

# CAGAMAS BERHAD

## INVESTOR BRIEFING FINANCIAL YEAR 2021

26 APRIL 2022 (TUESDAY)  
10:30 a.m – 11:30 a.m



Abdul Hakim Amir Zainol  
Senior Vice President,  
Finance



Datuk Chung Chee Leong  
President/Chief Executive Officer



Delvin Chong  
Senior Vice President,  
Treasury & Markets



# KEY BUSINESS HIGHLIGHTS

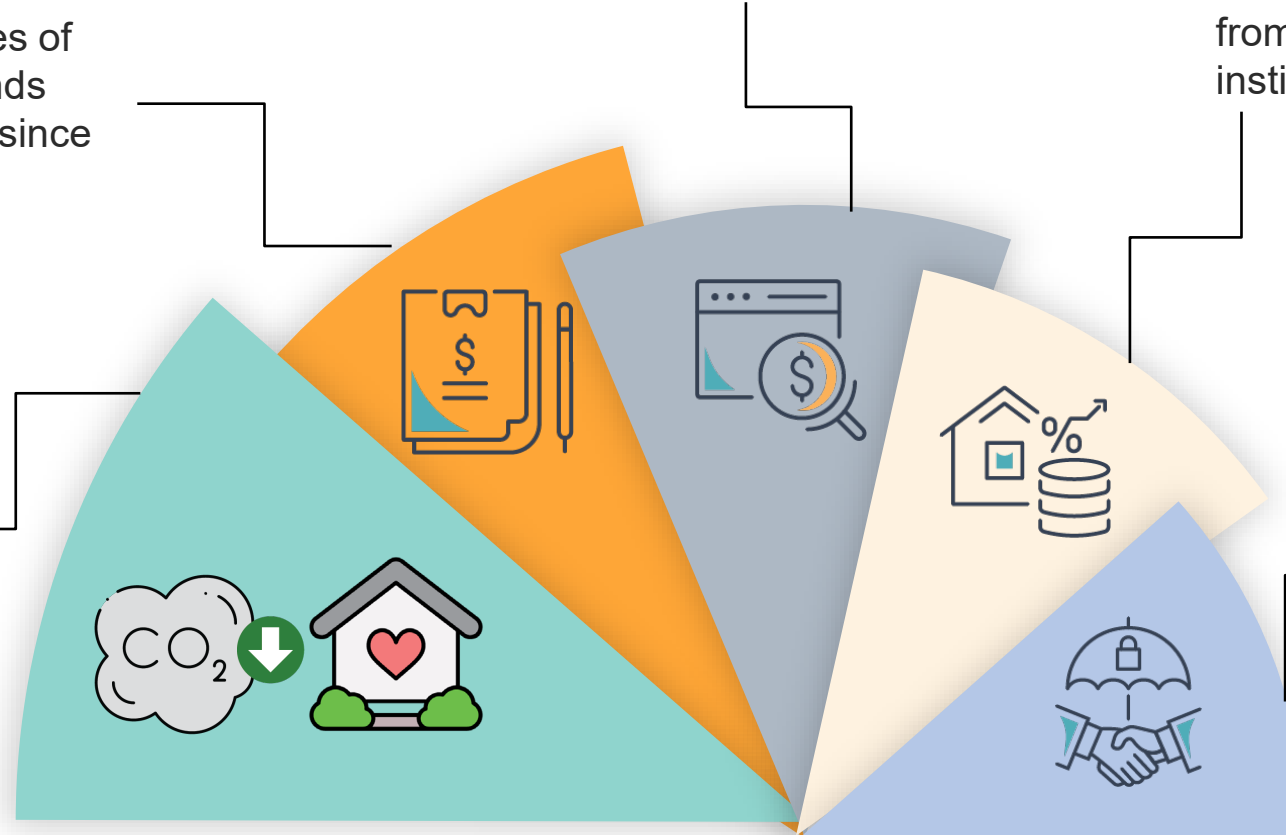
Achieved total issuances of **MYR19.2 billion** of bonds and sukuk, the highest since 2002

Successful conclusions of ASEAN Sustainability Bonds and ASEAN Sustainability SRI Sukuk amounting to a total of **MYR700 million** to fund the purchase of eligible sustainability assets

Concluded 6 foreign currency issuances in US Dollar (USD), Singapore Dollar (SGD) and Hong Kong Dollar (HKD) amounting to **MYR2.6 billion** equivalent

Purchased **MYR14 billion** of housing loans, home financings and eligible sustainability assets from the local financial institutions

Launched Malaysia's first **Skim Saraan Bercagar** (Reverse Mortgage Scheme) in December 2021 for retirees



# FINANCIAL HIGHLIGHTS

MYR1.51 BILLION

OPERATING  
REVENUE

MYR281 MILLION

PROFIT BEFORE  
TAX

0.9%

NET INTEREST  
INCOME

15.9%

COST TO  
INCOME

42.4%

TOTAL CAPITAL  
RATIO

11,300%

LCR RATIO

135%

NSFR RATIO

## FINANCIAL YEAR 2021 KEY RATIOS

MYR39.9 BILLION

TOTAL ASSETS

MYR4.16 BILLION

SHAREHOLDER'S  
FUNDS

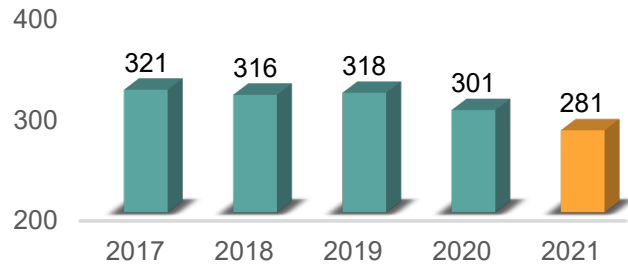


# FINANCIAL HIGHLIGHTS (CONT'D)

## STABLE ASSET GROWTH WITH HEALTHY PROFITABILITY

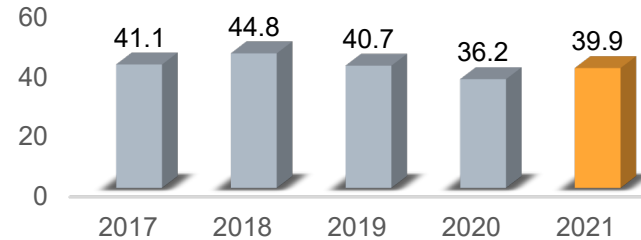
### Profit Before Tax

(MYR' million)



