrill Lynch Broad Local Emerging Markets Non-Sovereign Index (LCCB)	✓	✓	✓	
HSBC Asian Local Bond Index (ALBI)	✓	✓		
BofA Merrill Lynch Diversified Local Emerging Markets	✓		✓	
Markit iBoxx ALBI Index		✓	✓	
HSBC Offshore Renminbi Bond Index			✓	
Barclays Capital Offshore Renminbi (CNH) Bond Index			✓	
FTSE-BOCHK Offshore RMB Bond Index Series			✓	
FTSE-BOCHK Offshore RMB Investment Grade Bond Index			✓	
Citi Dim Sum (Offshore CNY) Bond Index			✓	
Barclays Global Aggregate Index				✓
J.P Morgan Asia Credit Index (JACI)				✓
Citi World Broad Investment-Grade (WorldBIG) Index				✓
Citi Asian Broad Bond Index (ABBI)				✓
Markit iBoxx Asian USD Dollar Bond Index				✓





## SECTION 3

### *Company Highlights*



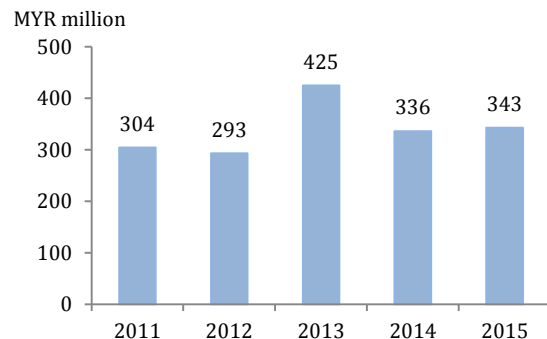


# Summary Financial Highlights

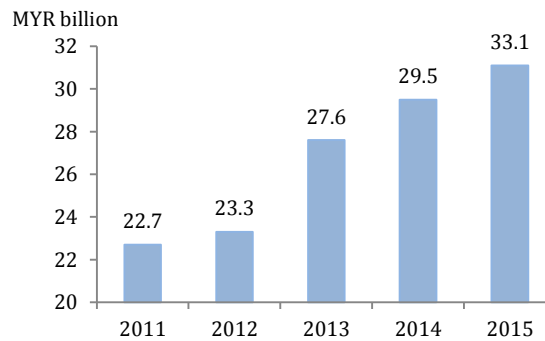


## Healthy asset growth with sustained profitability

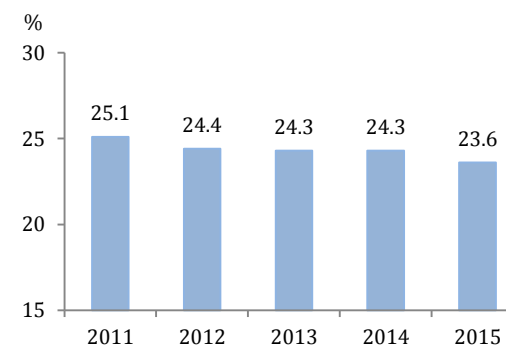
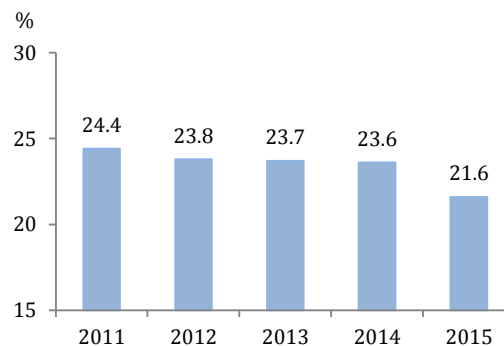
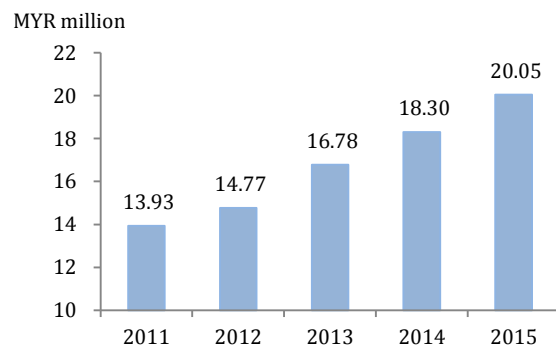
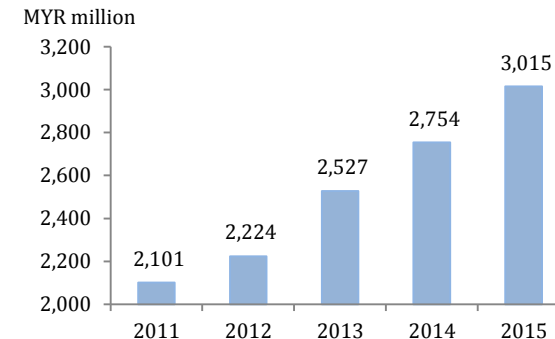
### Profit Before Tax



