



CAGAMAS' SEES ACTIVE ROLE IN FACILITATING INTERMEDIATION IN THE MALAYSIAN FINANCIAL SECTOR

Kuala Lumpur, 29 April 2016 – The Cagamas group via its wholly owned subsidiary Cagamas Berhad (Cagamas), continued to play an active role in facilitating intermediation in the Malaysian financial sector by providing liquidity, capital and risk management solutions to financial institutions. In a statement released after the Company's Ninth Annual General Meeting, Chairman Dato' Ooi Sang Kuang said, "Cagamas has repositioned itself over the past few years and has added capacity to offer a broader range of financial solutions to sustain future growth."

Cagamas recorded larger debt securities issuances of RM7.1 billion in 2015 as compared with RM6.7 billion in 2014. The issuances in 2015 comprise RM4.7 billion conventional bonds and RM2.4 billion sukuk. Of the total issuances 79% or RM5.6 billion, were issued locally while the balance of 21% or RM1.5 billion were distributed internationally. Cagamas' fixed income securities accounted for 7% of total outstanding corporate fixed income securities and 23% of all outstanding AAA fixed income securities in Malaysia. This reaffirms Cagamas' position as the second largest issuer of debt instruments after the Government of Malaysia and the largest issuer of AAA debt securities in the market. Dato' Ooi commented, "Our accomplishment in maintaining the international ratings of A3 by Moody's Investors Service and domestic ratings of AAA by Malaysian Rating Corporation Berhad and RAM Rating Services Berhad is a testament to our track record of strong capital, high asset quality, stable profitability and robust risk management".

Cagamas Holdings

For the financial year ended 2015 the Group recorded a pre-tax profit of RM558.3 million compared with RM546.5 million in 2014, arising from higher profit contributions by both Cagamas and Cagamas MBS Berhad (CMBS). The Group remained strongly capitalised with overall Core Capital Ratio (CCR) and Risk Weighted Capital Ratio (RWCR) standing at a high of 35.3% and 37.2% respectively. The Group's CCR and RWCR excluding CMBS stood at 25.1% and 27.1% respectively. Total shareholders' funds for the Group increased to RM5.6 billion from RM5.1 billion while net tangible asset per share was higher at RM37.1, compared with RM34.2 in 2014.



About Cagamas Holdings Berhad

Incorporated in 2007, Cagamas Holdings Berhad is the holding company of Cagamas Berhad, Cagamas MBS Berhad, Cagamas SME Berhad, BNM Sukuk Berhad, Cagamas SRP Berhad and Cagamas MGP Berhad (formerly known as Cagamas HKMC Berhad).

Its wholly owned subsidiary, Cagamas Berhad (Cagamas), the National Mortgage Corporation of Malaysia, was established in 1986 to promote the broader spread of house ownership and growth of the secondary mortgage market in Malaysia. It issues debt securities to finance the purchase of housing loans from financial institutions and non-financial institutions. The provision of liquidity at a reasonable cost to the primary lenders of housing loans encourages further financing of houses at an affordable cost. Cagamas ventures into the international capital market via its wholly-owned Special Purpose Vehicles, Cagamas Global Plc and Cagamas Global Sukuk Berhad. In addition, the Group via its other subsidiaries also securitizes mortgage loans/receivables through Cagamas MBS Berhad and provides mortgage guarantee to mortgage lenders through Cagamas SRP Berhad.

The Cagamas model is well regarded by the World Bank as a successful secondary mortgage liquidity facility. Cagamas is the leading issuer of AAA debt securities in Malaysia as well as one of the top Sukuk issuers in the world. Since incorporation in 1986 till end 2015, the Group has cumulatively issued RM289.3 billion of conventional bonds and sukuk including RM4.4 billion Ringgit equivalent foreign currency issuances and RM10.2 billion Residential Mortgage Backed Securities.

Cagamas' debt securities continue to be assigned the highest ratings of AAA and P1 by RAM Rating Services Berhad and AAA/AAA_{ID} and MARC-1/MARC-1_{ID} by Malaysian Rating Corporation Berhad, denoting its strong credit quality. Cagamas is also well

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regarded internationally and has been assigned local and foreign currency long-term issuer ratings of A3 by Moody's Investors Service Inc. that are in line with Malaysian sovereign ratings.

Cagamas Holdings Berhad (762047-P)

Level 32, the Gardens North Tower

Mid Valley City, Lingkaran Syed Putra 59200 Kuala Lumpur

Tel : +603 - 2262 1800 | Fax: +603 - 2282 8125 / 9125

www.cagamas.com.my

Media Enquiries

Sarah Abdul Aziz

Tel : +603 - 2262 1866

csc@cagamas.com.my

Lucia Wee

Tel : +603 - 2262 1868

csc@cagamas.com.my

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