

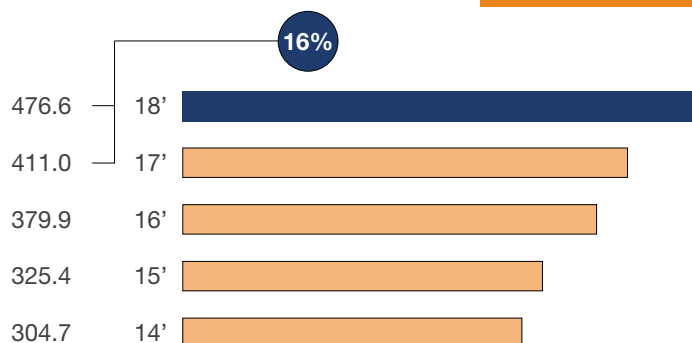
5-YEAR FINANCIAL SUMMARY AND HIGHLIGHTS

	2018 RM'000	2017 RM'000	2016 RM'000	2015 RM'000	2014 RM'000
GROUP					
Total Income	476,603	411,018	379,913	325,390	304,671
Profit Before Taxation	262,523	221,658	236,664	190,699	199,550
Profit After Taxation	262,540	222,008	236,284	190,699	198,505
Profit Attributable to Shareholders	263,095	222,497	237,191	192,221	200,606
Shareholders' Equity	3,711,288	3,611,818	3,377,484	3,150,975	2,958,531
Total Equity	3,712,704	3,613,789	3,379,944	3,154,342	2,958,726
Total Asset	5,023,319	5,091,909	4,841,083	4,767,381	4,563,430