### Asset Size



### Shareholders' Fund



### Net Tangible Asset per share

### Core Capital Ratio

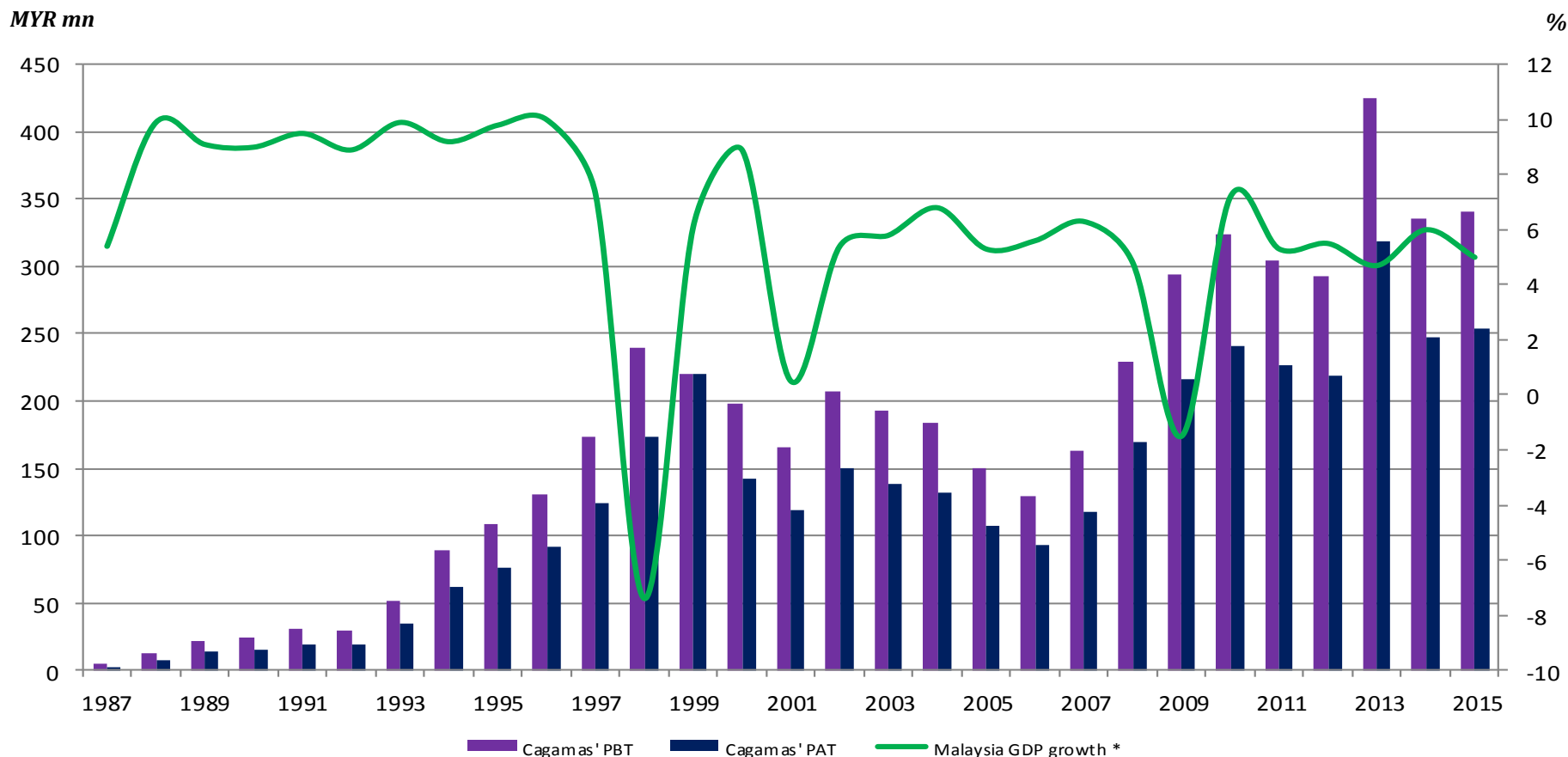
### Risk Weighted Capital Ratio



# Sound and Resilient Financial