

WHAT WE DO

Core Business Segments

Liquidity Provision and Securitisation

Purchase with Recourse (PWR)

Cagamas purchases eligible portfolios of loans and financing from the financial institutions ("FIs") and selected corporations on a recourse basis, which gives quick access to liquidity for banks' regulatory compliance needs.

11.7%
of net operating
income

69.3%
of total assets

Purchase without Recourse (PWOR)

Cagamas purchases eligible portfolios of loans and financing on a without recourse basis to the seller institution, and Cagamas assumes all credit risks to free up capital and rebalance portfolio risk.

35.3%
of net operating
income

12.8%
of total assets

Capital Management Solutions (CMS)

CMS provides Tier-2 capital support to FIs and development FIs by providing long-term unsecured funding through the purchase of subordinated debt issuances by FIs.

1.8%
of net operating
income

4.2%
of total assets

Mortgage Guarantee Programme

Reverse Mortgage Programme

WHAT WE DO *(continued)*

CORE BUSINESS SEGMENTS

Mortgage Guarantee Programme (MGP)

MGP offers “first loss” protection on a mortgage portfolio while the mortgage assets remain on the bank’s balance sheet, which helps banks free up capital and rebalance risk.

6.9%

of net operating income

0.7%

of total liabilities

Treasury and Fund Raising

Investment

Cagamas manages and invests surplus cash flow in approved treasury-related activities for the interest/profit and gains on the appreciation in the value of investment.

45.8%

of net operating income

13.5%

of total assets

Reverse Mortgage (RM) Programme

RM enables senior home owners to convert their home equity in exchange for a steady stream of monthly income and provides a form of social security to the elderly home owners for retirement.

0.04%

of net operating income

0.01%

of total assets

Issuance & Fund Raising

Cagamas issues bonds and sukuk and mortgage backed securities, including sustainability, green, and social bonds and sukuk, to finance the purchase of housing mortgages and other consumer receivables for conventional loans and Islamic financing.

96.3%

of total liabilities