5-YEAR FINANCIAL SUMMARY AND HIGHLIGHTS

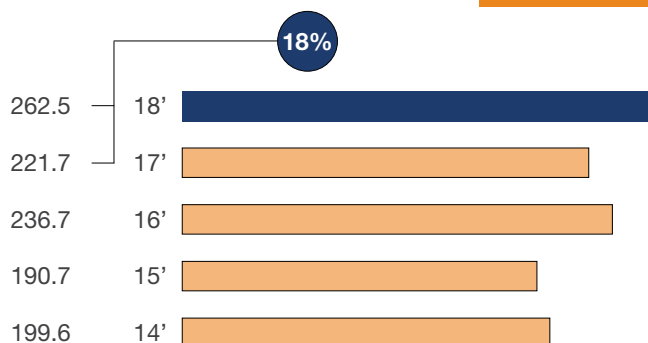
TOTAL INCOME

In RM Million



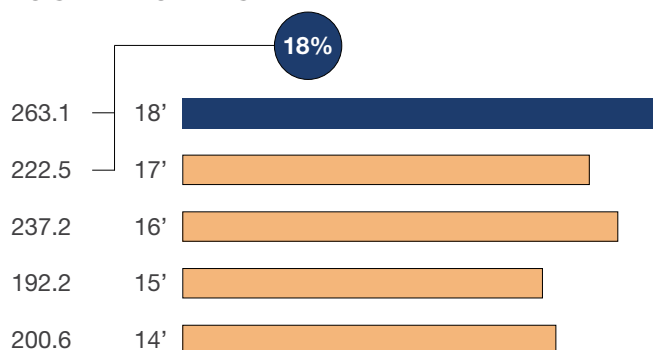
PROFIT BEFORE TAX

In RM Million



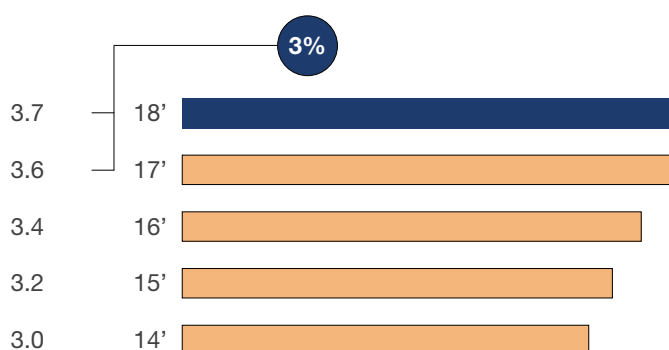
PROFIT ATTRIBUTABLE TO SHAREHOLDERS

In RM Million



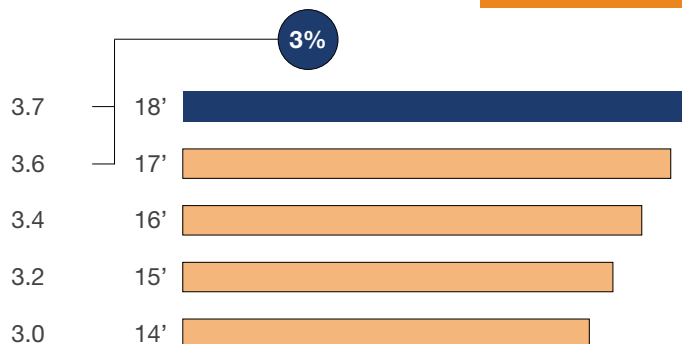
SHAREHOLDERS' EQUITY

In RM Billion



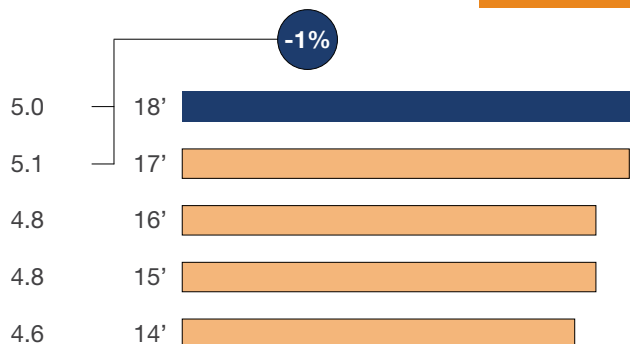
TOTAL EQUITY

In RM Billion



TOTAL ASSETS

In RM Billion



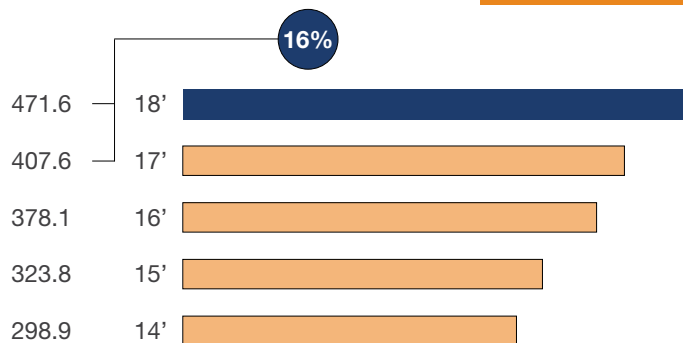
5-YEAR FINANCIAL SUMMARY AND HIGHLIGHTS

	2018 RM'000	2017 RM'000	2016 RM'000	2015 RM'000	2014 RM'000
COMPANY					
Total Income	471,572	407,626	378,147	323,762	298,915
Profit Before Taxation	210,636	167,849	167,730	140,030	143,766
Profit After Taxation	210,636	167,849	167,730	140,030	143,766
Profit Attributable to Shareholders	210,636	167,849	167,730	140,030	143,766
Total Equity	3,311,293	3,266,715	3,088,604	2,932,565	2,790,375
Total Asset	4,620,019	4,742,429	4,546,819	4,542,817	4,392,241

