

INVESTOR BRIEFING

**FINANCIAL YEAR
2019**

15 MAY 2020 | 11.00 am – 12.00 pm

**President /
Chief Executive Officer**
Datuk Chung Chee Leong



Senior Vice President
Treasury and Capital Markets
Mr. Delvin Chong



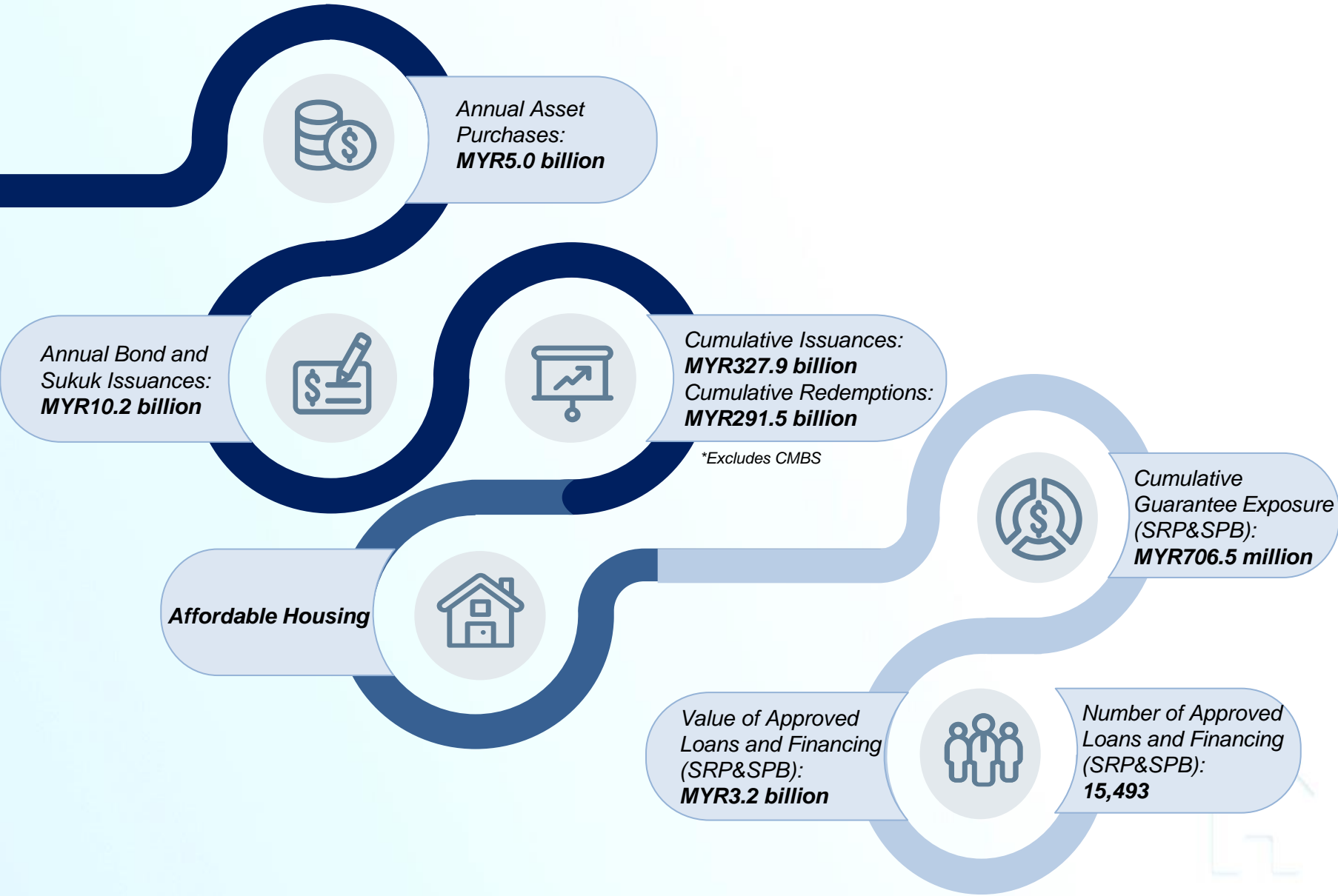
Senior Vice President
Finance & Business Process
Ms. Norazilla Md Tahir



