



CORPORATE HIGHLIGHTS

February



Malaysian Annual Real Estate Convention (MAREC) Summit 2020

Vice President, Core & Structured Business, Zulieka Zulkipli, represented Cagamas at the MAREC Summit 2020 organised by the Malaysian Institute of Estate Agents in Kuala Lumpur. During her session on *How Your Clients Could Obtain 100% Financing for Purchase of First Home*, Zulieka gave a presentation on Cagamas' *Skim Rumah Pertamaku and Skim Perumahan Belia*.

April



Cagamas Berhad Group of Companies: Annual General Meeting

Cagamas Berhad Group along with the other subsidiaries of Cagamas Holdings Berhad – Cagamas SRP Berhad, Cagamas MBS Berhad, BNM Sukuk Berhad, Cagamas SME Berhad and Cagamas MGP Berhad held their virtual Annual General Meetings (“AGMs”) on 30 April 2020. The online AGMs broadcasted from Cagamas’ office via video conference, were held in accordance with the guidelines issued by the authorities under the Government’s Movement Control Order due to unprecedented conditions caused by the COVID-19 pandemic.



CORPORATE HIGHLIGHTS

(CONTINUED)

May

Key Business Highlights



Annual Asset
Purchases:
MYR5.0 billion



Annual Bond and
Sukuk Issuances:
MYR10.2 billion



Cumulative Issuances:
MYR327.9 billion
Cumulative Redemptions:
MYR291.5 billion

*Excludes CMBS

Affordable Housing



Cumulative
Guarantee Exposure
(SRP&SPB):
MYR706.5 million

Value of Approved
Loans and Financing
(SRP&SPB):
MYR3.2 billion



Number of Approved
Loans and Financing
(SRP&SPB):
15,493

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Cagamas Berhad ("Cagamas") Investor Briefing – Financial Year 2019

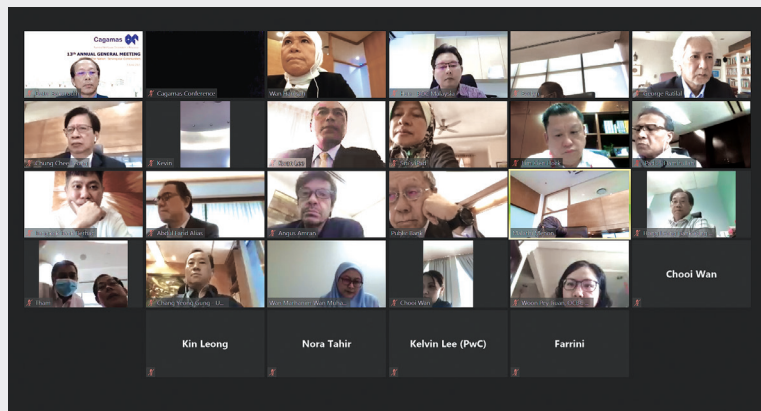
Cagamas held its inaugural virtual Investor Briefing, which was broadcasted from Cagamas' office in Kuala Lumpur and attended by over 85 registered attendees from across the region. Cagamas adapted its stakeholder engagements in the new normal in an effort to minimise the spread of COVID-19. The briefing was led by President/ Chief Executive Officer, Datuk Chung Chee Leong, who presented Cagamas' financial performance for the 2019 financial year and its plans on navigating through these unprecedented times.



CORPORATE HIGHLIGHTS

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June

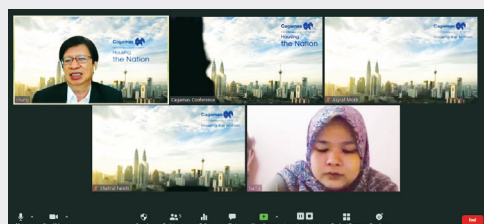


» Cagamas Holdings Berhad's ("the Group") 13th Annual General Meeting ("AGM")

The Group held its virtual AGM on 3 June 2020. The online AGM broadcasted from Cagamas' office via video conference, was attended by its board members, shareholders, auditors and other stakeholders. The Group's profit and revenue for 2019, comprising Cagamas Berhad, Cagamas MBS Berhad and Cagamas SRP Berhad, remained steady at RM410.9 million and RM2,313.7 million respectively.