5-YEAR FINANCIAL SUMMARY AND HIGHLIGHTS

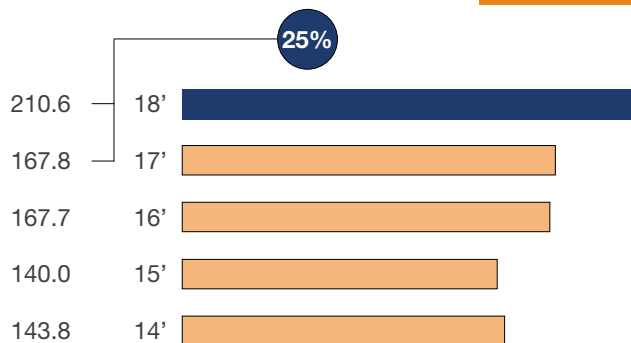
TOTAL INCOME

In RM Million



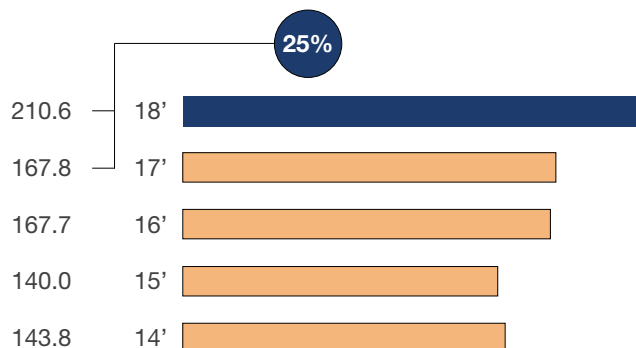
PROFIT BEFORE TAX

In RM Million



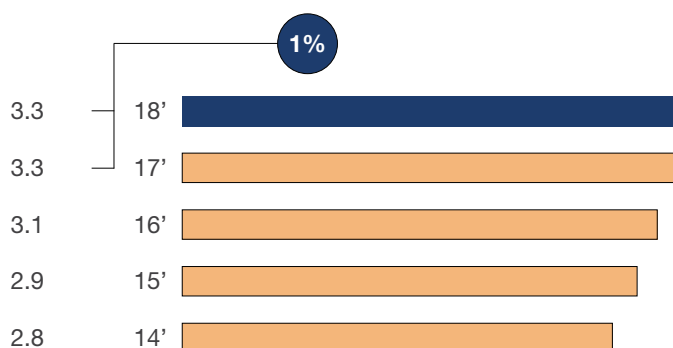
PROFIT ATTRIBUTABLE TO SHAREHOLDERS

In RM Million



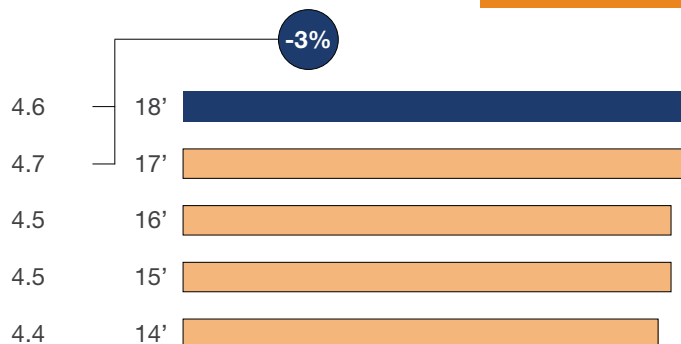
TOTAL EQUITY

In RM Billion



TOTAL ASSETS

In RM Billion