Profile



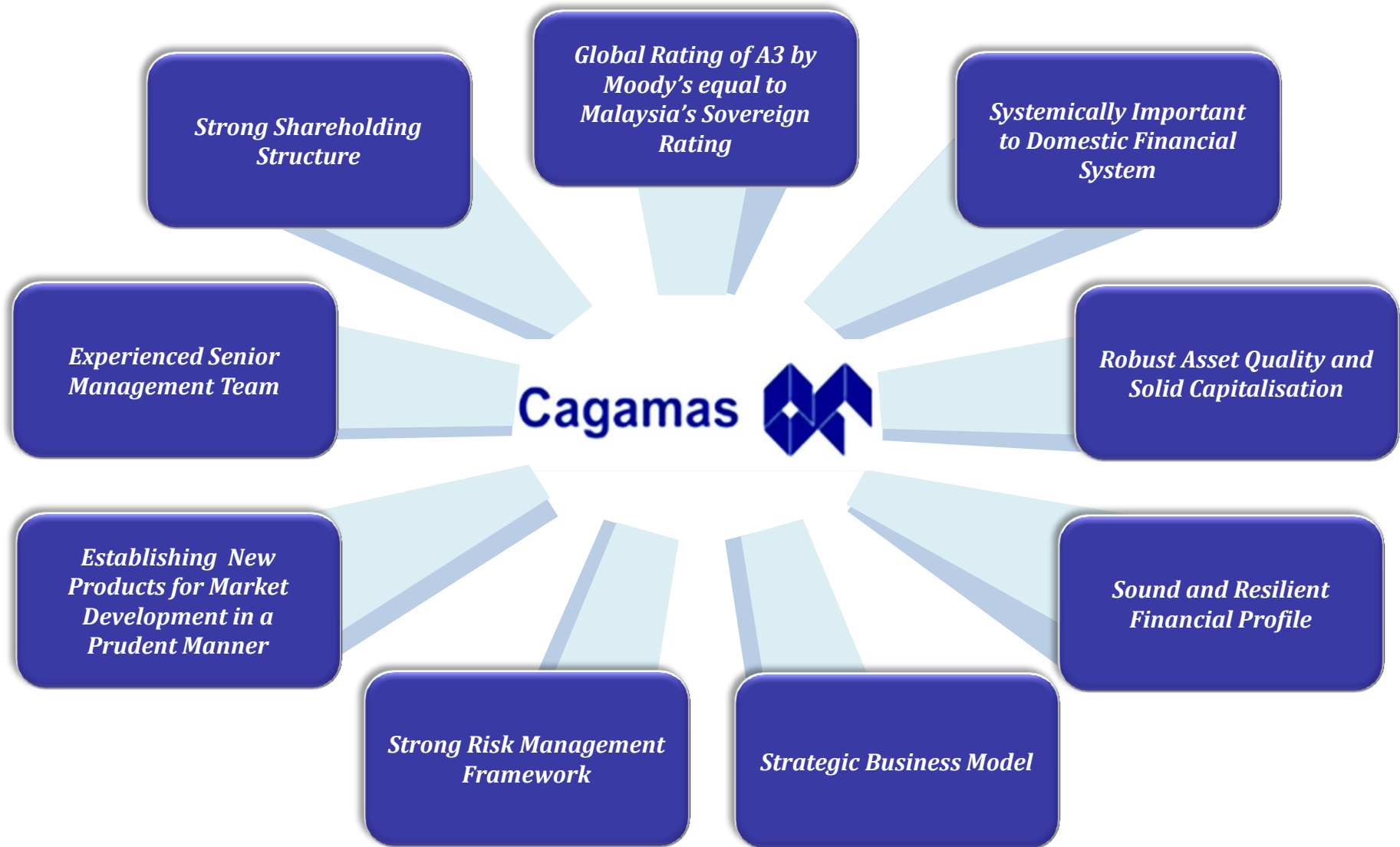
*Cagamas consistently achieves strong and resilient profit since its inception, demonstrating that business is managed in both prudent and profitable manner*