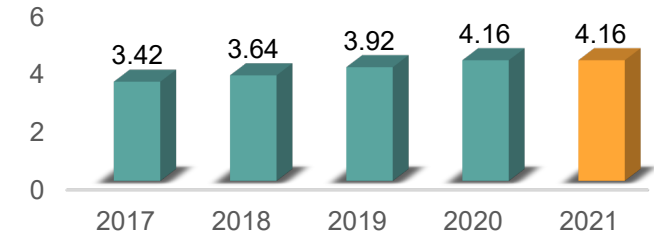
### Asset Size

(MYR' billion)



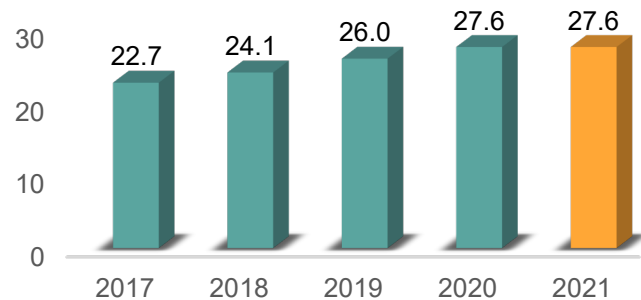
### Shareholder's Fund

(MYR' billion)



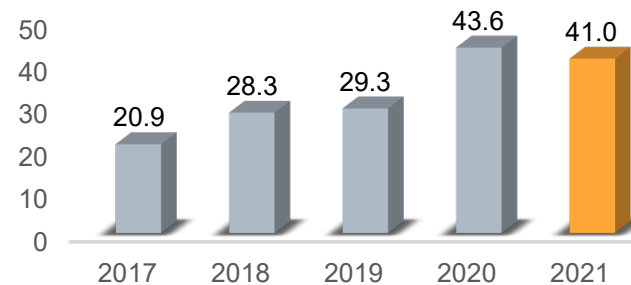
### Net Tangible Asset per Share

(MYR)



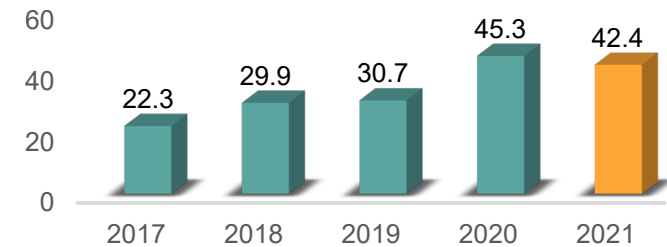
### CET1/Tier 1 Capital Ratio

(%)



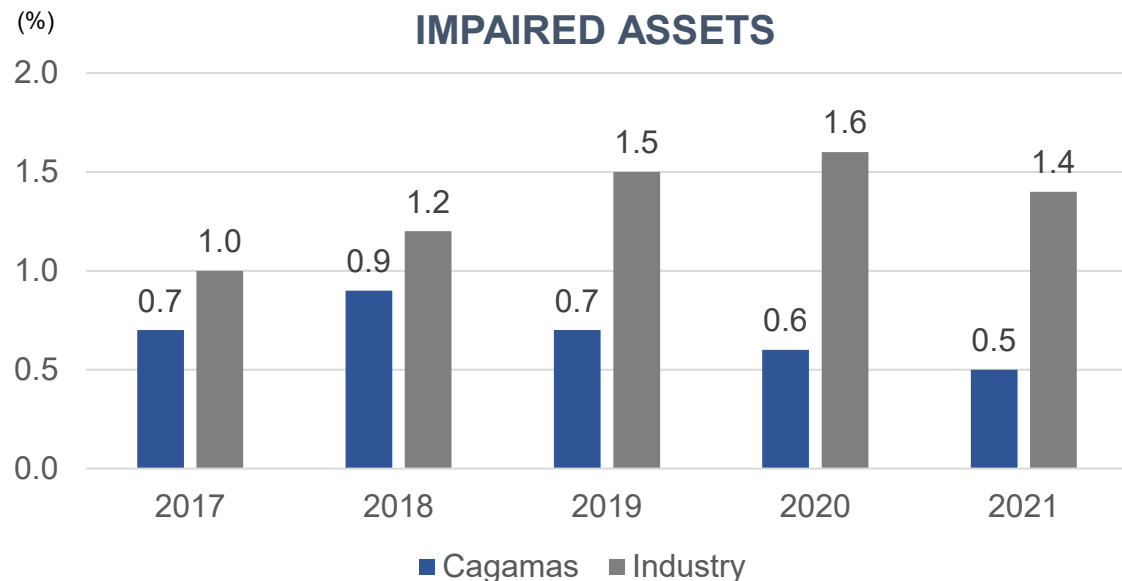
### Total Capital Ratio

(%)