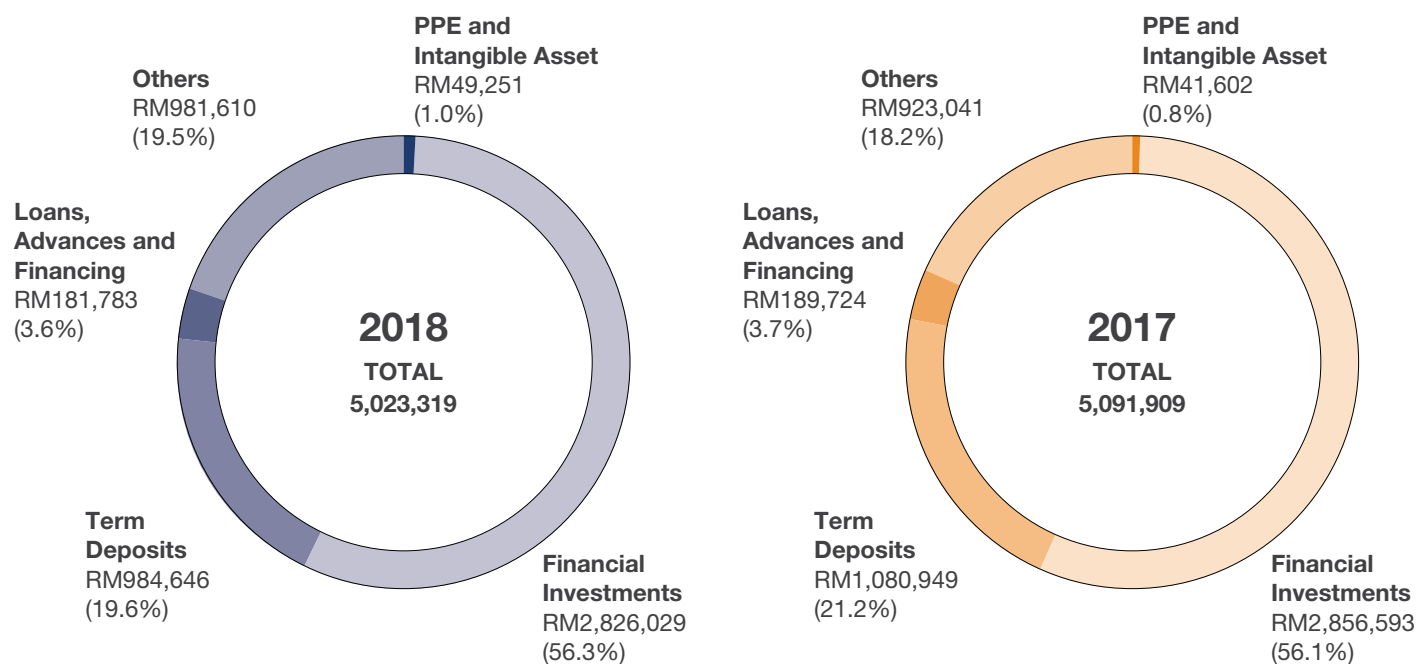
SIMPLIFIED STATEMENTS OF FINANCIAL POSITION

	2018		2017	
	RM'000	%	RM'000	%
GROUP				
PPE and Intangible Asset	49,251	1.0%	41,602	0.8%
Financial Investments	2,826,029	56.3%	2,856,593	56.1%
Term Deposits	984,646	19.6%	1,080,949	21.2%
Loans, Advances and Financing	181,783	3.6%	189,724	3.7%
Others	981,610	19.5%	923,041	18.2%
TOTAL	5,023,319	100.0%	5,091,909	100.0%