Bilateral Meeting with Hong Kong Mortgage Corporation ("HKMC")

Cagamas held a virtual bilateral meeting with HKMC to discuss a wide range of issues of mutual interests including the impact of COVID-19 pandemic on each country's financial system and housing market, and their respective Government's responses to the pandemic as well as new initiatives pursued by both entities. The meeting was led by Cagamas' President/ Chief Executive Officer, Datuk Chung Chee Leong and HKMC's, Chief Executive Officer, Raymond Li, JP.



HSBC 4th Annual Asia Credit Conference – Investor/ Issuer Virtual Meeting

Cagamas Berhad, led by President/ Chief Executive Officer, Datuk Chung Chee Leong, held an Investor/ Issuer meeting hosted virtually by HSBC Bank, Hong Kong on the sidelines of the HSBC 4th Annual Asia Credit Conference. The meeting was attended by investors from across the region.



Virtual Interview with The Malaysian Reserve

The Malaysian Reserve interviewed Datuk Chung Chee Leong, President/ Chief Executive Officer on Cagamas' bond issuance target for 2020 and its readiness to support the housing loan market.



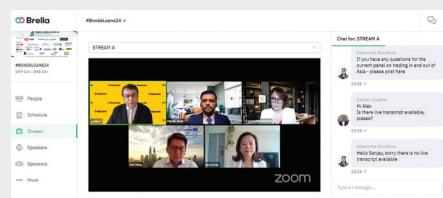


CORPORATE HIGHLIGHTS

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Bonds, Loans & Sukuk 24 Webinar

Cagamas' Senior Vice President, Strategy and Business, Leong See Meng, participated in the Bonds, Loans and Sukuk 24 hours conference as a panelist in the session, *How to Build Back Better: Incorporating Strong ESG Credentials While Making Tough Cost and Investment Decisions Post COVID-19*.



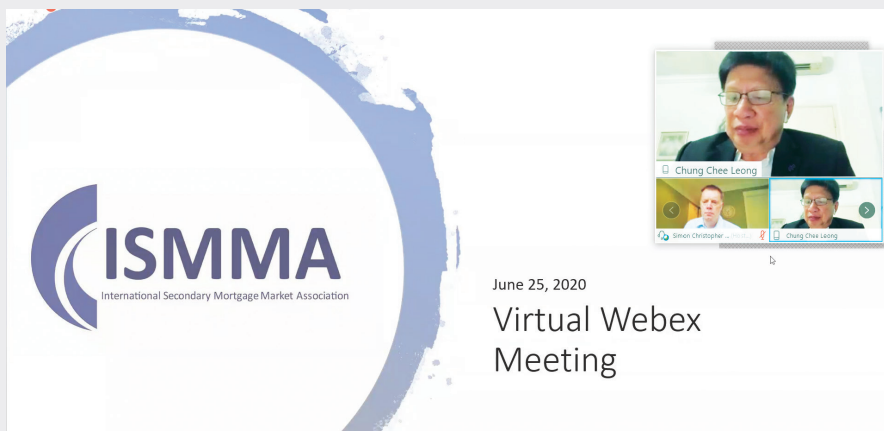
Bilateral Meeting with Korea Housing Finance Corporation ("KHFC")

Cagamas held a virtual bilateral meeting with the KHFC to discuss and learn from KHFC's experience in Reverse Mortgage. The meeting was led by Cagamas' President/ Chief Executive Officer, Datuk Chung Chee Leong and KHFC's Chairman, President & Chief Executive Officer, Jung Hwan Lee.



