

Corporate Highlights

MARCH



International Secondary Mortgage Market Association (“ISMMA”) First Virtual Meeting of 2021

The ISMMA held its first virtual meeting of the year in March. During the meeting, member countries discussed the housing economic value chain and sustainable housing, as well as the implementation of IFRS 9 for mortgage refinance corporations. Chaired by the ISMMA Chairman, Datuk Chung Chee Leong, the meeting was attended by 47 participants from 21 member countries and the World Bank Group.



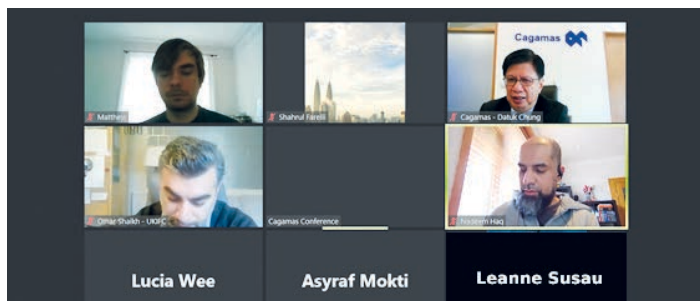
Meeting with Minister of Housing and Local Government (“KPKT”)

President/ Chief Executive Officer, Datuk Chung Chee Leong, led the Cagamas team for a business meeting with Minister of Housing and Local Government, Yang Berhormat Datuk Hajah Zuraida Kamaruddin. The briefing covered the performance of Cagamas’ mortgage guarantee schemes for first time house buyers and an update on the Cagamas’ Reverse Mortgage for the silver population. The meeting also explored various initiatives to provide housing for all Malaysians, especially those in the B40 and informal categories.



Green Social Sustainable Bonds (“GSSB”) Series 2: Webinar for Issuers, Underwriters and Advisors

Cagamas’ President/ Chief Executive Officer, Datuk Chung Chee Leong, shared Cagamas’ experience of its inaugural issuances of ASEAN Sustainability SRI Sukuk and ASEAN Sustainability Bonds in Malaysia, in a panel webinar for GSSB Series 2: Webinar for Issuers, Underwriters, Arrangers and Advisors. Organised by the Capital Market Development Council, Financial Executives Institute of the Philippines, Bankers Association of the Philippines, Investment House Association of the Philippines and the Asian Development Bank, the webinar was part of the Asian Bond Markets Initiative to develop green, social and sustainable bond markets in ASEAN plus the People’s Republic of China, Japan and the Republic of Korea (collectively known as ASEAN +3), and was attended by issuers, underwriters, arrangers and advisors within the ASEAN+3 region.



Interview with The UK Islamic Finance Council (“UKIFC”) on Innovation in Islamic Finance – Green Sukuk for Sustainable Development Goals (“SDGs”)

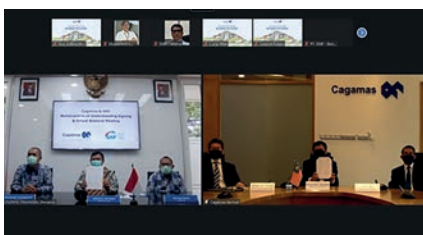
Cagamas’ President/ Chief Executive Officer, Datuk Chung Chee Leong, was interviewed by UKIFC to discuss Cagamas’ experience as an issuer of its ASEAN Sustainability SRI Sukuk for the UKIFC’s report entitled, Innovation in Islamic Finance – Green Sukuk for SDGs. The report, written in partnership with the United Nations Development Programme, Indonesia, aims to showcase green/ sustainability sukuk as a way to mobilise finance and achieve sustainability goals, either the SDGs or Nationally Determined Contributions.

APRIL



Cagamas Group of Companies: Annual General Meetings (“AGMs”) of the Subsidiaries

Cagamas and Cagamas Global Sukuk along with other subsidiaries of Cagamas Holdings Berhad, comprising Cagamas SRP Berhad, Cagamas MBS Berhad, Cagamas SME Berhad, Cagamas MGP Berhad and BNM Sukuk Berhad, held their hybrid AGMs. The AGMs were conducted in-person at Cagamas’ office and via video conference for virtual attendees.