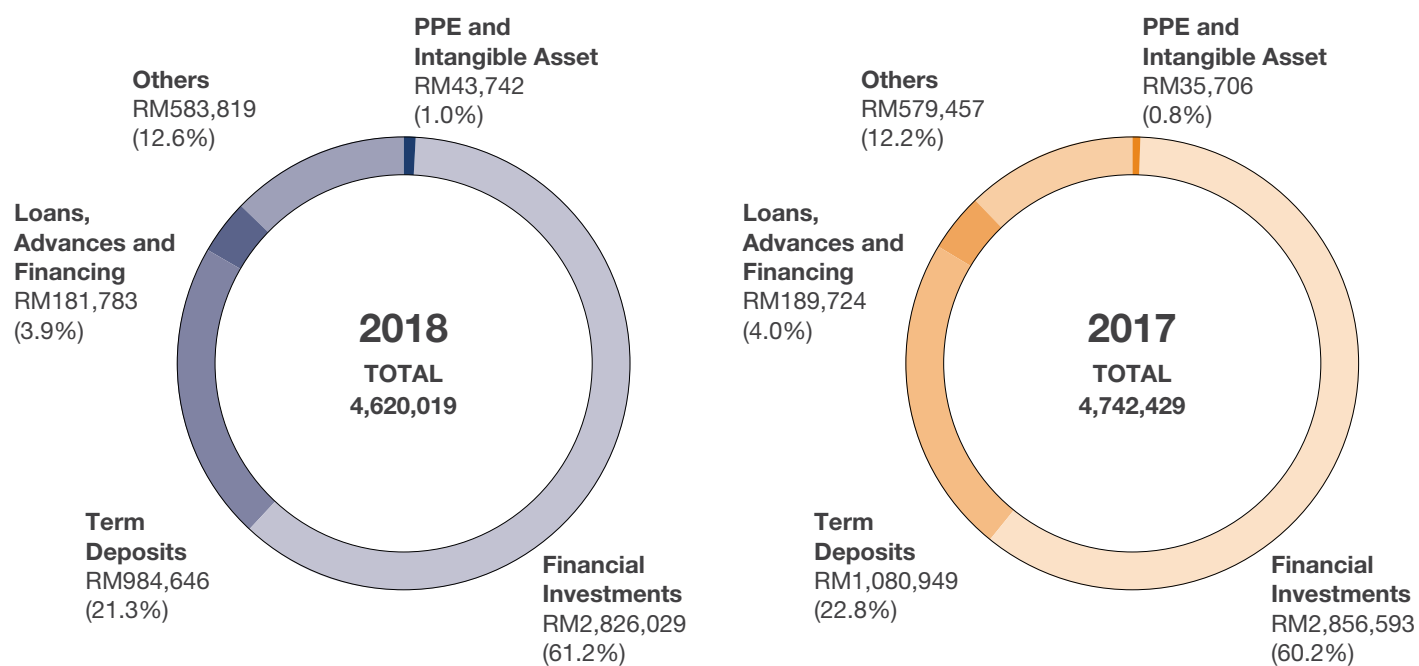
	2018		2017	
	RM'000	%	RM'000	%
COMPANY				
PPE and Intangible Asset	43,742	1.0%	35,706	0.8%
Financial Investments	2,826,029	61.2%	2,856,593	60.2%
Term Deposits	984,646	21.3%	1,080,949	22.8%
Loans, Advances and Financing	181,783	3.9%	189,724	4.0%
Others	583,819	12.6%	579,457	12.2%
TOTAL	4,620,019	100.0%	4,742,429	100.0%

SIMPLIFIED STATEMENTS OF FINANCIAL POSITION

GROUP (RM'000)



COMPANY (RM'000)