International Finance Corporation ("IFC") Pakistan Housing Finance Webinar

Cagamas' President/ Chief Executive Officer, Datuk Chung Chee Leong, participated in the Pakistan Housing Finance Webinar and delivered a presentation on *Islamic Mortgage Finance and Liquidity Facility – Cagamas Berhad Success Story*. The webinar was part of the COVID-19 Response Webinar Series on Housing, organised by the World Bank's International Finance Corporation to support financial institutions involved in housing finance.



International Secondary Mortgage Market Association ("ISMMA") Virtual Meeting

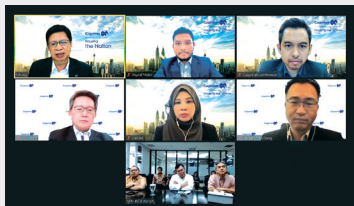
The ISMMA held a virtual meeting with the aim of sharing information and updates from member countries. The meeting also discussed the global housing finance responses to COVID-19 as well as accessibility to house financing for the informal sector. The meeting, attended by 36 participants from 18 countries globally and the World Bank Group, was chaired by Datuk Chung Chee Leong, the current Chairman of ISMMA.



CORPORATE HIGHLIGHTS

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July



» Bilateral Meeting with PT Sarana Multigriya Finansial (Persero) ("SMF")

Cagamas held a virtual bilateral meeting with SMF to discuss the impact of the COVID-19 pandemic on Indonesia's and Malaysia's financial systems and housing markets. The meeting also provided an opportunity for

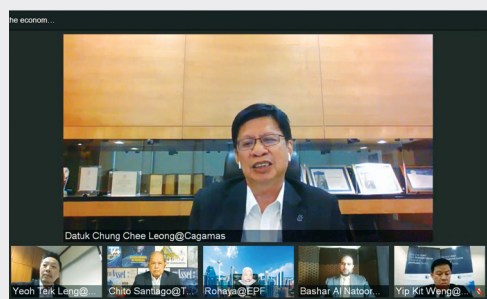
knowledge sharing by both SMF and Cagamas on their initiatives to enhance accessibility to affordable housing. The meeting was led by Cagamas' President/ Chief Executive Officer, Datuk Chung Chee Leong and SMF's President Director, Ananta Wiyogo.



» BPAM Bond Market Awards 2020

Cagamas was accorded the Top Traded Amount - Conventional award by the Bond Pricing Agency Malaysia ("BPAM") at its seventh edition of the Bond Market Awards 2020. President/ Chief Executive Officer, Datuk Chung Chee Leong received the award on behalf of Cagamas.

The winners were selected based on BPAM League Tables and BPAM ESG League Tables for the calendar year 2019 covering the rated and non-rated universe of bonds and sukuk in the Malaysian fixed income market. The BPAM League Tables, first published in year 2009, cover rated and non-rated Ringgit bonds and sukuk and track market rankings for many different categories. This information is an important indicator of the overall performance of the Malaysian bond market.



» 3rd Malaysia Issuers & Investors Leaders Dialogue

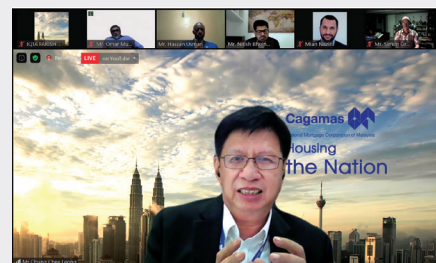
Cagamas' President/ Chief Executive Officer, Datuk Chung Chee Leong, participated in the 3rd Malaysia Issuers & Investors Leaders Dialogue, organised by The Asset, as a panellist in the webinar, *Restarting the Economy in the New Normal*. The webinar

discussed the important role that capital markets can play in Malaysia's delicate journey to economic recovery, post the COVID-19 pandemic. Datuk Chung provided views on the need to mobilise the private sector to contribute to the massive funding and investments that are required to assist Malaysia's transition to a sustainable economy.