Virtual Signing Ceremony for Memorandum of Understanding (“MoU”) and Bilateral Meeting with PT Sarana Multigriya Finansial (Persero) (“SMF”)

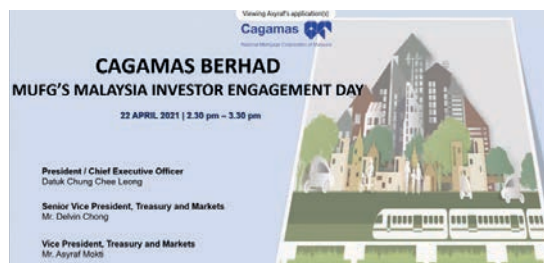
Cagamas signed a MoU with SMF for the purpose of enhancing further collaboration in promoting both the secondary mortgage markets in Malaysia and Indonesia on 14 April 2021. This represents a renewal of the MoU signed in March 2018. Cagamas was represented by President/ Chief Executive Officer, Datuk Chung Chee Leong, while SMF was represented by President Director, Ananta Wiyogo, at a virtual signing ceremony, witnessed by the respective representatives from both organisations.

Thereafter, Cagamas and SMF held a bilateral meeting to exchange updates on business performance as well as government measures and responses to the COVID-19 pandemic.



BPAM Bond Market Awards 2021

Cagamas was accorded the Top Issuance – Conventional award (MYR8,185 million) by the Bond Pricing Agency Malaysia (“BPAM”) at the BPAM Bond Market Awards 2021. BPAM applauded Cagamas’ steadfast dedication and contribution to the market throughout 2020 despite the many challenges facing the country. President/ Chief Executive Officer, Datuk Chung Chee Leong, received the award on behalf of Cagamas. The winners were selected based on the BPAM League Schedule for the year ended 31 December 2020.



MUFG’s Malaysia Investor Engagement Day (“Malaysia Day”)

Cagamas participated in MUFG’s Malaysia Investor Engagement Day (“Malaysia Day”) in April 2021. This virtual discussion is aimed at promoting the Government of Malaysia and Malaysian companies to MUFG’s fixed income investor base, particularly Asian investors, including those from Hong Kong, Japan, Korea and Taiwan. The highly interactive session saw Cagamas’ President/ Chief Executive Officer, Datuk Chung Chee Leong and the Cagamas Treasury and Markets team provide an overview of the Cagamas business model, key performance highlights and outlook.



Cagamas Holdings Berhad’s Fourteenth Annual General Meeting (“AGM”)

Cagamas Holdings Berhad held its fourteenth AGM on 30 April 2021. The hybrid AGM was conducted in-person at Cagamas’ office and via video conference for virtual attendees. The Group, which includes Cagamas Berhad, Cagamas MBS Berhad and Cagamas SRP Berhad, reported a pre-tax profit of RM512.2 million for the financial year 2020 compared with RM534.2 million in 2019.



Cagamas Investor Briefing on the Financial Results for 2020

Cagamas organised its virtual Investor Briefing, which was attended by 93 registered attendees from across the region. Led by President/ Chief Executive Officer, Datuk Chung Chee Leong, the briefing highlighted Cagamas’ financial performance in 2020 as well as its business initiatives for 2021. Cagamas’ Senior Vice Presidents of Finance and Treasury and Markets were also in attendance during the briefing.

JUNE



HSBC 5th Annual Asia Credit Conference – Investor/ Issuer Virtual Meeting

Cagamas led by its President/ Chief Executive Officer, Datuk Chung Chee Leong, held an Investor/ Issuer virtual meeting hosted by HSBC Bank, Hong Kong on the sidelines of the HSBC 5th Annual Asia Credit Conference. The meeting was attended by investors from across the region.

SEPTEMBER

11th Global Islamic Finance Awards 2021



Cagamas was honoured with the GIFA Market Leadership Award (Islamic Securitization) 2021 at the 11th Global Islamic Finance Awards 2021 (GIFA) on 14 September 2021. The GIFA virtual ceremony was broadcasted live on Facebook, YouTube and the GIFA website.

The Asset Triple A Islamic Finance Awards 2021



Cagamas was accorded the Islamic Issuer of the Year – Quasi-Sovereign (Issuer/ Adviser Award) as well as the Best ASEAN Sustainability SRI Sukuk - Quasi-Sovereign (Best in Sustainable Finance) and Best ASEAN Sustainability SRI Sukuk – Quasi-Sovereign (Best Deals by Country) for its 100 million ringgit sustainability SRI commodity murabahah sukuk, at The Asset Triple A Islamic Finance Awards 2021. The virtual awards ceremony, organised by The Asset Publishing and Research Limited based in Hong Kong, was broadcasted live on its website.

