

CORPORATE HIGHLIGHTS

JANUARY

Cagamas Enhanced Core Values Launch

Cagamas Berhad (“Cagamas”) launched its enhanced core values, C.A.R.E., representing Collaboration, Accountability, Resilience and Excellence. These enhanced core values, which were selected and crafted, through a collaborative effort, aim to foster a highly motivated, engaged and supportive workforce.



FEBRUARY



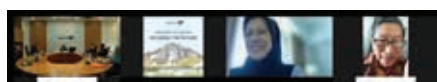
Majlis Perumahan Mampu Milik Negara Virtual Meeting

President/ Chief Executive Officer (“CEO”), Datuk Chung Chee Leong represented Cagamas in the *Majlis Perumahan Mampu Milik Negara* virtual meeting on 10 February 2022. The meeting, chaired by Prime Minister, Yang Amat Berhormat Datuk Seri Ismail Sabri Yaakob, was held to examine affordable housing in detail and to agree on new strategic frameworks, plans and synergy alliances involving all parties. The meeting also touched base on the direction of social housing implementation by the government and the private sector, discussed and coordinated issues concerning affordable housing and new concept proposals as well as suggested improvements regarding home ownership issues, particularly the financing aspect. The meeting agreed on the concept of “*Satu Keluarga Satu Rumah*” and on establishing a new direction for the *Program Perumahan Rakyat* that takes current needs into account while incorporating new components towards achieving the “*Malaysia Berdaya Huni*” or Liveable Malaysia agenda.

MARCH

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 on 25 March 2022. The AGMs were conducted in-person at Cagamas’ office and via video conference for virtual attendees.



BPAM Bond Market Awards 2022

Cagamas was accorded the Top Issuance – All (MYR16.655 billion) and Top Issuance – Conventional (MYR9.4 billion) by the Bond Pricing Agency Malaysia (“BPAM”) at the BPAM Bond Market Awards 2022. BPAM applauded Cagamas’ steadfast dedication and contribution to the market throughout 2021 despite a challenging market environment. President/ CEO, Datuk Chung Chee Leong received the awards on behalf of Cagamas. The winners were selected based on the BPAM Bond League Tables for the year ended 31 December 2021.



APRIL



Malaysian Housing Financing Initiative (*i-Biaya*) Launch – Collaboration Strategic Partner

Datuk Chung Chee Leong, President/ CEO, Cagamas and Director, Cagamas SRP Berhad (“CSR”), was presented with a certificate of appreciation by Datuk M Noor Azman Taib, Chief Secretary of Housing and Local Government Ministry (“KPKT”) for CSR’s

participation in *i-Biaya* by KPKT. The certificate presentation at the *i-Biaya* launch was witnessed by the Minister of Finance, Yang Berhormat Senator Tengku Datuk Seri Utama Zafrul Tengku Abdul Aziz, Minister of KPKT, Yang Berhormat Dato’ Sri Reezal Merican Naina Merican, Deputy Minister of Finance and Deputy Minister of KPKT. *Skim Rumah Pertamaku* (“SRP”), administered by CSRP, is one of three schemes offered through the *i-Biaya* initiative. *i-Biaya* is one of four components of the Home Ownership Programme by KPKT in its efforts to increase home ownership among B40 and M40 Malaysians.



Cagamas’ Annual Investor Briefing

Cagamas organised its virtual Investor Briefing, which was attended by 66 registered attendees from across the region. The briefing, led by President/ CEO, Datuk Chung Chee Leong, highlighted Cagamas’ financial performance in 2021 and the outlook for 2022. Senior Vice Presidents of Finance and Treasury and Markets were also in attendance during the briefing.



Malaysian Housing Financing Initiative (*i-Biaya*) Launch – Top Participating Banks for *Skim Rumah Pertamaku* (“SRP”) Recognised

The Ministry of Finance (“MOF”) and CSRP presented awards to five Top Participating Banks for the SRP during the *i-Biaya* launch, held on 14 April 2022. The awards were in recognition of participating financial institutions in Malaysia which offered the largest volumes of SRP loan/ financing facilities over the last ten years. Yang Berhormat Senator Tengku Datuk Seri Utama Zafrul Tengku Abdul Aziz, Minister of Finance, accompanied by Yang Berhormat Dato’ Sri Reezal Merican Naina Merican, Minister of KPKT, presented the awards to the Top Participating Banks’ representatives from AmBank (M) Berhad,

AmBank Islamic Berhad, Bank Islam Malaysia Berhad, CIMB Islamic Bank Berhad and Maybank Islamic Berhad.