August

Meeting with Bursa Malaysia Berhad

Cagamas met with Bursa Malaysia Berhad and an investment bank to explore the feasibility of retail bond issuances to be listed in Bursa Malaysia. The meeting was led by Cagamas' President/ Chief Executive Officer, Datuk Chung Chee Leong and Chief Executive Officer, Bursa Malaysia Berhad, Datuk Muhamad Umar Swift.



Islamic Financial Services Board ("IFSB") CEO's Forum

Cagamas' President/ Chief Executive Officer, Datuk Chung Chee Leong, participated in the virtual IFSB CEO's Forum to discuss *COVID-19 and its Implications on Institutions Offering Islamic Financial Services ("IIFS")*, focusing on post COVID-19 opportunities for IIFS.



CORPORATE HIGHLIGHTS

(CONTINUED)

September



» Cagamas Digital Skim Rumah Pertamaku Launch

The Cagamas Digital Skim Rumah Pertamaku was launched by Cagamas SRP Berhad in collaboration with Didian and MHub, two technology property portals, to help eligible Malaysians purchase their first home and apply for financing online. The launch was officiated by the Minister of Housing and Local Government, Yang Berhormat Datuk Hajah Zuraida Kamaruddin and witnessed by Chairman, Cagamas

Berhad and Cagamas SRP Berhad, Dato' Bakarudin Ishak, President/ Chief Executive Officer, Cagamas Berhad, Datuk Chung Chee Leong, Secretary-General, Housing and Local Government, Datuk Zainal Abidin Abu Hassan, Under Secretary, Strategic Investment Division, Ministry of Finance, Dato' Shahrol Anuwar Sarman, Director, Didian, Chow Nam Kit and Chief Executive Officer, MHub, Quek Wee Siong.



» The Asset Triple A Islamic Finance Awards 2020

Cagamas was awarded the Islamic Issuer of the Year-Quasi-Sovereign and Best Quasi-Sovereign Sukuk for its 500 million Ringgit Commodity Murabahah Sukuk at the Asset Triple A Islamic Finance Awards. The virtual awards ceremony, organised by Hong Kong based, Asset Publishing and Research Ltd, was broadcasted live on its website.



» 10th Global Islamic Finance Awards ("GIFA") 2020

Cagamas Berhad and its President/ Chief Executive Officer, Datuk Chung Chee Leong, were awarded the GIFA Excellence Award (Islamic Securitisation) 2020 and GIFA Special Award (Islamic Financial Advocacy) 2020 respectively at the 10th GIFA on 14 September 2020 in Islamabad, Islamic Republic of Pakistan. The GIFA concurrent ceremony (online and physical) was broadcasted live on Facebook, YouTube, GIFA website, and other social media platforms.



