

**CAGAMAS SPONSORS THE CONSTRUCTION OF HOME UNDER ITS CSR
PROGRAMME**

Negeri Sembilan, Malaysia, 11 December 2014 – Cagamas Berhad (Cagamas), the National Mortgage Corporation of Malaysia, sponsored the construction of a home in Kuala Pilah as part of its ongoing corporate social responsibility (CSR) and Zakat initiatives for eligible recipients under the “asnaf” category.

The beneficiary of the first home completed under this programme, Puan Hahsah binti Kasim, was on hand to receive the key in a handover ceremony attended by representatives from Cagamas Berhad, its Zakat Committee and Majlis Agama Islam Wilayah Persekutuan (MAIWP). This is the first of such projects to be sponsored by Cagamas and the Corporate Zakat Distributable funds are channelled to deserving recipients in accordance with stringent provisions of the principles of zakat.

“Cagamas was established with the mission to promote the broader spread of home ownership and the growth of the secondary mortgage market in Malaysia. The CSR initiative to build homes for the needy under the Corporate Zakat Distributable funds is testament to Cagamas’ mandate of housing the nation. Our CSR efforts are driven by a sincere passion to make a difference in people’s lives and emphasis is given to the promotion of sustainability when considering donations with a view to improving society as a whole” said Mr. Chung Chee Leong, President/Chief Executive Officer of Cagamas.

About Cagamas

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 to financial institutions at a reasonable cost to the primary lenders of housing loans encourages further expansion of financing for houses at an affordable cost.

The Cagamas model is well regarded by the World Bank as the most successful secondary mortgage liquidity facility. Cagamas is the second largest issuer of debt instruments after the Government of Malaysia and the largest issuer of AAA debt securities in the market. Since incorporation in 1986, Cagamas has cumulatively issued RM272.1 billion of conventional bonds and Sukuk.

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 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.

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