\*Source: The World Bank  
Department of Statistics Malaysia



# Summary - Cagamas Key Credit Strengths






## Recent Awards and Accolades

 <p><b>Best Local Currency Sukuk</b></p> <p>2016</p> <p>Cagamas 500 million ringgit Commodity Murabahah sukuk</p>	 <p><b>Treasurer of the Year – Malaysia</b></p> <p>2016</p>	 <p><b>Best Corporate Sukuk</b></p> <p>2015</p> <p>Cagamas RM70 million One-Year and RM930 million Three-Year Sukuk</p>	 <p><b>Best Issuer of the Year for Corporate</b></p> <p>2015</p>	 <p><b>Market Pioneer Award for the World's 1st RMB-bond by a Mortgage Corporation</b></p> <p>2014</p> <p>Cagamas RMB1.5 billion Offshore RMB Bond</p>	 <p><b>Best Renminbi (Offshore) Offering</b></p> <p>2014</p> <p>Cagamas RMB1.5 billion Offshore RMB Bond</p>
 <p><b>Best Foreign Currency Bond Deal of The Year 2014 in Southeast Asia</b></p> <p>2014</p> <p>Cagamas RMB1.5 billion Offshore RMB Bond</p>	 <p><b>Best Deal- Highly Commended, Malaysia</b></p> <p>2014</p> <p>Cagamas 3.8 Billion Ringgit Multi-Tenor Sukuk</p>	 <p><b>Most Outstanding Securitisation House</b></p> <p>2013</p>	 <p><b>Highly Commended / Most Innovative Deal</b></p> <p>2013</p> <p>Cagamas 500 million ringgit multi-tenor Sukuk Wakala Bil Istithmar</p>	 <p><b>Best Islamic Commodity-linked Murabaha</b></p> <p>2011</p> <p>RM230 million Variable Rate Sukuk Commodity Murabahah</p>	 <p><b>Best Islamic Deal, Malaysia</b></p> <p>2011</p> <p>Cagamas RM1.0 billion Sukuk al-Amanah Li al-Istithmar (Sukuk ALIm)</p>
 <p><b>Islamic Deal of the Year</b></p> <p>2011</p> <p>Cagamas RM1.0 billion Sukuk al-Amanah Li al-Istithmar (Sukuk ALIm)</p>	 <p><b>Sukuk Issuer of the Year</b></p> <p>2011</p>	 <p><b>Islamic Issuer of the Year</b></p> <p>2011</p> <p>Cagamas RM1.0 billion Sukuk al-Amanah Li al-Istithmar (Sukuk ALIm)</p>	 <p><b>Malaysian Innovation of the Year</b></p> <p>2010</p> <p>Cagamas RM5.0 billion Sukuk al-Amanah Li al-Istithmar programme (Sukuk ALIm)</p>	 <p><b>Country Deals of the Year</b></p> <p>2010</p> <p>Cagamas RM1.0 billion Sukuk al-Amanah Li al-Istithmar (Sukuk ALIm)</p>	 <p><b>Tawarruq Deal of the Year</b></p> <p>2010</p> <p>RM230 million Variable Rate Sukuk Commodity Murabahah</p>
 <p><b>Islamic Deal of the Year</b></p> <p>2010</p> <p>Cagamas RM1.0 billion Sukuk al- Amanah Li al-Istithmar (Sukuk ALIm)</p>	 <p><b>Tawarruq Deal of the Year</b></p> <p>2009</p> <p>Sukuk Commodity Murabahah RM915 million Medium Term Notes</p>	 <p><b>Most Innovative Deal of the Year</b></p> <p>2009</p> <p>Sukuk Commodity Murabahah RM915 million Medium Term Notes</p>	 <p><b>Most Innovative Islamic Finance Deal</b></p> <p>2008</p> <p>RM2.015 billion Sukuk Commodity Murabahah</p>	 <p><b>Islamic Issuer of the Year</b></p> <p>2008</p>	 <p><b>New Structured Finance Benchmark Deal</b></p> <p>2007</p> <p>Cagamas SME Berhad Synthetic Securitisation of RM600 million SME Loans</p>





## Recent Awards and Accolades



**Best Domestic Securitisation**

2007

Cagamas SME Berhad  
Synthetic Securitisation of  
RM600 million SME Loans



**Asian Deal of the Year**

2007


Cagamas SME Berhad  
Synthetic Securitisation of  
RM600 million SME Loans



**Malaysia Capital Markets  
Deal of the Year**

2007

Cagamas SME Berhad  
Synthetic Securitisation of  
RM600 million SME Loans



**New Islamic Benchmark Deal**

2005

Cagamas MBS Berhad  
RM2.05 billion Islamic Residential  
Mortgage-Backed Sukuk Musyarakah



**Islamic Finance Deal of the Year**

2005

Cagamas MBS Berhad  
RM2.05 billion Islamic Residential  
Mortgage-Backed Sukuk Musyarakah



**Best Malaysia Deal  
Best Domestic Securitisation Deal  
Best Islamic Finance Deal**

2005


Cagamas MBS Berhad  
RM2.05 billion Islamic Residential  
Mortgage-Backed Sukuk Musyarakah



**Best Malaysian Ringgit Bond**

2004

Cagamas MBS Berhad  
RM1.55 billion Residential  
Mortgage-Backed Securities



**Best Local Currency Bond  
in Asia**

2004

Cagamas MBS Berhad  
RM1.55 billion Residential  
Mortgage-Backed Securities



**Best Local Currency  
Bond Deal of the Year**

2004

Cagamas MBS Berhad  
RM1.55 billion Residential  
Mortgage-Backed Securities

***Conferment of 'Emas' Status for Cagamas Singapore Dollar  
denominated Sukuk EMTN issuance by Bank Negara Malaysia***







# *Thank You*

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