» MARC 360: Property Recharge 2020 Webinar

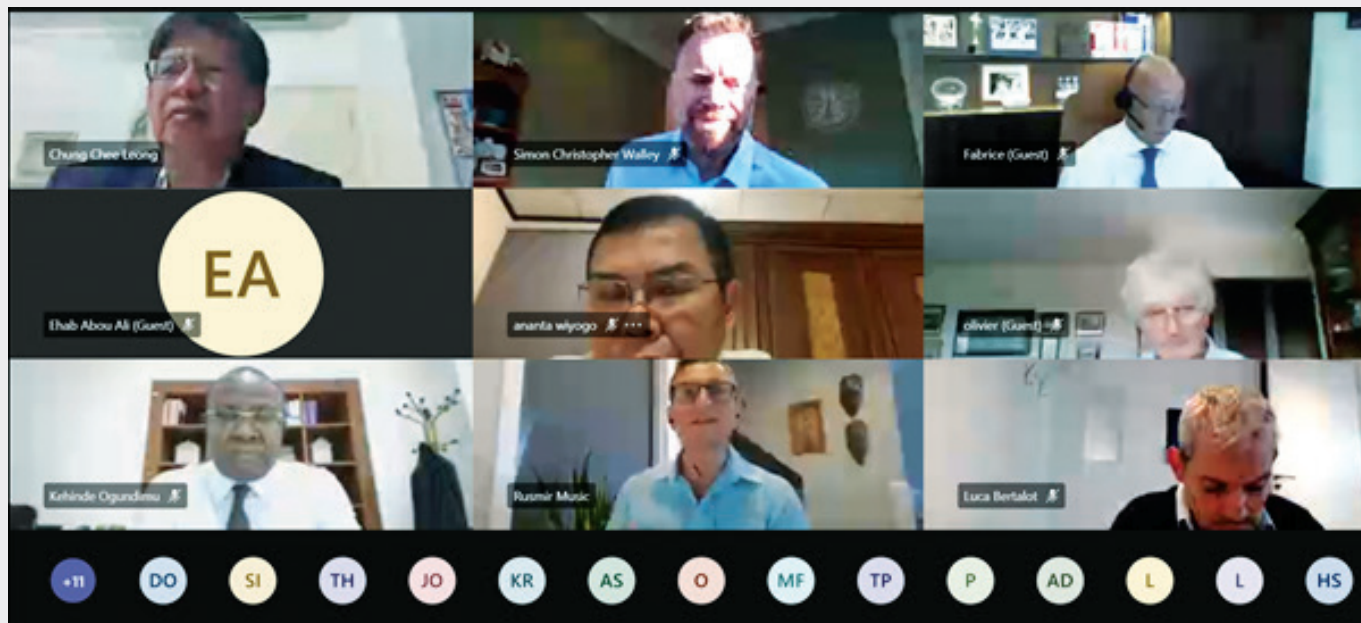
Cagamas Berhad's President/ Chief Executive Officer, Datuk Chung Chee Leong, participated in segment 1: Malaysian Property Sector Outlook and Trends, the first webinar in the MARC 360: Property Recharge 2020 webinar series, organised by Malaysian Rating Corporation Berhad. Datuk Chung provided his views on home financing trends and outlook as well as measures and product innovations to help buyers obtain home financing from the financial institutions.



CORPORATE HIGHLIGHTS

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October



2nd International Secondary Mortgage Market Association (“ISMMA”) Meeting for 2020

The ISMMA held its 2nd virtual meeting for the year and discussed member countries’ updates and responses to COVID-19 as well as knowledge sharing on Green Mortgages and Funding by International Finance Corporation’s (IFC) EDGE and Regulatory Practices for Mortgage Refinance Corporations. The meeting was chaired by Cagamas Berhad’s President/ Chief Executive Officer, Datuk Chung Chee Leong, who is also the current Chairman of ISMMA, and was attended by 41 participants from 18 countries globally and the World Bank Group as well as other multilateral agencies.



HSBC Asia Credit Tour 2020: Virtual Investor/ Issuer Meeting

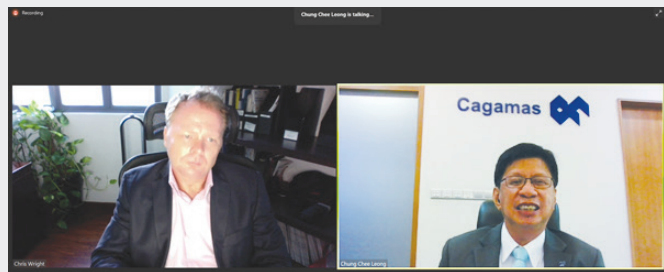
Cagamas, led by President/ Chief Executive Officer, Datuk Chung Chee Leong, held an Investor/ Issuer virtual meeting hosted by HSBC Bank, Hong Kong on the sidelines of the HSBC Asia Credit Tour 2020. The meeting covered various topics, including Cagamas’ credit profile and latest market developments. The meeting was attended by investors from across the region.