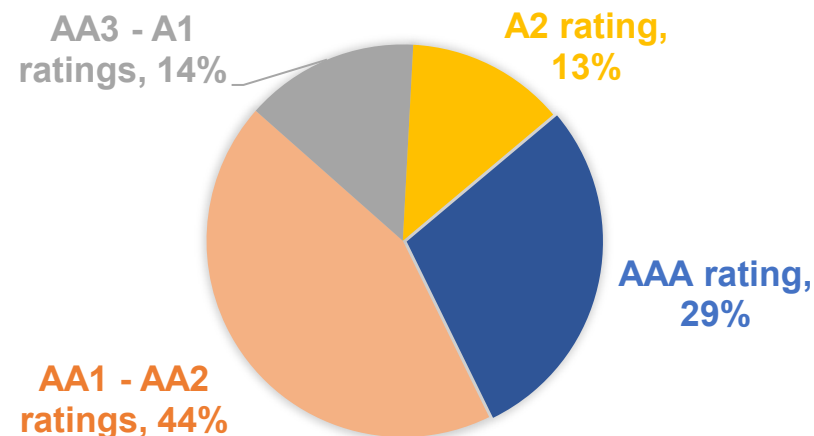


# ROBUST ASSET QUALITY

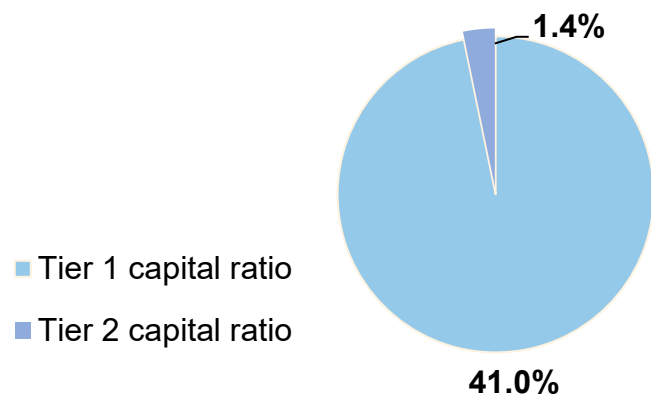
Cagamas' asset quality is robust, premised on its exposure to highly rated PWR counterparties and the provision of loans/ financings with non-discretionary salary deduction at source as a key feature of its PWOR portfolio