OCTOBER



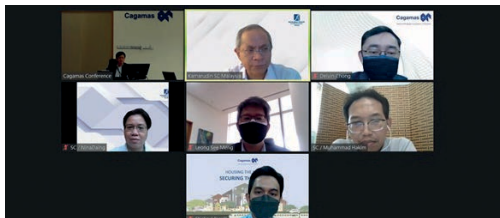
Pre-Budget Engagement Session with the Minister of Finance

Cagamas had a pre-budget engagement session with the Minister of Finance, Yang Berhormat Senator Tengku Datuk Seri Utama Zafrul Tengku Abdul Aziz. The areas of discussion included overcoming challenges faced by #KeluargaMalaysia to access additional cash flow especially for the silver economy and first time home ownership, particularly in the current pandemic environment. Cagamas looks forward to working with the Minister of Finance to realise the Government’s aspirations towards a sustainable and inclusive nation.



Virtual Meeting with Lembaga Pembiayaan Perumahan Sektor Awam (“LPPSA”)

Cagamas held a virtual meeting with LPPSA to strengthen the existing collaboration by exploring new areas of cooperation and collaboration, in addition to having potential knowledge sharing sessions in the future. The meeting was led by the President/ Chief Executive Officer of Cagamas, Datuk Chung Chee Leong, and Chief Executive Officer of LPPSA, Mohd Farid Dato’ Hj Nawawi.



Virtual Meeting with Executive Director, Market & Corporate Supervision of Securities Commission Malaysia (“SC”)

Cagamas held a virtual meeting with SC to discuss on matters and issues pertaining to the Malaysian fixed income market. The meeting was led by the President/ Chief Executive Officer of Cagamas, Datuk Chung Chee Leong, and Executive Director, Market & Corporate Supervision of SC, Kamarudin Hashim.

Cagamas Board Strategic Retreat Meeting 2021

Members of the Board of Directors of the Cagamas Group of Companies and senior management team attended the Cagamas Board Strategic Retreat Meeting 2021 held in Kuala Lumpur. The session discussed future strategic directions of Cagamas as well as possible strategic initiatives.



Corporate Highlights (Continued)

NOVEMBER



Virtual Meeting with Japan Housing Finance Agency (“JHF”)

Cagamas held a virtual knowledge sharing session with JHF on the Flat 35S loan which is a government-backed, long-term fixed rate home financing securitised by JHF in collaboration with private financial institutions. The loan provides a lower interest rate for a certain period to encourage the purchase of high quality housing in terms of energy savings and earthquake resilience. The meeting was led by the President/ Chief Executive Officer of Cagamas, Datuk Chung Chee Leong, and the Director of Market Operations of JHF, Yuji Date.

DECEMBER



Virtual Meeting with Korea Housing Finance Corporation (“KHFC”)

Cagamas held a virtual meeting with KHFC to discuss and share experiences on the development and implementation of Reverse Mortgage in Malaysia and Korea. The meeting was led by the President/ Chief Executive Officer of Cagamas, Datuk Chung Chee Leong, and Chairman, President & Chief Executive Officer of KHFC, Joon Woo Choi.

Discussion Session with Minister of Housing and Local Government (“KPKT”)



President/ Chief Executive Officer, Datuk Chung Chee Leong, led the Cagamas team for a discussion session with the Minister of KPKT, Yang Berhormat Dato’ Sri Reezal Merican Naina Merican, together with representatives from the Ministry of Finance and Syarikat Jaminan Kredit Perumahan. The discussion explored potential collaborations with the Government to increase home ownership particularly among young Malaysians. The Minister was briefed on Skim Rumah Pertamaku and proposed enhancements to help more young Malaysians own a home.



Cagamas Skim Saraan Bercagar (“SSB”) Launch and Memorandum of Understanding (“MoU”) Signing Ceremony

Cagamas launched and introduced a market-first financing solution for senior citizens, SSB, to help the elderly fund their retirement. This scheme allows seniors aged 55 and above, to borrow against the value of their fully paid homes and convert it into a steady monthly cash payout throughout their lifetime to supplement their retirement funds. The launch was officiated by Finance Minister, Yang Berhormat Senator Tengku Datuk Seri Utama Zafrul Tengku Abdul Aziz, followed by the signing of the MoU between Cagamas, Employees Provident Fund (EPF) and the Credit Counselling and Debt Management Agency (AKPK), in striving towards a common goal of increasing financing access for the elderly.