Cagamas Holdings Berhad's Fifteenth Annual General Meeting ("AGM")

Cagamas Holdings Berhad ("CHB") held its fifteenth AGM in hybrid mode on 29 April 2022. The AGM was chaired by Dato' Bakarudin Ishak, Chairman of CHB, with the other members of the Board of Directors and Datuk Chung Chee Leong, President/ CEO of Cagamas Berhad in attendance. Cagamas recorded the largest asset purchase since 2017 at RM13.8 billion under the Purchase With Recourse scheme, reflecting pre-pandemic business momentum. Cagamas also successfully issued a total of RM19.2 billion bonds and sukuk in 2021, the highest since 2002.



MAY

Cagamas Board Strategic Retreat Meeting 2022

Members of Board of Directors of the Cagamas Group of Companies and senior management of Cagamas, attended the Cagamas Board Strategic Retreat Meeting 2022 held in Melaka. The meeting deliberated on Cagamas' strategic direction to meet the evolving needs of customers and contribute towards the Financial Sector Blueprint and Capital Market Masterplan 3.



JUNE

Business Meetings in Singapore

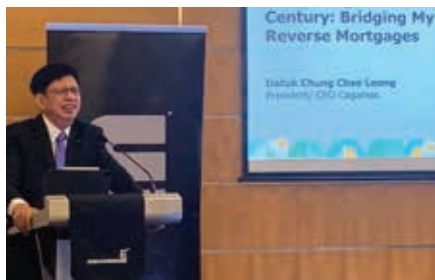
President/ CEO, Datuk Chung Chee Leong led a delegation from Cagamas for a series of business meetings with its stakeholders in Singapore.



JULY

12th Annual Affordable Housing Projects

President/ CEO, Datuk Chung Chee Leong represented Cagamas as a speaker at the 12th Annual Affordable Housing Projects organised by Marcus Evans, which was held in Singapore. Datuk Chung presented his views on "Rethinking Home Ownership in the 21st Century: Bridging Home Ownership and Reverse Mortgage."



SEPTEMBER

Developing and Financing Green Housing in Asia Conference 2022 ("DFGH 2022")

Cagamas hosted the DFGH 2022 on 21 September 2022 at the Asian School of Business, Kuala Lumpur. In collaboration with the ASEAN Catalytic Green Finance Facility and the ASEAN+3 Asian Bond Markets Initiative, DFGH 2022 brought together more than 300 participants in-person and more than 100 participants virtually, from all over Asia including financial regulators, policy makers, investors, financial institutions, corporations, developers and universities, and offered a unique opportunity for the private and public sectors to exchange views and

discuss initiatives and priorities for 2022 to further strengthen the capacity in developing and financing the green housing agenda, to accelerate the region's transition towards net zero carbon and climate resilient economies.



Signing of Memorandum of Understanding ("MoU") between Cagamas Berhad ("Cagamas") and Asian Development Bank ("ADB")

Cagamas signed a MoU with the ADB to jointly identify challenges for scaling up green residential mortgages in Malaysia, including the affordable housing segment and housing in smaller towns. Cagamas' President/ CEO, Datuk Chung Chee Leong and ADB Director, Private Sector Financial Institutions Division, Private Sector Operations Department, Christine Engstrom, sealed the agreement at the Developing and Financing Green Housing in Asia Conference 2022. The signing ceremony was witnessed by the Finance Minister, Yang Berhormat Senator Tengku Datuk Seri Utama Zafrul Tengku Abdul Aziz, Executive Chairman, Securities Commission Malaysia, Dato' Seri Dr. Awang Adek Hussin, Cagamas Chairman, Dato' Bakarudin Ishak and ADB Director, Regional Cooperation and Operations Coordination Division, Southeast Asia Department, Alfredo Perdiguero.



CORPORATE HIGHLIGHTS *(continued)*

SEPTEMBER *(cont'd)*

Islamic Sustainable Finance & Investment Asia Forum 2022

Cagamas participated in the Islamic Sustainable Finance & Investment Asia Forum 2022 organised by RedMoney Sdn Bhd at the Securities Commission Malaysia. Cagamas' President/ CEO, Datuk Chung Chee Leong discussed and shared industry insights as a panelist during the session on "Positioning ESG and Sustainable Finance and Investment – Policy, Regulation and Action."



Asian Secondary Mortgage Market Association ("ASMMA") Meeting 2022 and Memorandum of Understanding ("MoU") Signing Ceremony

The ASMMA held an in-person meeting in Kuala Lumpur after two years of various movement restrictions. The meeting saw leaders of ASMMA member countries comprising Indonesia, Japan, Korea, Malaysia, Mongolia, Pakistan and Philippines gather to share knowledge, country updates, expertise and product innovation as well as to welcome its newest member from The State Mortgage Company of Kyrgyzstan ("SMCK"). Cagamas was represented by its President/ CEO, Datuk Chung Chee Leong, who chaired the meeting. Subsequent to the meeting, Cagamas also inked a MoU with SMCK, Pakistan Mortgage Refinance Company Limited and Korea Housing Finance Corporation.