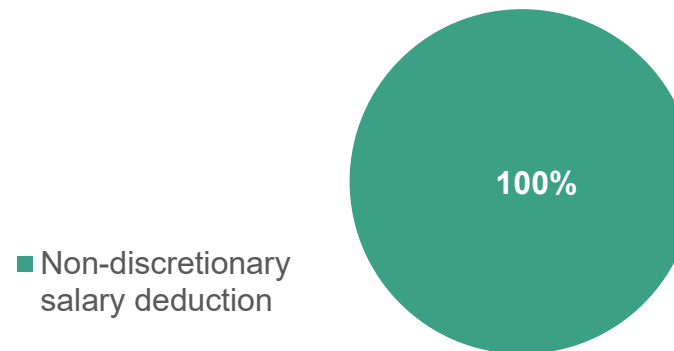
### COUNTERPARTIES EXPOSURE FOR PWR ASSETS



### TOTAL CAPITAL RATIO: 42.4%



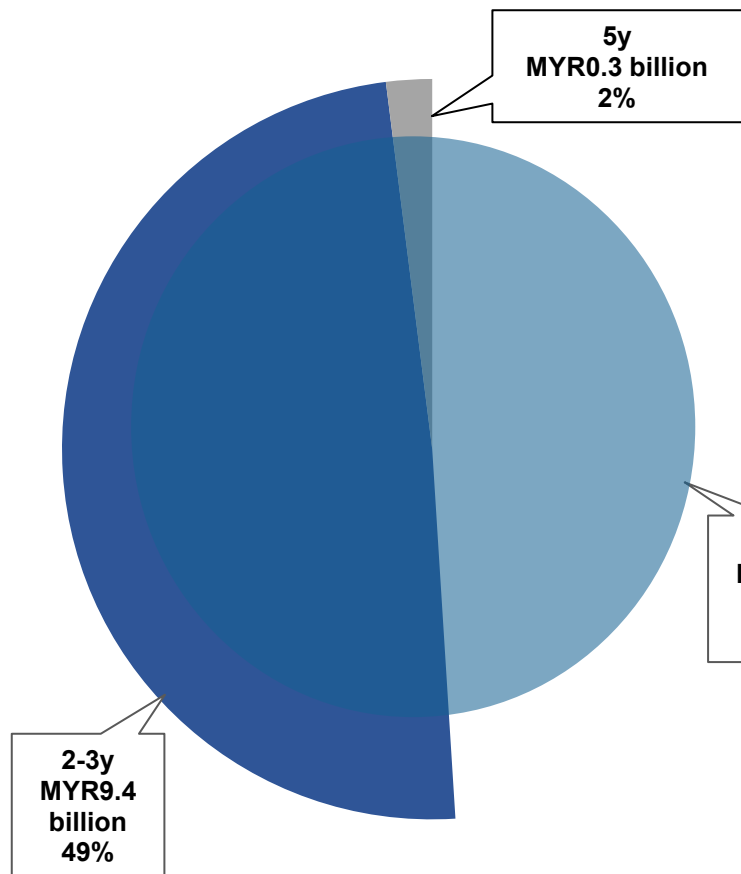
### COLLECTION EXPOSURE FOR PWOR ASSETS



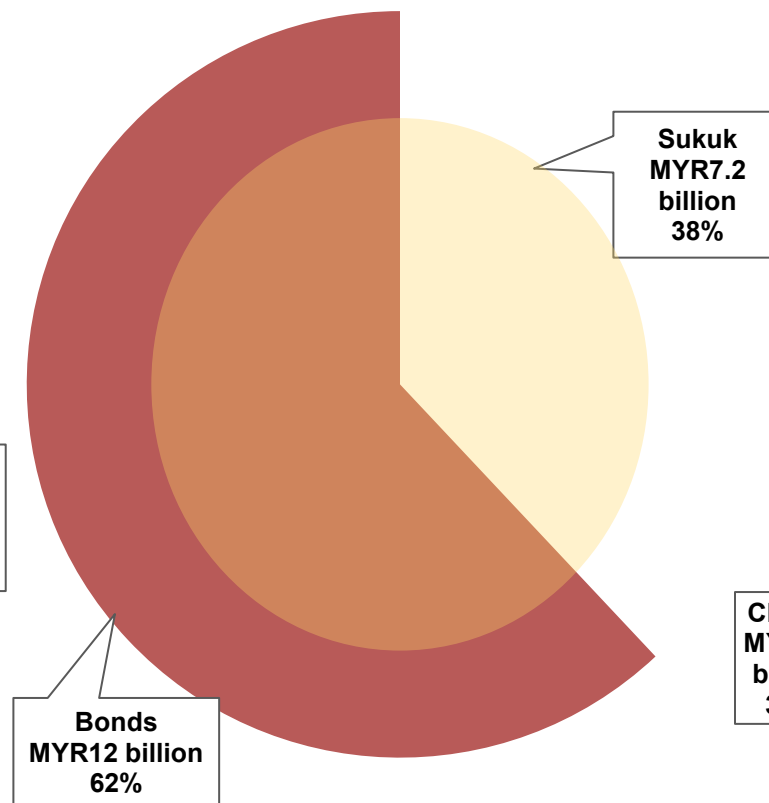