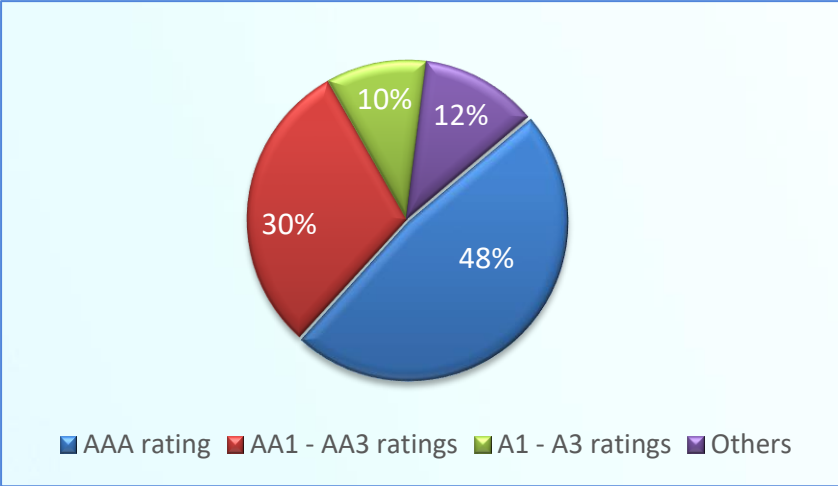
BUSINESS UPDATES



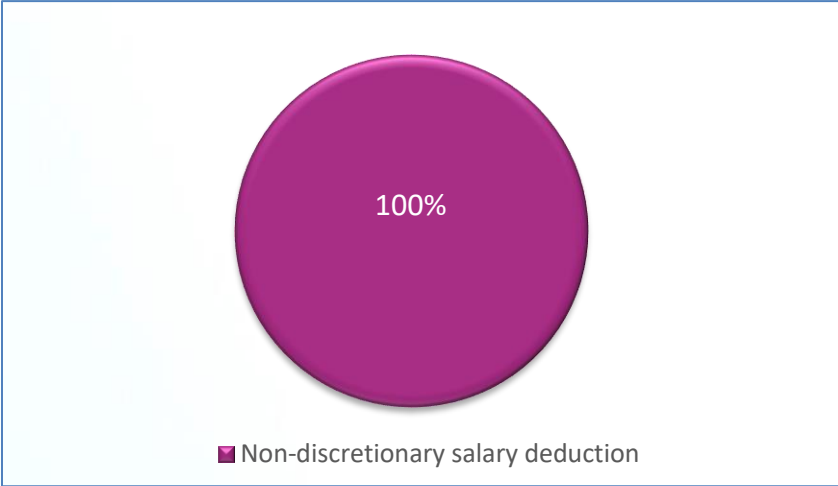
Key Business Highlights



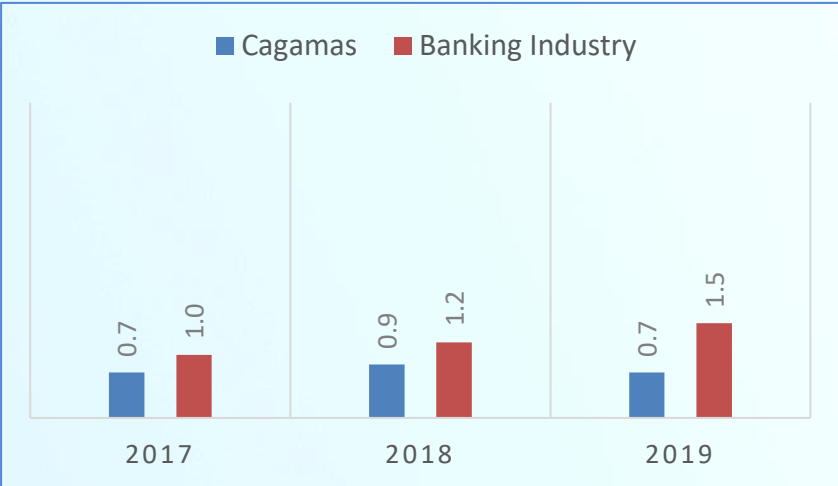
Counterparties exposure by local ratings for PWR assets as at 31 December 2019