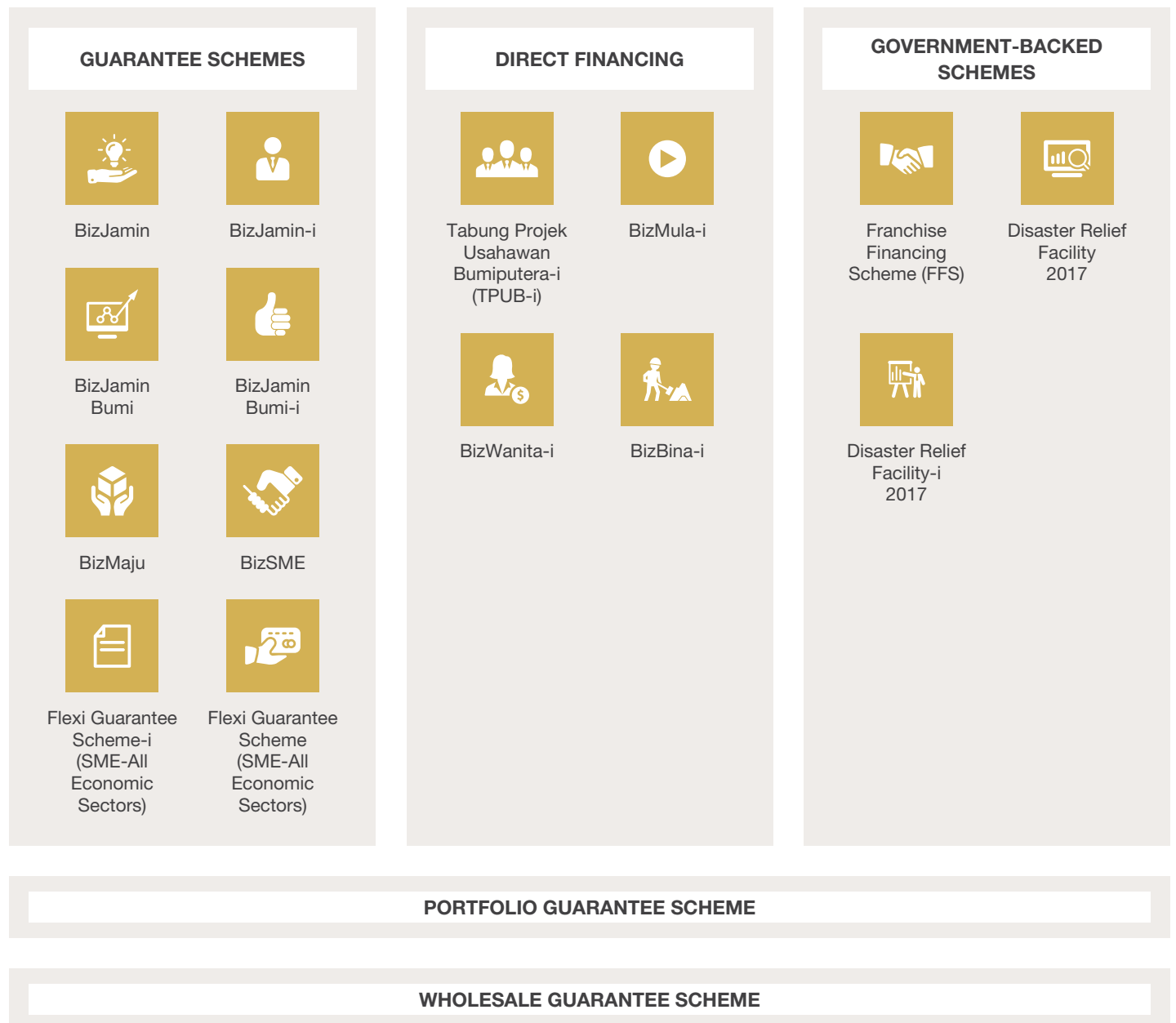


OVERVIEW OF GUARANTEE AND FINANCING SCHEMES

GUARANTEE/FINANCING SCHEMES

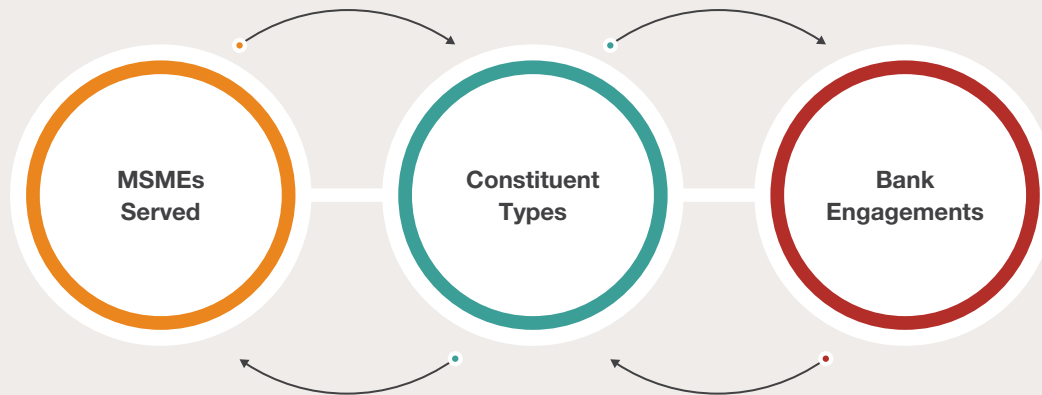
In 2018, CGC managed a total of 17 guarantees/financing schemes; ten (10) of which fall under the Guarantee Schemes category, four (4) under the Direct Financing Schemes category, three (3) under the Government-backed Schemes category, Portfolio Guarantee Scheme and Wholesale Guarantee Scheme.