LIVING IN A BRIGHTER FUTURE

# CAGAMAS ISSUANCES

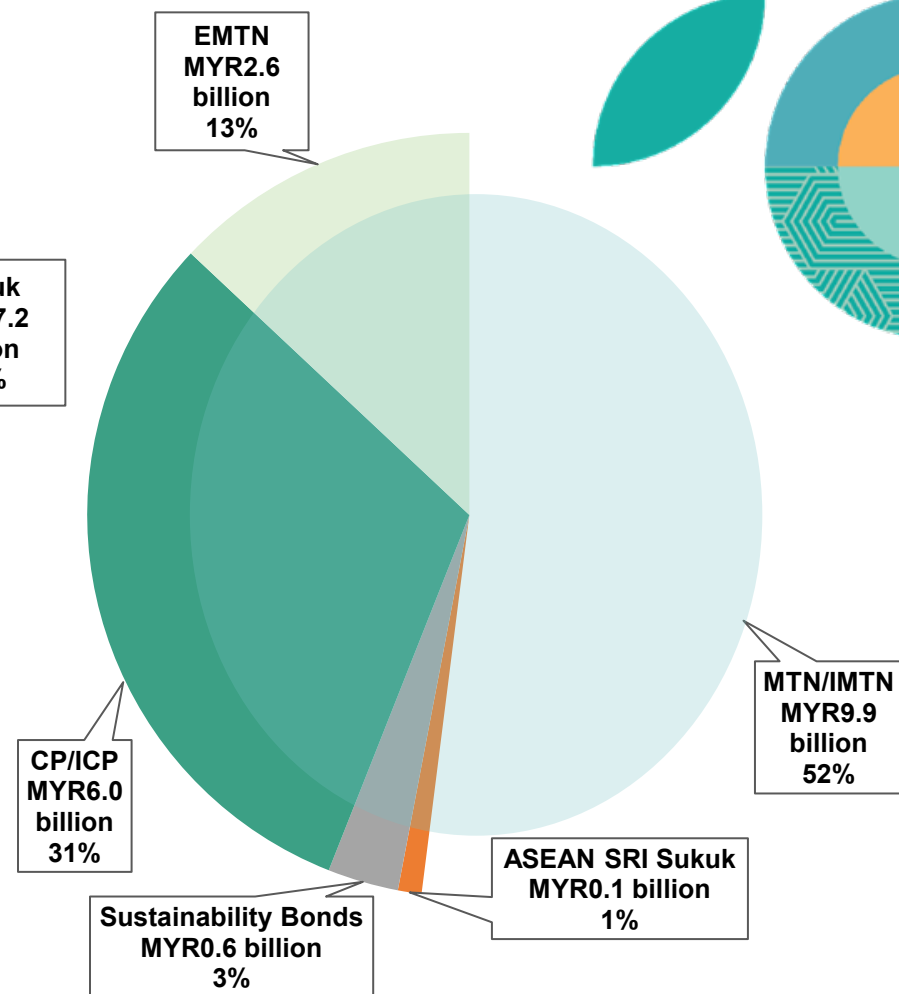
## BONDS AND SUKUK ISSUANCES AS AT 31 DECEMBER 2021



Issuance by Tenor



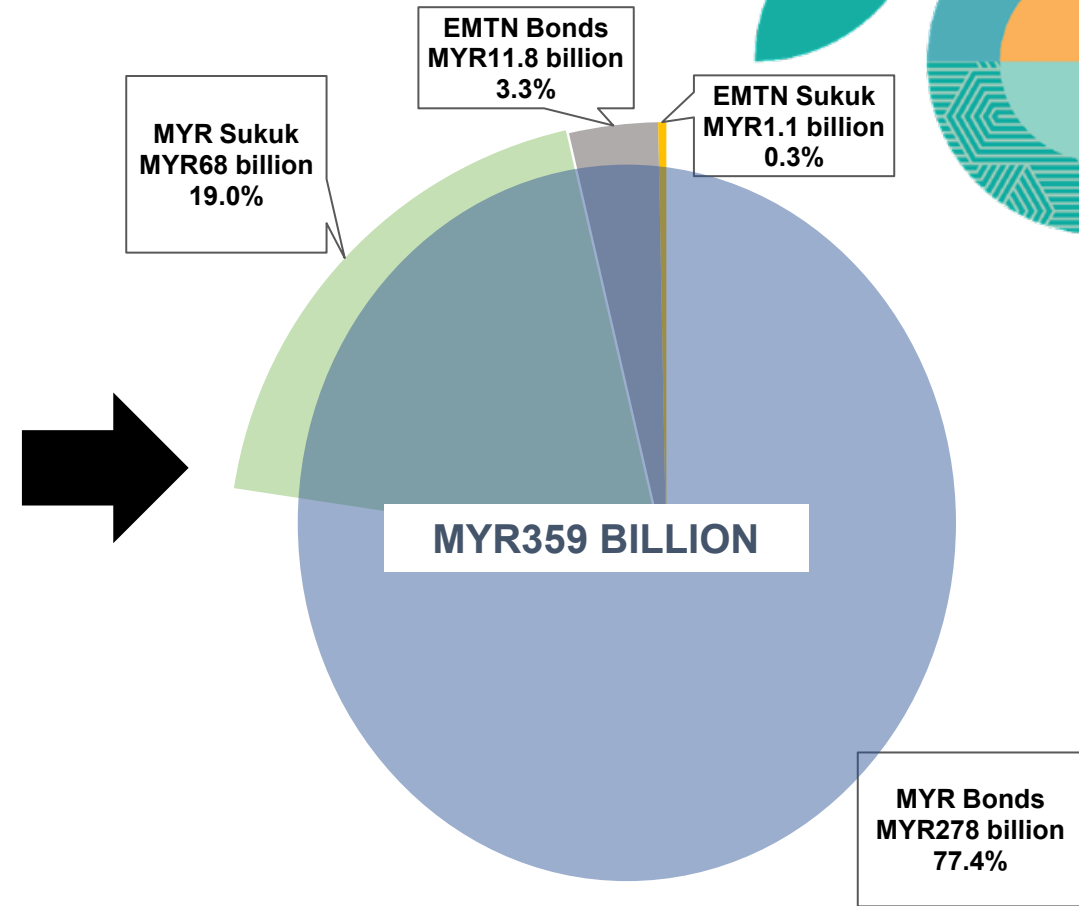
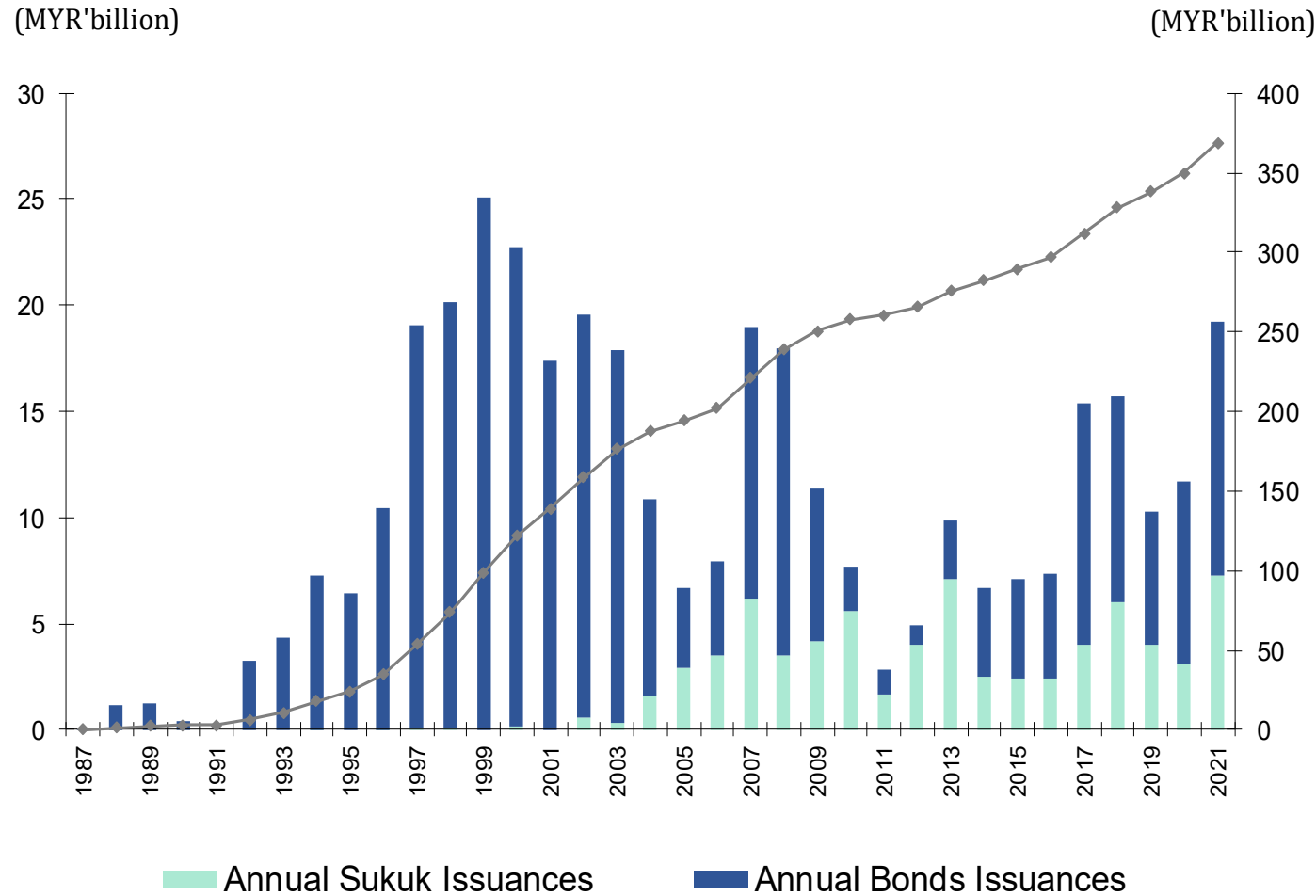
Issuance by Type