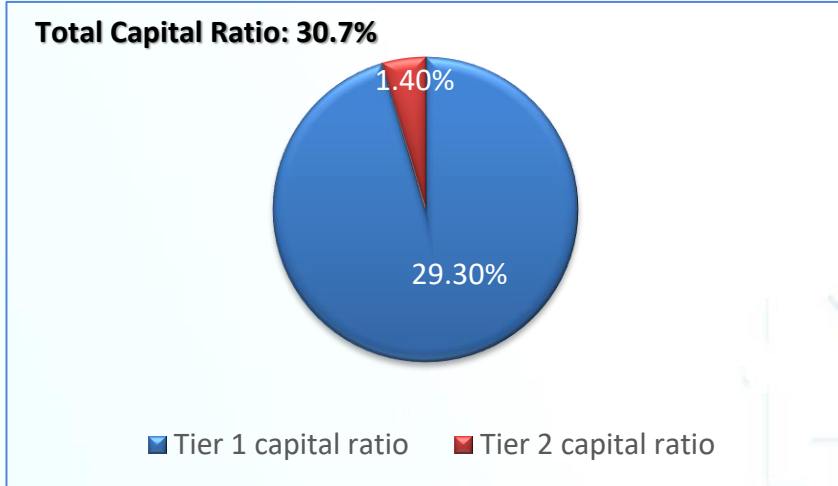
Collection exposure for PWOR assets as at 31 December 2019



Impaired Assets %

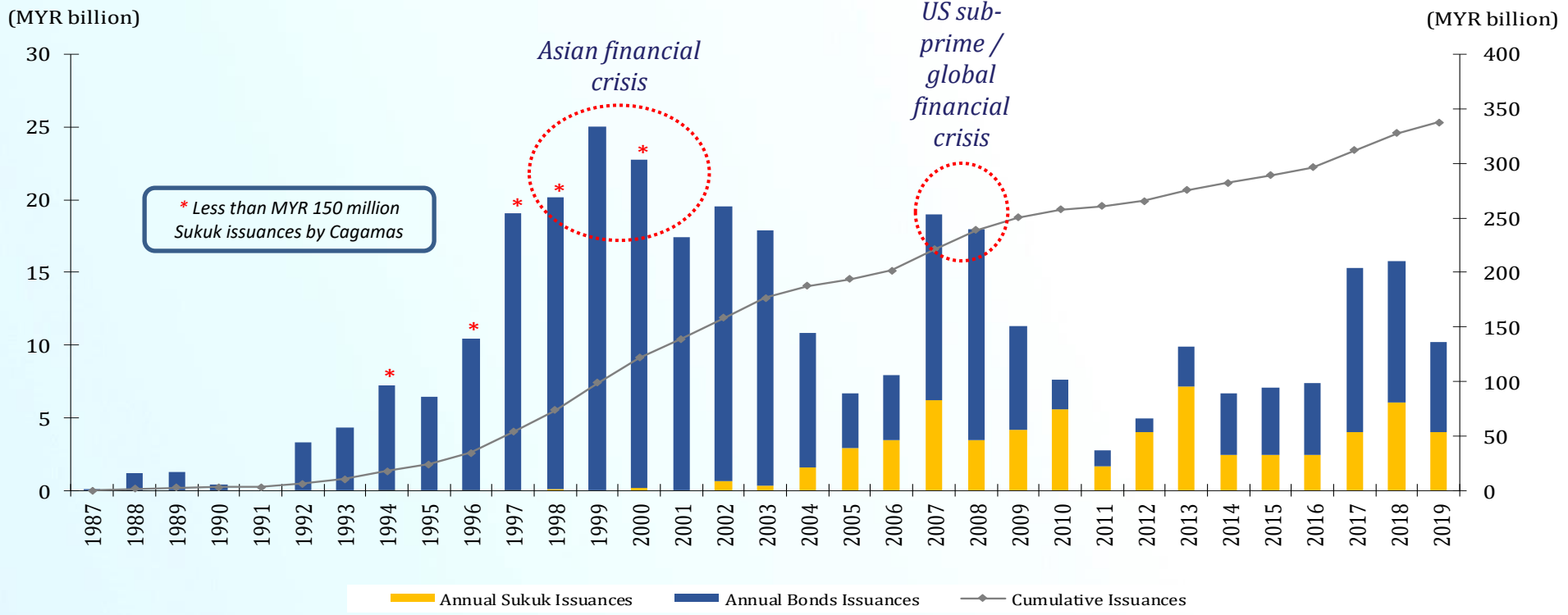


Tier 1 & 2 Capital Ratios %



Systematically Important to Domestic Financial System

Cagamas Group has issued papers worth MYR338 billion to the financial market and has successfully redeemed MYR299 billion with not even a single technical default as at December 2019