OCTOBER

Fourth International Secondary Mortgage Market Association ("ISMMA") Meeting for 2022

The ISMMA held an in-person meeting in Venice, Italy after two years of various movement restrictions. It was attended by 32 participants from 13 member countries and four multilateral agencies. The meeting discussed the expectations of the new secretariat function, future activities and meetings as well as exchanged views on development of green finance across global jurisdictions. Cagamas was represented by its President/ CEO, Datuk Chung Chee Leong.



Cagamas' Participation at the Global Islamic Finance Forum ("GIFF") 2022

Cagamas participated as a sponsor at the GIFF 2022 in Kuala Lumpur, which was organised by the Association of Islamic Banking and Financial Institutions Malaysia, in partnership with Bank Negara Malaysia. Senior Vice President, Strategy & Business, Leong See Meng represented Cagamas as a panelist at the session on "VBI & Sustainability: Towards a Greener World: Intersection Between Sustainability and Technology."



Interview with Astro Awani

Cagamas' President/ CEO, Datuk Chung Chee Leong, was interviewed on Astro Awani for the programme Notepad with Ibrahim Sani. Datuk Chung shared his views on capital market resilience during elections as well as new product offerings from Cagamas.



Cagamas Celebrates its 35th Anniversary

Cagamas marked its 35th anniversary celebrations with a dinner, which included presentations of the Cagamas Scholarship Programme 2022 and the Long Service Awards. The dinner was attended by guests from regulatory bodies, shareholders, financial institutions, corporates and other stakeholders.

OCTOBER (cont'd)



The Asset Triple A Islamic Finance Awards 2022

Cagamas and its President/ CEO, Datuk Chung Chee Leong, were honoured with the prestigious Islamic Issuer of the Year – Quasi-Sovereign Award, Best Quasi-Sovereign Sukuk (Cagamas 1.5 billion Ringgit triple-tranche Commodity Murabahah Sukuk) award and the Industry Leadership Award respectively at The Asset Triple A Islamic Finance Awards 2022 ceremony, which was held in Kuala Lumpur.

12th Global Islamic Finance Awards 2022 (“GIFA 2022”)

Cagamas was honoured with the GIFA Market Leadership Award (Islamic Securitization) 2022 for its contribution towards the growth of capital markets, Islamic finance and other priority sectors through the issuance of innovative instruments. The 12th GIFA 2022 was held on 14 September 2022 in Djibouti, East Africa.



NOVEMBER

1st Asia-Pacific Housing Conference: Making Housing Affordable, Inclusive and Resilient

Cagamas participated in the 1st Asia-Pacific Housing Conference: Making Housing Affordable, Inclusive and Resilient, organised by the Asian Development Bank. Cagamas’ President/ CEO, Datuk Chung Chee Leong, was invited to provide insights on the current and emerging issues of the Malaysian housing finance market and Cagamas’ role in facilitating the housing finance ecosystem, strategies for establishing an energy efficient mortgage ecosystem and lowering the barrier on first time home buyers in Malaysia.



Cagamas’ Collaboration with The International Shari’ah Research Academy (“ISRA”) to Produce the Islamic Financial System Textbook (3rd Edition)

The ISRA launched its 3rd edition of Islamic Financial System (“IFS”) textbook in a ceremony which was officiated by the Chairman of INCEIF University, Tan Sri Dato’ Azman Mokhtar. Published by ISRA, the IFS textbook has incorporated latest developments in the global Islamic finance industry, particularly products, regulations, governance and future directions of the industry.

Cagamas had previously collaborated with ISRA on the first and second editions of the IFS textbook, which has successfully registered usage in 56 countries to date. The IFS textbook is a compulsory read in various universities and in almost all local and international institutions of higher learning that offer Islamic Finance as a subject.



2nd Kenya Affordable Housing Conference

Cagamas participated in the 2nd Kenya Affordable Housing Conference (“Conference”) organised by The Kenya Mortgage Refinance Company. Datuk Chung Chee Leong, President/ CEO of Cagamas participated virtually as a panelist at the Conference to share Malaysia’s experience in scaling up its housing finance. The Conference brought together various key stakeholders in the housing sector to share experiences, challenges and opportunities to promote sustainable affordable housing as a driver of economic growth in Kenya.



Workshop on Scaling up Green Finance in Indonesia

Cagamas participated in the Workshop on Scaling up Green Finance in Indonesia organised by The Financial Services Authority, in collaboration with the Indonesia Stock Exchange, Asian Development Bank and United Nations Development Programme. Datuk Chung Chee Leong, President/ CEO presented Cagamas’ sustainability journey and its experience with the issuance of sustainability bonds during the case study session on “Green, Social and Sustainability Bond Issuances and Policy Interventions.”