Issuance by Instrument

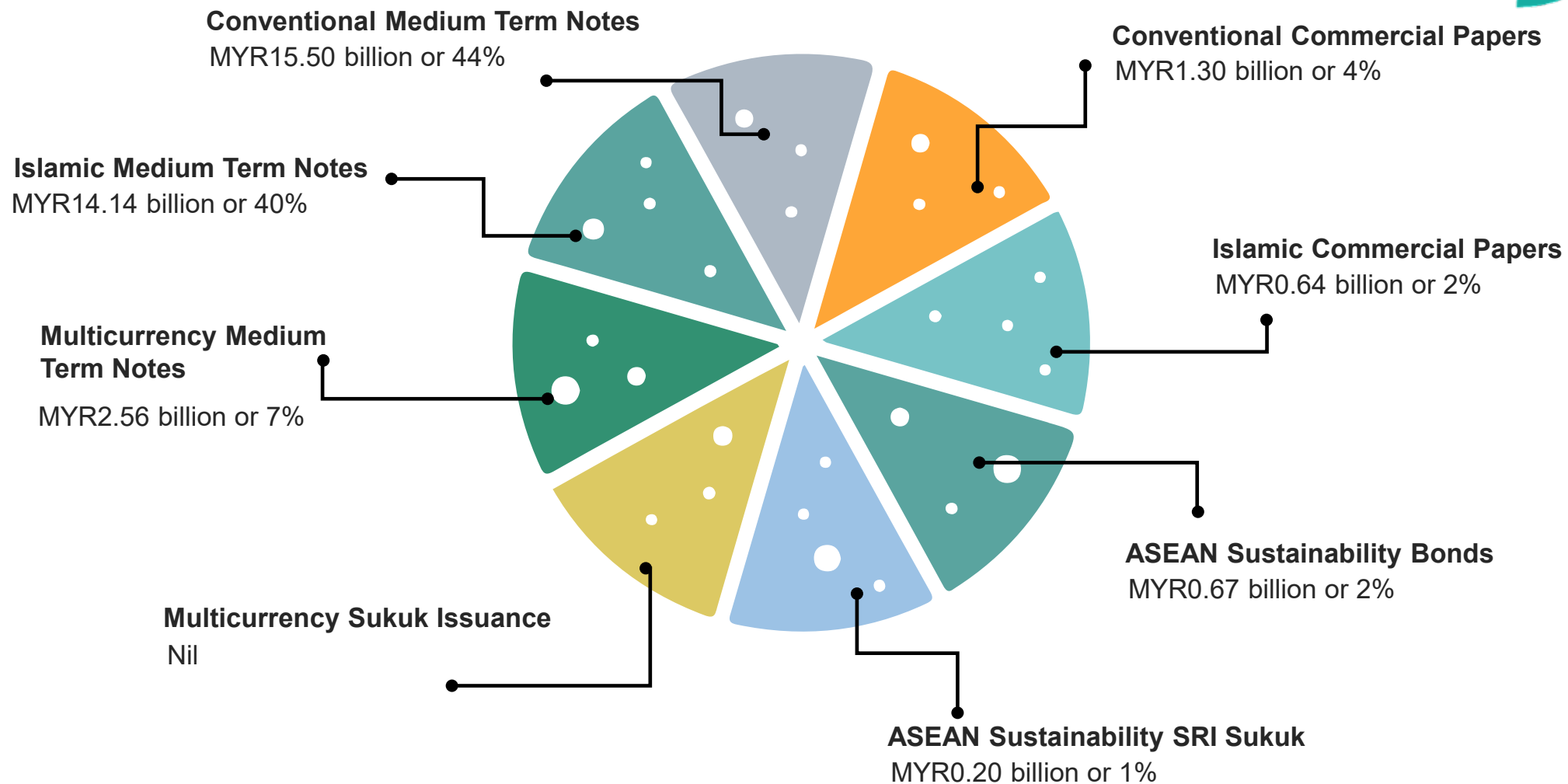
# CAGAMAS ISSUANCES (CONT'D)

