

# 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

**TOTAL  
FINANCING  
ASSETS:**  
**RM46.7 billion**  
(-9.6% YoY\*)

**TOTAL  
FUNDING:**  
**RM45.0 billion**  
(-8.0% YoY\*)

**TOTAL  
ASSETS:**  
**RM54.1 billion**  
(-6.4% YoY\*)

**TOTAL  
LIABILITIES:**  
**RM46.7 billion**  
(-7.9% YoY\*)

**NET  
OPERATING  
INCOME:**  
**RM545.2 million**  
(+4.2% YoY\*)

**NET  
PROFIT:**  
**RM364.2 million**  
(+10.3% YoY\*)

VALUE FOR OUR  
STAKEHOLDERS**CUSTOMERS**

- 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 *Skim Rumah Pertamaku* (My First Home Scheme, "SRP").
- More than 100,000 individuals/households benefited through FHMGP, SRP, *Skim Perumahan Belia* (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.

**INVESTORS**

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

**EMPLOYEES**

- 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.

**COMMUNITIES**

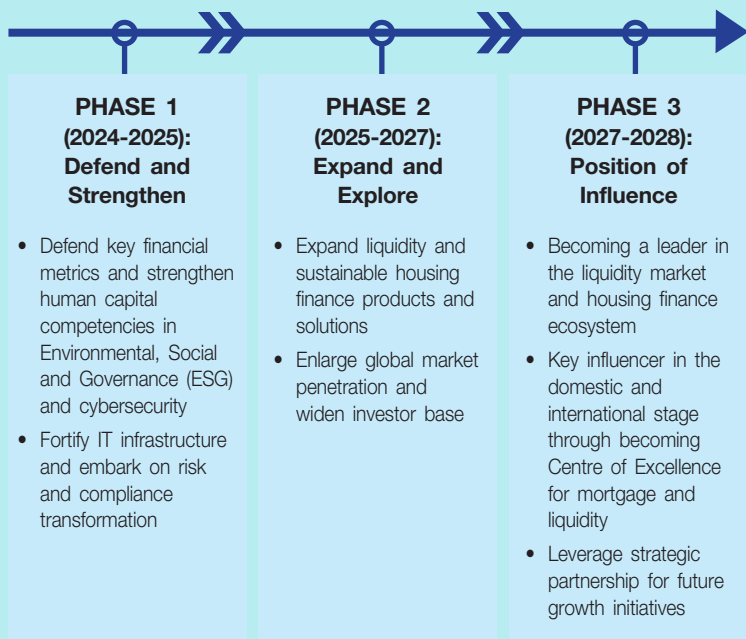
- Mobilised over RM1.7 billion of Sustainable Finance including RM1.5 billion for affordable housing and RM150 million for non-carbon emitting industrial hire purchase receivables related to Small Medium Enterprises.
- Impacted the lives of more than 30,000 recipients through Corporate Social Responsibility initiatives and zakat distribution.
- 46 scholars benefitted from the Cagamas Scholarship Programme since 2016.

**REGULATORS AND  
GOVERNMENT**

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

CONTINUE TO BE GUIDED BY:  
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**

\* YoY refers to Year-on-Year