

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 RM7.5 billion and robust capital with Group Total Capital Ratio of 50.5%.
- 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 112 employees are the heartbeat of our organisation. We prioritise their growth by investing in learning, development and providing 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 through the following:

- Contributing RM1.7 million towards community engagement initiatives.
- Broadening access to housing finance solutions through our inclusive mortgage guarantee, liquidity provision and reverse mortgage programmes.
- Strategic engagements with policymakers, regulators and global secondary mortgage market association members.



NATURAL CAPITAL

Cagamas Sustainability Strategy as a guidance for our transition to net-zero:

- Green and Affordable Home Financing initiatives including issuance of green bonds and sukuk to finance purchase of green homes loans and financing.
- Energy efficient initiatives to reduce environmental footprint and greenhouse gas (GHG) emissions net zero transition plan.



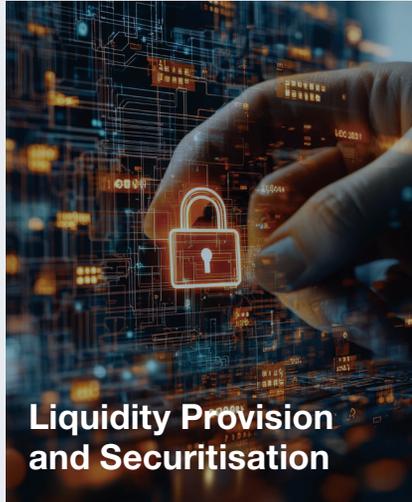
INTELLECTUAL CAPITAL

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



Liquidity Provision and Securitisation



Treasury and Fund Raising



Mortgage Guarantee Programme



Reverse Mortgage Programme

OUR SUSTAINABILITY PILLARS



Promote Sustainable Home Ownership



Employer of Choice



Positive Societal Impact



Positive Environmental Impact

OUR BUSINESS IMPERATIVES (continued)

FINANCIAL OUTPUTS	VALUE FOR OUR STAKEHOLDERS	CONTINUE TO BE GUIDED BY: 5-YEAR STRATEGIC PLAN (2024-2028)
<p>TOTAL FINANCING ASSETS: RM46.7 billion (-9.6% YoY*)</p> <p>▼</p> <p>TOTAL FUNDING: RM45.0 billion (-8.0% YoY*)</p> <p>▼</p> <p>TOTAL ASSETS: RM54.1 billion (-6.4% YoY*)</p> <p>▼</p> <p>TOTAL LIABILITIES: RM46.7 billion (-7.9% YoY*)</p> <p>▼</p> <p>NET OPERATING INCOME: RM545.2 million (+4.2% YoY*)</p> <p>▼</p> <p>NET PROFIT: RM364.2 million (+10.3% YoY*)</p>	<p>CUSTOMERS</p> <ul style="list-style-type: none"> Purchased home financing in the secondary market totalling RM12.0 billion in 2024, equivalent to a total of 37,212 homes. Continued to encourage first-time home ownership via First Home Mortgage Guarantee Programme ("FHMGP") that was launched in June 2024, replacing the discontinued <i>Skim Rumah Pertamaku</i> (My First Home Scheme, "SRP"). More than 100,000 individuals/households benefited through FHMGP, SRP, <i>Skim Perumahan Belia</i> (Youth Housing Scheme) since 2011; of which 91.0% are from the B40 segment. Signed Memorandum of Understanding with financial institutions to increase customer's access to the reverse mortgage and guarantee programmes. <p>INVESTORS</p> <p>Continued to promote Cagamas as the preferred investment choice through non-deal Asian regional roadshows in Singapore and Hong Kong.</p> <p>EMPLOYEES</p> <ul style="list-style-type: none"> Equipped employees with 4,375 hours spent on learning and development, an average of 37 hours per employee, with training cost of RM1.1 million. Knowledge exchange for employees to learn financial institutions' best practices and benchmarking study domestically and regionally in Indonesia and Japan. Refurbishment of Cagamas' office to revitalise the spaces that will become the collaboration and innovation hub for Cagamas' staff. <p>COMMUNITIES</p> <ul style="list-style-type: none"> Mobilised over RM1.7 billion of Sustainable Finance including RM1.5 billion for affordable housing and RM150 million for non-carbon emitting industrial hire purchase receivables related to Small Medium Enterprises. Impacted the lives of more than 30,000 recipients through Corporate Social Responsibility initiatives and zakat distribution. 46 scholars benefitted from the Cagamas Scholarship Programme since 2016. <p>REGULATORS AND GOVERNMENT</p> <ul style="list-style-type: none"> Adhered to best-in-class practices to safeguard our assets. Complied with regulations to mitigate systemic risk. 	<p>CAGAMAS HOUSE OF THE FUTURE</p> <p>OUR ASPIRATION The preferred market liquidity provider and centre of excellence in the housing finance ecosystem</p> <div style="display: flex; justify-content: space-around;"> <div style="width: 22%;"> <p>Achieve sound and sustainable financials</p> </div> <div style="width: 22%;"> <p>Becoming the preferred liquidity provider and investment of choice</p> </div> <div style="width: 22%;"> <p>Top talent in housing finance ecosystem</p> </div> <div style="width: 22%;"> <p>Thought leader in sustainable housing finance and capital market development</p> </div> </div> <p>Sound Controls and Operational Excellence supported by Best-in Class Information Technology (IT) Infrastructure</p> <p>OUR STRATEGY</p> <div style="display: flex; justify-content: space-between;"> <div style="width: 30%;"> <p>PHASE 1 (2024-2025): Defend and Strengthen</p> <ul style="list-style-type: none"> Defend key financial metrics and strengthen human capital competencies in Environmental, Social and Governance (ESG) and cybersecurity Fortify IT infrastructure and embark on risk and compliance transformation </div> <div style="width: 30%;"> <p>PHASE 2 (2025-2027): Expand and Explore</p> <ul style="list-style-type: none"> Expand liquidity and sustainable housing finance products and solutions Enlarge global market penetration and widen investor base </div> <div style="width: 30%;"> <p>PHASE 3 (2027-2028): Position of Influence</p> <ul style="list-style-type: none"> Becoming a leader in the liquidity market and housing finance ecosystem Key influencer in the domestic and international stage through becoming Centre of Excellence for mortgage and liquidity Leverage strategic partnership for future growth initiatives </div> </div>

* YoY refers to Year-on-Year