CORPORATE HIGHLIGHTS

(CONTINUED)

November



Real Estate Development Fund (“REDF”) Saudi Housing Finance Series

As part of the REDF Saudi Housing Finance Series, Cagamas Berhad’s President/ Chief Executive Officer, Datuk Chung Chee Leong was invited for an interview session to discuss on *Cagamas – A Model Mortgage Refinance Company* with Chris Wright, Euromoney’s Asia Editor. Well regarded by the World Bank as the most successful secondary mortgage market liquidity facility, Datuk Chung explained the background, business model and lessons learned from building Cagamas as an institution, and how it may be applied elsewhere. The interview session was broadcasted live on Euromoney’s website.

Workshop on Green Housing Finance 2020

Cagamas Berhad (“Cagamas”) in collaboration with Japan Housing Finance (“JHF”), organised a Workshop on Green Housing Finance 2020 (“Workshop”) to learn about developments in Japan’s housing finance market, particularly green housing initiatives and green bond issuances undertaken by JHF. The Workshop, sponsored by the Housing Bureau, Ministry of Land, Infrastructure, Transport and Tourism of Japan, is part of JHF’s knowledge-sharing engagements with other Mortgage Refinance Companies in the region. Cagamas was led by President/ Chief Executive Officer, Datuk Chung Chee Leong, and participants included representatives from Malaysian regulatory bodies.



IFN Asia OnAir Forum 2020

Cagamas Berhad’s President/ Chief Executive Officer, Datuk Chung Chee Leong, participated in the IFN Asia OnAir Forum 2020 as a panellist in the webinar session, *Putting Islamic Finance to Work: Capital Markets, Sustainable & Green Initiatives*, which highlighted how Islamic finance fits into the Environmental, Social and Governance and Sustainable and Responsible Investment (“SRI”) framework, and the role that Islamic finance can play post the COVID-19 pandemic. During the webinar, Datuk Chung provided his views on Cagamas’ experience with its most recent issuance of ASEAN Sustainability SRI Sukuk and what is needed to fuel more such issuances within the region.

IFN ASIA
OnAir
FORUM & REPORT 2020

Chung Chee Leong
President/CEO, Cagamas

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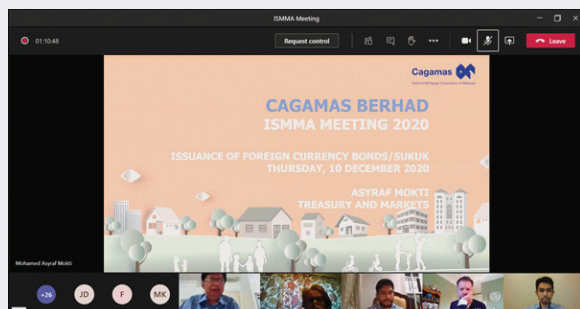
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CORPORATE HIGHLIGHTS

(CONTINUED)

December



» International Secondary Mortgage Market Association (“ISMMA”) 3rd Virtual Meeting for 2020

The ISMMA held their 3rd virtual meeting for 2020 and discussed matters related to green bonds and issuances of foreign currency debt securities. The meeting, attended by 36 participants from 18 countries globally and the World Bank Group, was chaired by Datuk Chung Chee Leong, the current Chairman of ISMMA.



7th Asian Secondary Mortgage Market Association (“ASMMA”) Virtual Meeting

The ASMMA held its 7th annual meeting which saw leaders of secondary mortgage institutions from Hong Kong, Indonesia, Japan, Kazakhstan, Korea, Malaysia, Mongolia, Pakistan and the Philippines gather virtually to discuss measures taken in each country to address the impact of COVID-19 on the financial and housing markets. Cagamas’ delegation was led by President/ Chief Executive Officer, Datuk Chung Chee Leong.

Gesture of fellowship between Korea Housing Finance Corporation (“KHFC”) and Cagamas Berhad (“Cagamas”) «

KHFC presented Cagamas with disposable KF94 facial masks for the entire organisation. The handover was done by Lee Dae Kwon, Finance Attache from the Embassy of the Republic of Korea. The gift from KHFC represents the fellowship and support of International Secondary Mortgage Market Association and Asian Secondary Mortgage Market Association members in their collective effort to respond to the COVID-19 pandemic.

