

OUR BUSINESS IMPERATIVES

OUR CAPITALS



FINANCIAL CAPITAL

To encourage home ownership through liquidity provision to financial institutions, our business and operations are supported by:

- Shareholders' fund of RM7.1 billion and robust capital with Group Total Capital Ratio of 53.8%.
- Credit strength with global rating of A3 by Moody's and local ratings of AAA by RAM Ratings and MARC Ratings, enabling access to competitively priced funding sources.



HUMAN CAPITAL

Our 101 employees are the heartbeat of our organisation. We prioritise their growth by investing in their learning and development and craft a positive environment to drive them towards a culture of excellence, encapsulated by our Core Values, C.A.R.E. (Collaboration, Accountability, Resilience and Excellence).



SOCIAL & RELATIONSHIP CAPITAL

Continuously strengthen relationships with stakeholders to fulfil our mandates and empower communities to build long-term positive societal impact via:

- Contribution of RM1.7 million towards community engagement initiatives.
- Broadening access to housing finance solutions through our inclusive mortgage guarantee and reverse mortgage programmes.
- Regular engagements with policymakers, regulators and strategic alliances at regional and global secondary mortgage market platforms.



NATURAL CAPITAL

Partnering stakeholders transition to net-zero and encouraging the growth of green home loans and financing through issuance of green bonds and sukuk and establishment of Cagamas green homes framework.



INTELLECTUAL CAPITAL

Our intellectual capital are our values, principles and standards that drives our behaviour and linked to our branding and credibility. These are built on:

- Developed risk management practices to attain optimum returns whilst operating within a sound business environment.
- Digital strategy to modernise infrastructure, digitalise product journey, enhance cybersecurity and achieve cost-efficiency to ensure long-term business sustainability.

OUR BUSINESS ACTIVITIES

WHAT WE DO



OUR SUSTAINABILITY PILLARS

Promote Sustainable Home Ownership



Employer of Choice



Positive Societal Impact



Positive Environmental Impact



SUPPORTED BY OUR CORE VALUES



FINANCIAL OUTPUTS

TOTAL FINANCING ASSETS
RM51.7 billion
(+18.9% YoY*)

TOTAL FUNDING OUTSTANDING
RM48.9 billion
(+18.7% YoY*)

TOTAL ASSETS
RM57.8 billion
(+15.8% YoY*)

TOTAL LIABILITIES
RM50.7 billion
(+17.4% YoY*)

NET OPERATING INCOME
RM523.2 million
(+3.0% YoY*)

NET PROFIT
RM330.1 million
(-1.6% YoY*)

*YoY refers to Year-on-Year

OUR BUSINESS IMPERATIVES *(continued)***VALUE FOR OUR STAKEHOLDERS****CUSTOMERS**

- Purchased home financing in the secondary market totalling RM20.5 billion in 2023, equivalent to a total of 59,230 homes.
- Further expansion of housing finance with mortgage market share at 5.4%.
- Encouraged first-time home ownership via Skim Rumah Pertamaku (SRP) with total guarantee provided of RM289 million in 2023, benefitting 10,922 first-time home owners.
- Continued to promote the Reverse Mortgage schemes (Skim Saraan Bercagar and Skim Saraan Bercagar Islamik) through 21 roadshows and awareness programmes.

EMPLOYEES

- Equipped employees with 2,081 hours spent on learning and development, an average of 24 hours per employee, with training cost of RM0.2 million.

INVESTORS

- Continued to promote Cagamas as the preferred investment choice through non-deal Asian regional roadshows in Singapore, Hong Kong, Japan and Korea.

COMMUNITIES

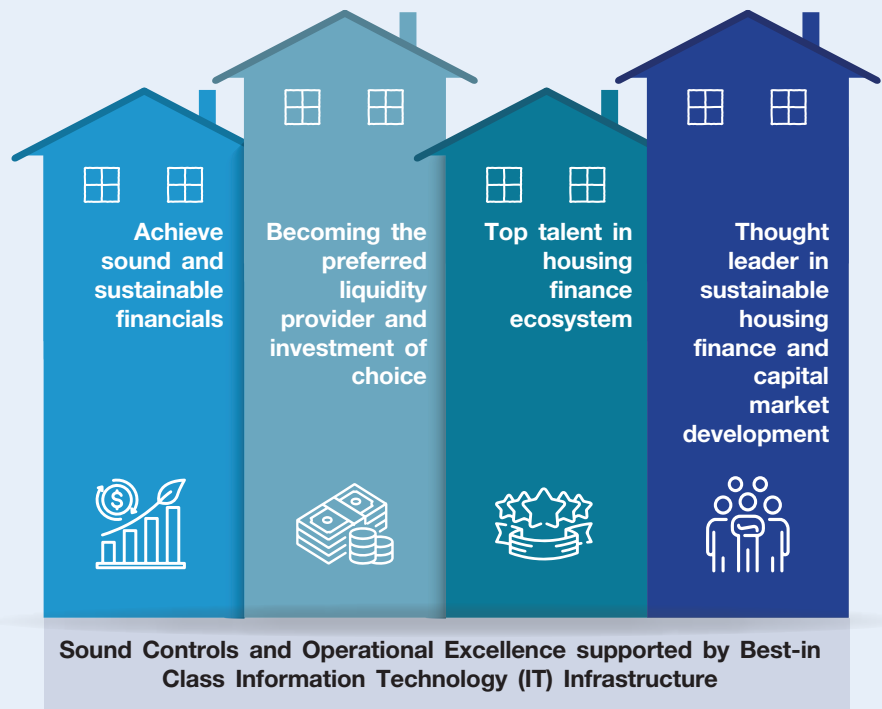
- Mobilised over RM1.2 billion of Sustainable Finance including RM825 million for affordable housing, RM300 million for green homes and RM100 million for non-carbon emitting industrial hire purchase receivables.
- Impacted the lives of 18,523 recipients through Corporate Social Responsibility initiatives and Zakat distribution.
- 41 scholars benefitted from the Cagamas Scholarship Programme since 2016.
- Signed Memorandum of Understanding with Hong Kong Mortgage Corporation and Mortgage Refinancing Company of Uzbekistan for collaboration and exchange of knowledge in secondary mortgage industry.

REGULATORS AND GOVERNMENT

- Adhered to best-in-class practices to safeguard our assets.
- Complied with regulations to mitigate systemic risk.

FUTURE DIRECTION: 5-YEAR STRATEGIC PLAN (2024-2028)**CAGAMAS HOUSE OF THE FUTURE****OUR ASPIRATION**

The preferred market liquidity provider and centre of excellence in the housing finance ecosystem

**OUR STRATEGY**