FINANCIAL HIGHLIGHTS



Operating Revenue

*RM1.9
billion*

*RM318
million*

Profit before Tax

Total Asset

*RM40.7
billion*

*RM3.9
billion*

Shareholders Fund

Return on Equity

8.4%

30.7%

Total Capital Ratio

**Net Interest
Income Margin**

1.0%

3,410%

LCR Ratio

Cost to Income

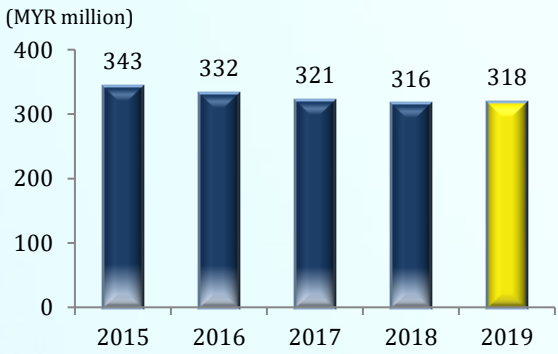
14.9%

114%

NSFR Ratio

Cagamas continues to record healthy financial performance

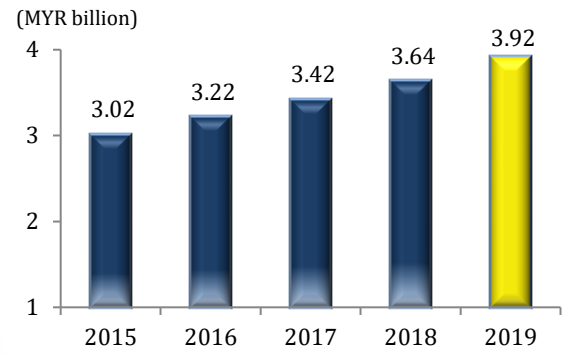