Our Guarantees/Financing schemes are as listed below:



OVERVIEW OF GUARANTEE AND FINANCING SCHEMES

THE USE OF CREDIT GUARANTEE SERVICES

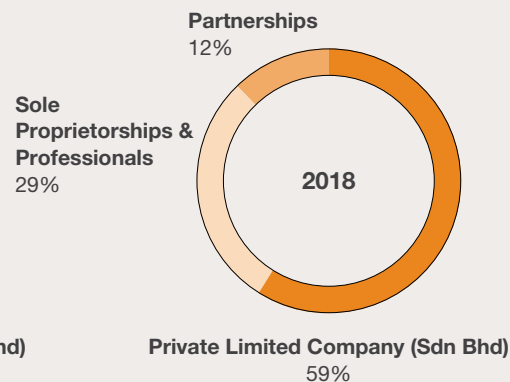


MORE THAN 340,000 MSMEs SERVED SINCE 1972

According to the nation's Economic Census 2016 Report, Malaysia has a total of 907,065 registered MSMEs. Since its establishment in 1972, CGC has served more than 340,000 and availed over 460,000 guarantees/financing that are valued at more than RM71 billion.

59% OF OUR CLIENTS ARE FROM THE PRIVATE LIMITED COMPANY CONSTITUENT

Constituent	2017			2018		
	MSMEs	RM million	% MSME	MSMEs	RM million	% MSME
Private Limited Company (Sdn Bhd)	6,046	2,873	70%	5,309	2,663	59%
Sole Proprietorships & Professionals	1,900	304	22%	2,591	315	29%
Partnerships	691	203	8%	1,099	240	12%
	8,637	3,380	100%	8,999	3,219	100%



We made good progress in driving financial inclusion and provided more guarantee and financing to the smaller sized sole proprietorships, professionals and partnerships segment. The proportion of these customers compared to our entire customer base grew from 30% in 2017 to 41% in 2018.

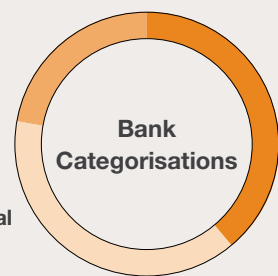
OVERVIEW OF GUARANTEE AND FINANCING SCHEMES

OUR CREDIT GUARANTEES SERVICES ARE ENGAGED BY DIFFERENT BANK CATEGORIES

Bank Categorisations	Total Institutions
Conventional Financial Institutions	14
Islamic Financial Institutions	14
Development Financial Institutions	8
Grand Total	36

Development
Financial
Institutions
8

Islamic Financial
Institutions
14



Conventional
Financial
Institutions
14

DISTRIBUTION OF GUARANTEES AND FINANCING

GUARANTEES/FINANCING – SECTOR (TOP 3)

Sector	MSMEs	RM million	% MSME
Wholesale, Retail Trade, Restaurant & Hotels	4,617	1,427	51%
Financing, Insurance, Real Estate & Business Services	1,820	586	20%
Manufacturing	982	481	11%
Others	1,580	724	18%
Grand Total	8,999	3,218	100%

OVERVIEW OF GUARANTEE AND FINANCING SCHEMES

GUARANTEES/FINANCING – STATE (TOP 3)

State	MSMEs	RM million	% MSME
Selangor	1,827	827	20%
W.P. Kuala Lumpur	1,246	593	14%
Johor	959	350	11%
Others	4,967	1,449	55%
Grand Total	8,999	3,219	100%

GUARANTEES/FINANCING APPROVED – LOAN RANGE

Loan Range	MSMEs	RM million	% MSME
100,000 below	3,040	193	33%
100,001 - 500,000	4,394	1,416	49%
500,001 - 1,000,000	1,348	1,114	15%
1,000,001 - 2,000,000	147	236	2%
2,000,001 above	70	260	1%
Grand Total	8,999	3,219	100%