## CAGAMAS BERHAD AND ITS SUBSIDIARIES CUMULATIVE BONDS AND SUKUK ISSUANCE SINCE 1987



# CAGAMAS OUTSTANDING BONDS AND SUKUK

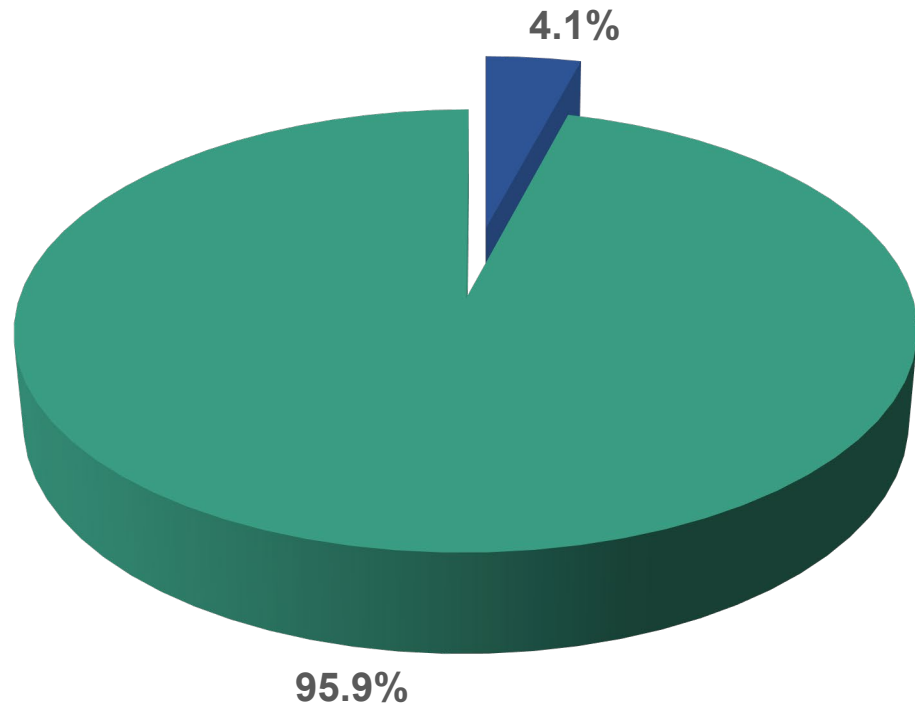
OUTSTANDING BONDS AND SUKUK AS AT 31 DECEMBER 2021  
MYR35 BILLION EQUIVALENT



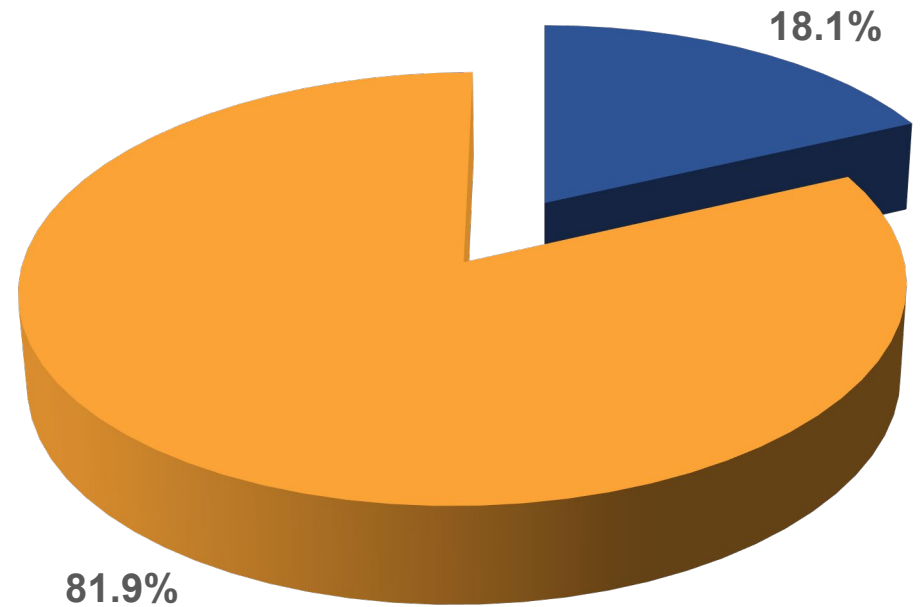


# CAGAMAS OUTSTANDING BONDS AND SUKUK (CONT'D)

CAGAMAS REMAINED ONE OF THE LARGEST ISSUERS OF CORPORATE BONDS AND SUKUK IN MALAYSIA IN 2021



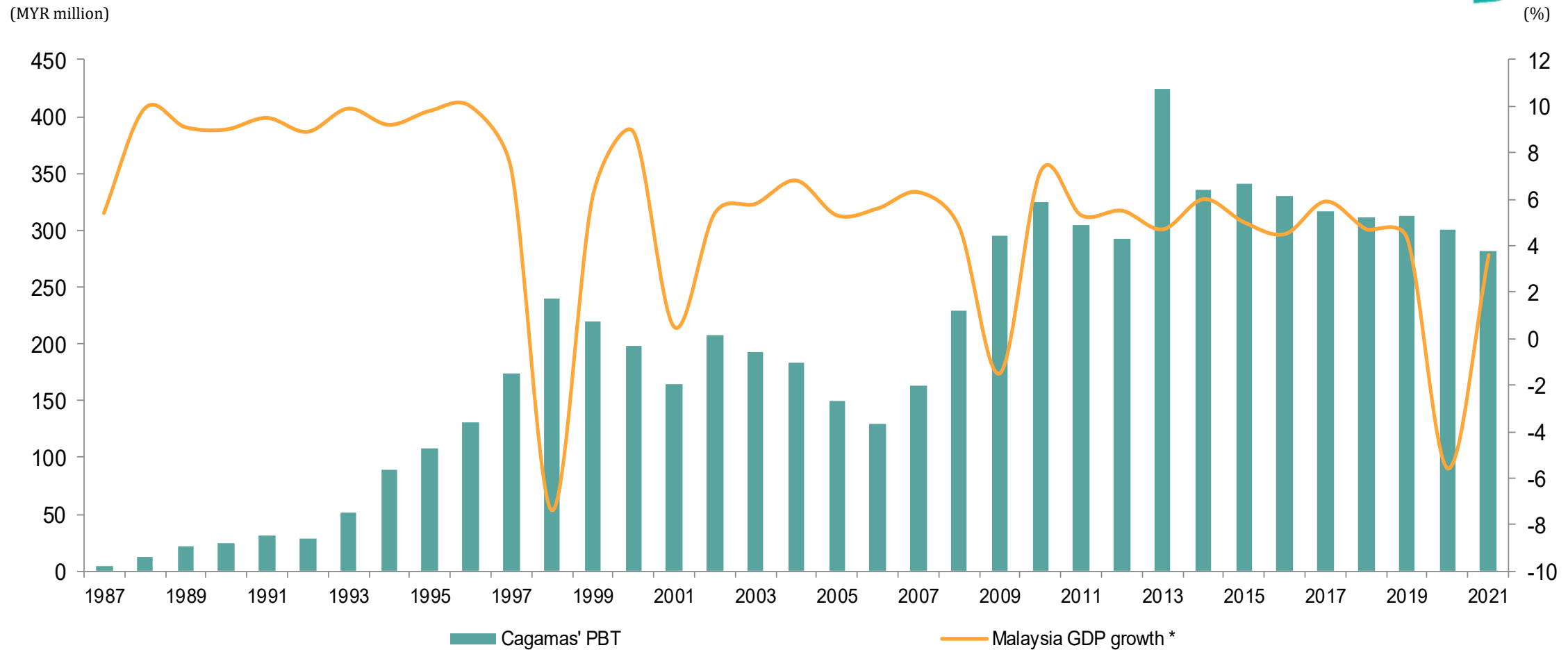
■ Cagamas ■ Corporate Bonds and Sukuk



■ Cagamas ■ AAA

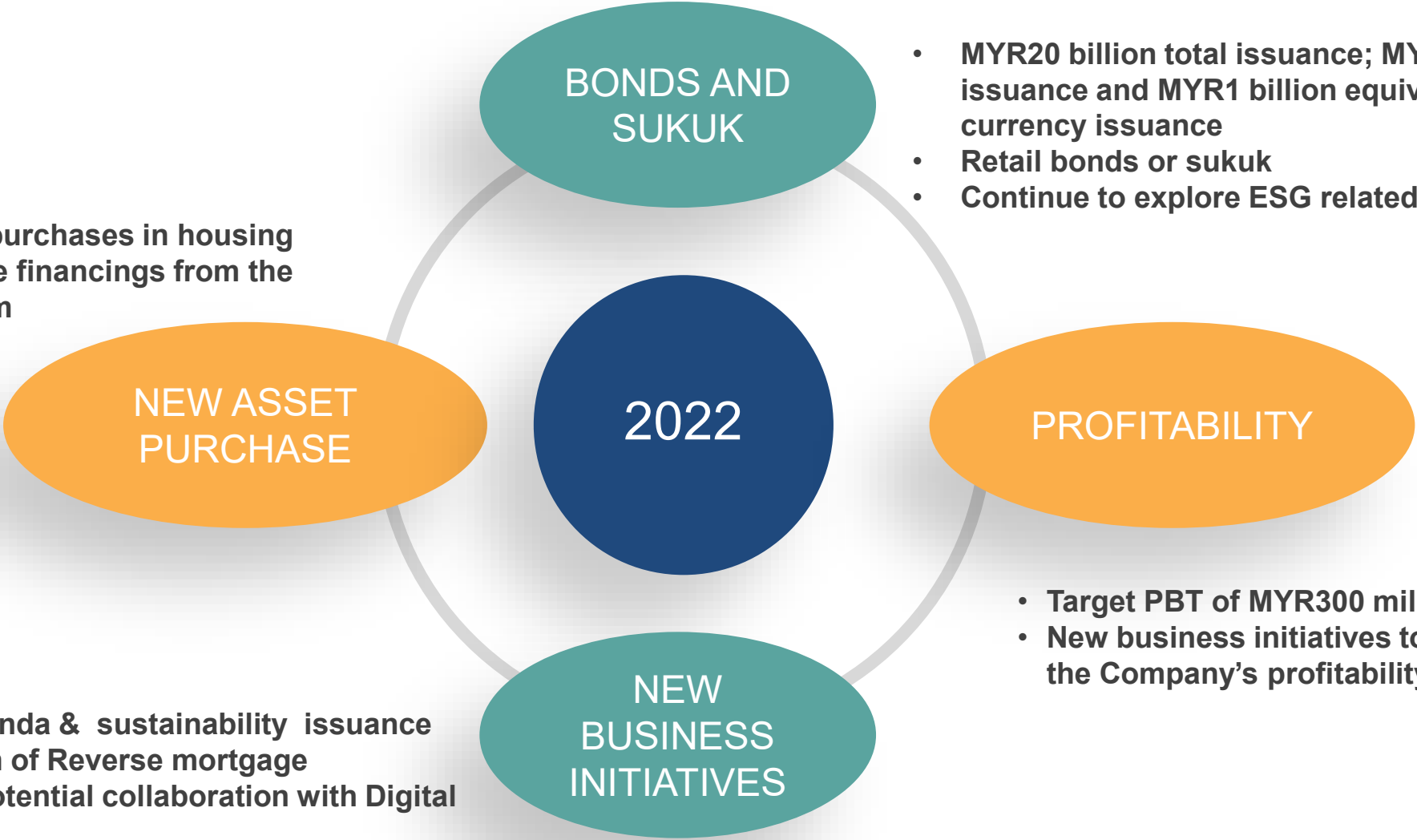
# SOUND AND RESILIENT PROFITABILITY

Strong and resilient profits since its inception, demonstrating that business is managed in both prudent and profitable manner



# 2022 BUSINESS TARGETS & PROJECTIONS

MYR15 billion purchases in housing loans and home financings from the financial system



- MYR20 billion total issuance; MYR19 billion onshore issuance and MYR1 billion equivalent of foreign currency issuance
- Retail bonds or sukuk
- Continue to explore ESG related issuance

NEW ASSET PURCHASE

PROFITABILITY

2022

NEW BUSINESS INITIATIVES

- Green agenda & sustainability issuance
- Expansion of Reverse mortgage
- Explore potential collaboration with Digital Banks

- Target PBT of MYR300 million
- New business initiatives to drive and support the Company's profitability



# Q & A SESSION

Cagamas   
**35** YEARS



LIVING IN A BRIGHTER FUTURE





# THE END

## **Cagamas Berhad**

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LIVING IN A BRIGHTER FUTURE

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