Profit Before Tax



Asset Size



Shareholders' Fund



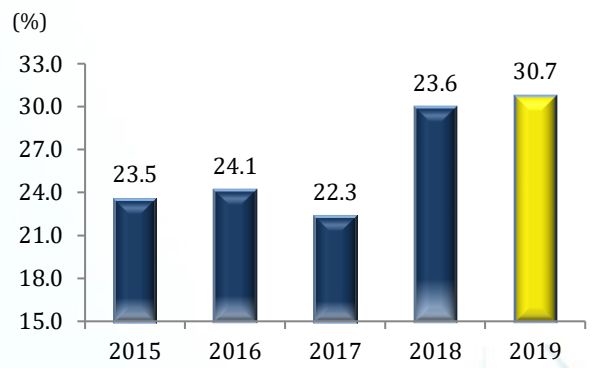
Net Tangible Asset per share



Core Capital Ratio

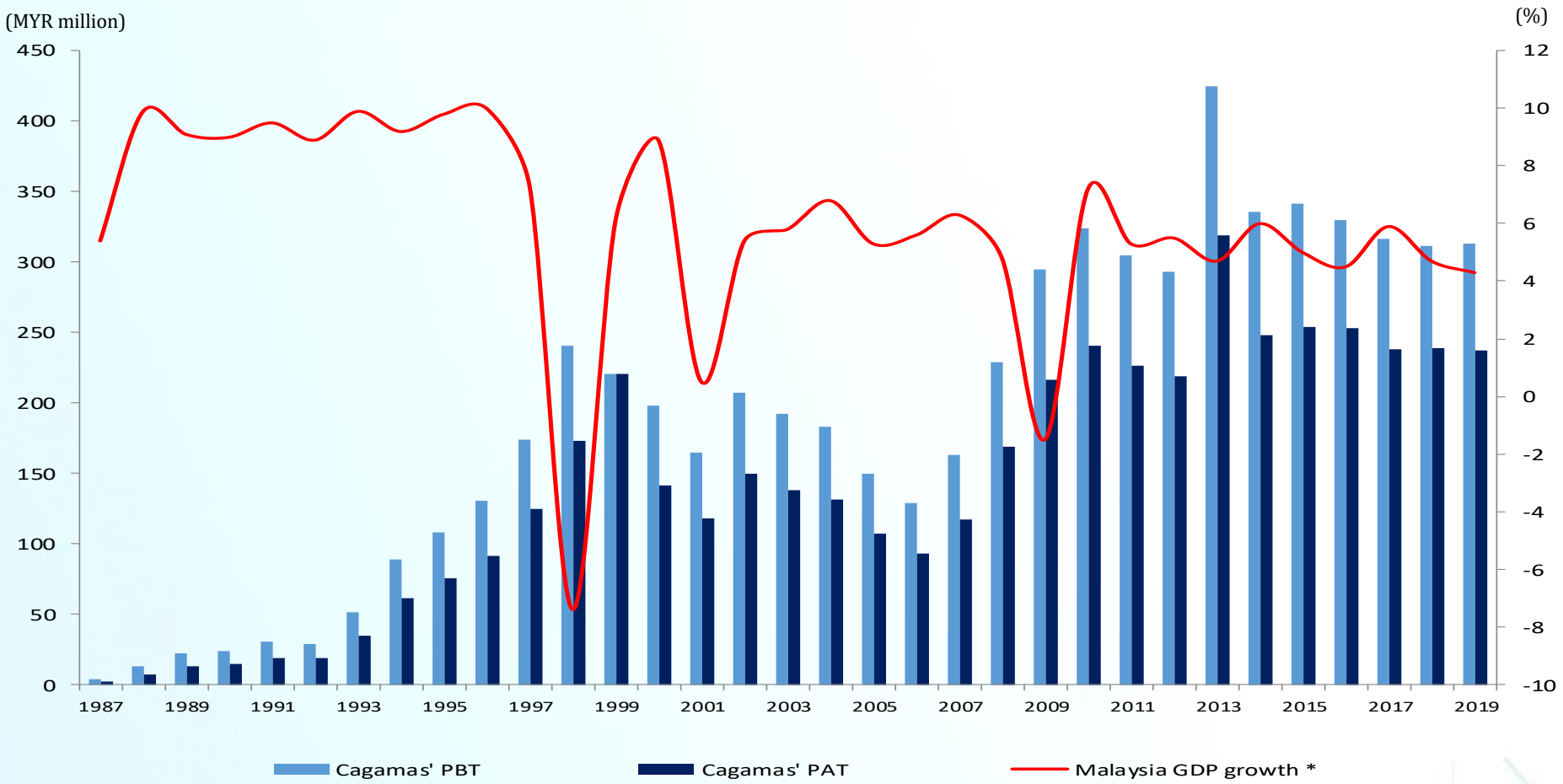


Total Capital Ratio



Sound and Resilient Financial Profile

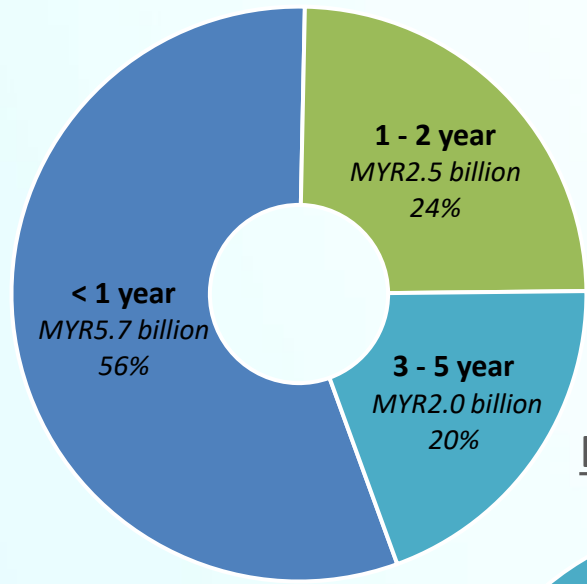
Cagamas consistently achieves strong and resilient profit since its inception, demonstrating that business is managed in both prudent and profitable manner



