

2024 KEY HIGHLIGHTS

Financial Highlights



TOTAL REVENUE

RM2.4 billion
(2023: RM2.3 billion)



PROFIT BEFORE TAXATION

RM477.7 million
(2023: RM447.8 million)



NET PROFIT FOR THE YEAR

RM364.2 million
(2023: RM330.1 million)

Business Highlights

Recorded RM13.0 billion Purchase with Recourse ("PWR"), indicating **continuous demand from the financial institutions for Cagamas' liquidity provision services**



New scheme, **First Home Mortgage Guarantee Programme ("FHMGP")**, launched in 2024 has onboarded **eight (8) participating banks**, bringing in **28 approved applications with a financing value of RM11.2 million**



Sustainability Highlights

Facilitated home ownership for more Malaysians


through the purchase of home financing in the secondary market totalling RM226.3 billion cumulatively, equivalent to 2.2 million homes, since 1986

More than 100,000 individuals/ households were able to own their first house through FHMGP, *Skim Rumah Pertamaku* (My First Home) and *Skim Perumahan Belia* (Youth Housing Scheme) since 2011; of which **91.0% are from the B40 segment**


Impacted the lives of almost 30,000 recipients in 2024 through our Corporate Zakat Wakalah Programme and Corporate Social Responsibility initiatives



2024 KEY HIGHLIGHTS *(continued)*

BASIC EARNINGS PER SHARE (SEN)
 **RM242.8** sen
 (2023: RM220.1 sen)

TOTAL ASSETS
 **RM54.1** billion
 (2023: RM57.8 billion)

TOTAL EQUITY
 **RM7.5** billion
 (2023: RM7.1 billion)

55 *Skim Saraan Bercagar* (SSB) & *Skim Saraan Bercagar Islamik* (SSB-i) loans cumulatively approved for senior home owners with more than a 50% approval rate, further **facilitating liquidity provision across the housing finance spectrum to include home owner and retirees**



Cagamas remained among the top corporate bond issuer over the last five years, raising a total funds of RM21.3 billion in 2024

Ranked second (2023: third) in most traded local corporate bonds and sukuk in 2024, with a total traded volume of RM11.7 billion, commanding a market share of 6.5%

Purchased RM150 million of non-carbon emitting industrial hire purchase receivables via PWR, **benefiting 511 Small Medium Enterprises ("SMEs")**

RM1.2 billion of green, social and sustainability funds have been issued and raised to **purchase loans and financing extended for affordable housing, employment generation and renewable energy**

Entered first RM50 million 3-month Social Repurchase Agreement (Social Repo) with a local financial institution to purchase SMEs loans, **highlighting Cagamas' dedication to sustainable financing**



Issued RM145 million each for Cagamas' first 3-month and 6-month Islamic Commercial Papers with ASEAN Social SRI Sukuk status, **reflecting a strong commitment to providing socially responsible investment options**