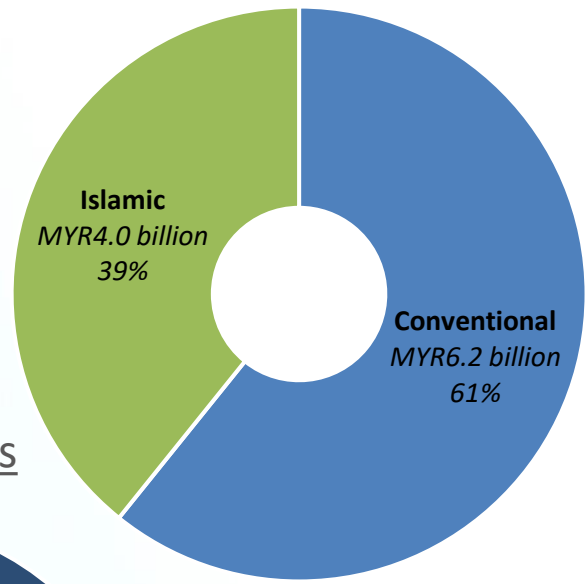
CAGAMAS BONDS & SUKUK



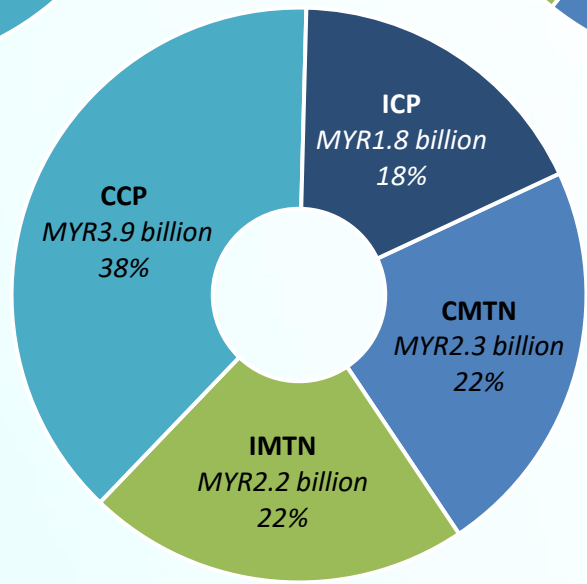
By Tenors



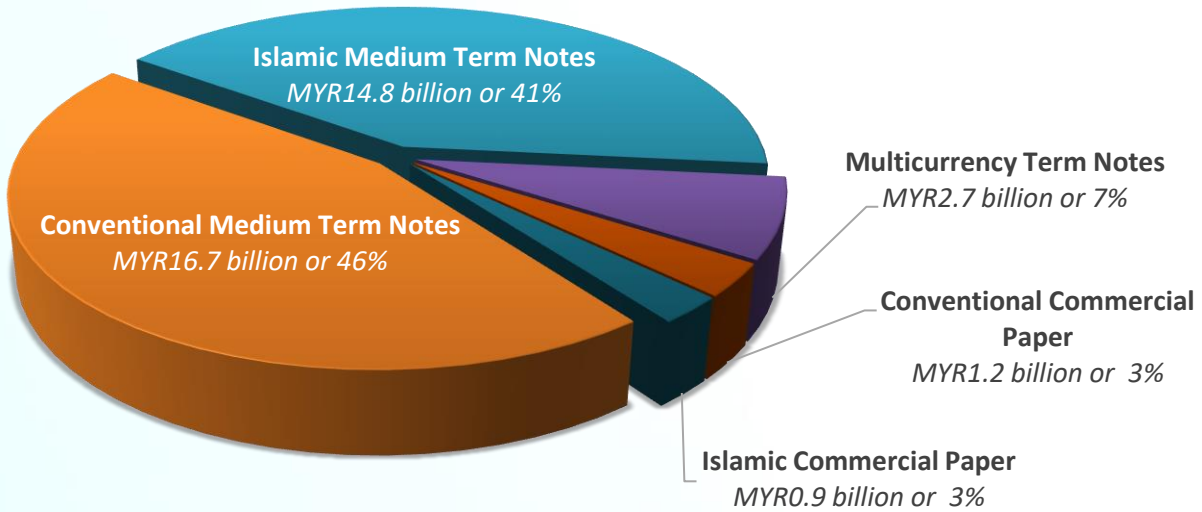
By Types



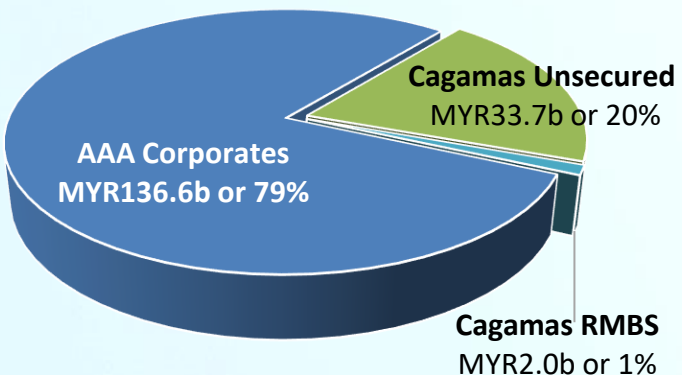
By Instruments



Cagamas outstanding Bonds and Sukuk as at December 2019 stands at MYR36.3 billion



AAA Debt Securities Market

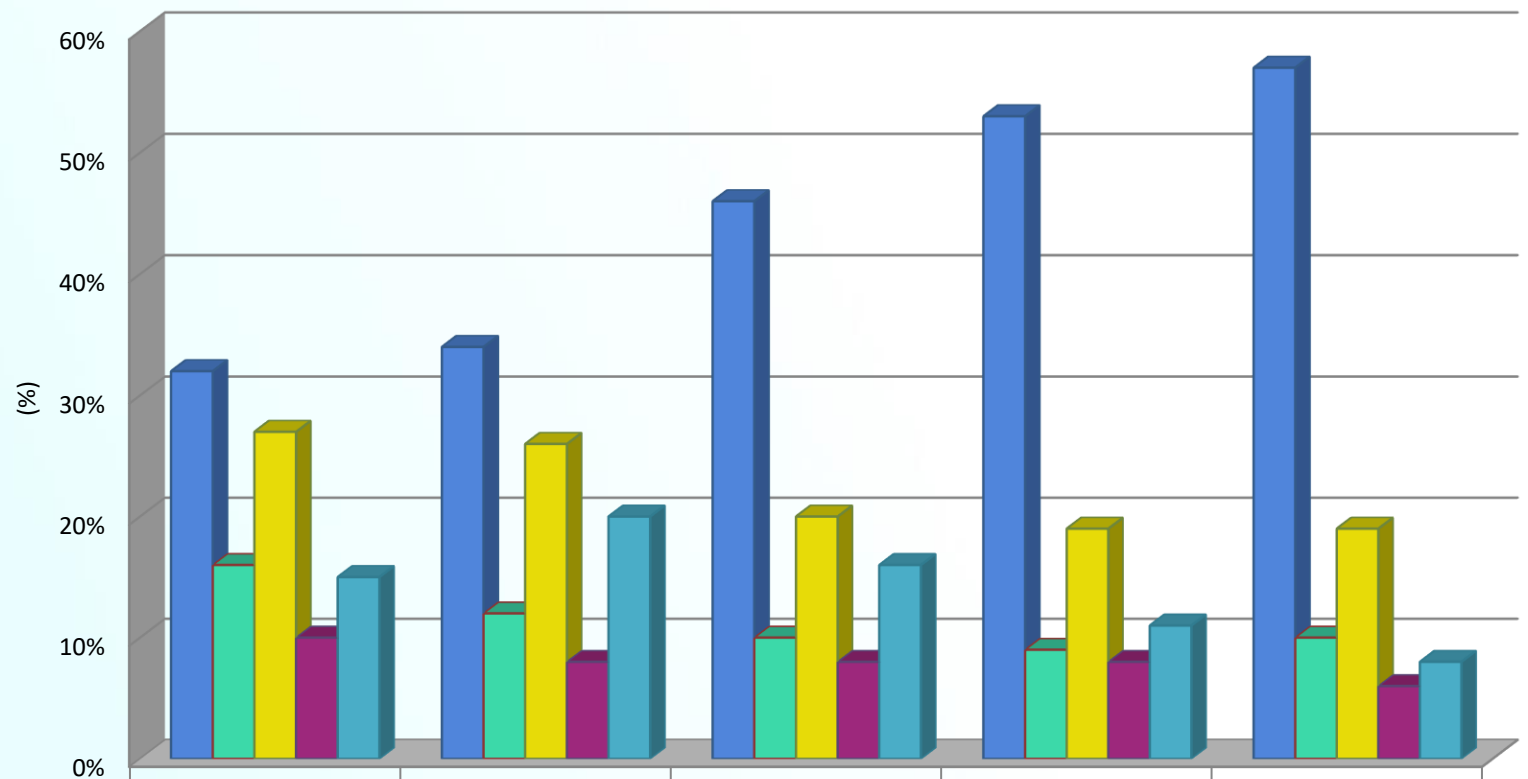


As at April 2020

2019 Updates:

- Upsizing of MTN/IMTN Programme from MYR40 billion to MYR60 billion**
- Extension of the MTN/IMTN Programme tenure from 40 years to 60 years**
- Incorporation of sustainability framework into the issuance Programme that allows issuance of sustainability bonds/sukuk**

Investor Profile Based on Outstanding Debt Securities



	2015	2016	2017	2018	2019
Financial Institutions	32%	34%	46%	53%	57%
Insurance Companies	16%	12%	10%	9%	10%
Provident/Pension Funds	27%	26%	20%	19%	19%
Others*	10%	8%	8%	8%	6%
Non-Residents	15%	20%	16%	11%	8%

* Others – Local corporations, Government-linked companies, asset management and Trust Funds

YEAR 2020 & BEYOND





*New Asset Purchase: **MYR8.0 billion***



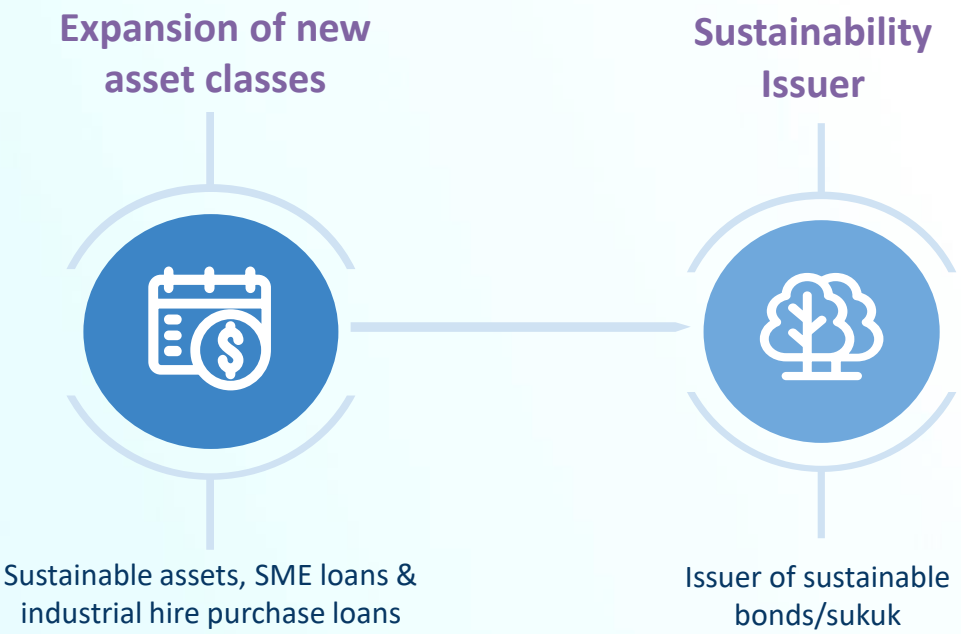
*Foreign Currency Issuance: **MYR1.0 billion equivalent***



*Bonds and Sukuk Issuances: **MYR11.0 billion***



*Sustainability Bond / Sukuk Issuances: **MYR200.0 million***



Q & A Session



THANK YOU

For further inquiries, please feel free to contact any of our representatives below:

Ismadi Mohamad
Vice President
Treasury & Capital Markets
ismadi@cagamas.com.my

Asyraf Mokti
Assistant Vice President
Treasury & Capital Markets
mohdasyraf@cagamas.com.my

Ahzura Ahmad
Assistant Vice President
Treasury & Capital Markets
ahzuraaznin@cagamas.com.my

Investor Relations Team
tcm@cagamas.com.my
+603-2298 9000

THIS PRESENTATION IS BEING MADE TO YOU ON THE BASIS THAT YOU HAVE CONFIRMED AND REPRESENTED THAT YOU ARE NOT RESIDENT IN THE UNITED STATES.

This presentation is confidential and has been prepared by Cagamas Berhad (Registration No. 198601008739 (157931-A) (“Cagamas”) for selected recipients for information purposes only and may not be retransmitted, reproduced or distributed to any other person or published in whole or in part, for any purpose. In particular, neither this presentation nor any copy of it may be taken or transmitted into the United States, its territories or possessions, or distributed, directly or indirectly, in the United States, its territories or possessions. Any failure to comply with this restriction may constitute a violation of U.S. securities laws.

The information in this presentation is subject to verification, completion and change. No representation or warranty, express or implied, is made or given by or on behalf of Cagamas or any of its shareholders, directors, officers or employees or any other person as to the accuracy, completeness or fairness of the information or opinions contained in this presentation. Neither Cagamas nor any of its respective shareholders, directors, officers or employees nor any other person accepts any liability whatsoever for any loss howsoever arising from any use of this presentation or its contents or otherwise arising in connection therewith.

Certain statements contained in this presentation may be statements of future expectations and other forward-looking statements that are based on third party sources and involve known and unknown risks and uncertainties. Forward-looking statements contained in this presentation regarding past trends or activities should not be taken as a representation that such trends or activities will continue in the future. There is no obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise. You should not place undue reliance on forward-looking statements, which speak only as of the date of this presentation.

Any securities, financial instruments or strategies mentioned herein may not be suitable for all investors. The recipient of this presentation must make its own independent decision regarding any securities or financial instrument. This presentation does not, in any matter whatsoever, constitute an offer or invitation to sell, or any solicitation of any offer to subscribe for or purchase, any securities and nothing contained herein shall form the basis of any contract or commitment whatsoever. In particular, it does not constitute an offer or invitation to subscribe for or purchase any securities.

Cagamas does not intend to register any portion of any proposed offering in the United States or to conduct a public offering of any securities in the United States.

