

KEY HIGHLIGHTS

REVIEW OF THE YEAR

How We're Organised
Key Messages
Our Strategy
Performance by Divisions
Sustainability
Group Performance
Corporate Governance
Financials
Additional Information

FINANCIALS

RM494.8

million

Total Income

RM191.8

million

Revenue

RM223.4

million

Net Profit

RM4.9

billion

Total Assets

RM1.3

billion

Liabilities

RM3.6

billion

Equity

6.5

%

Return on Equity

2.7

times

Guarantee Reserve Ratio

29.8

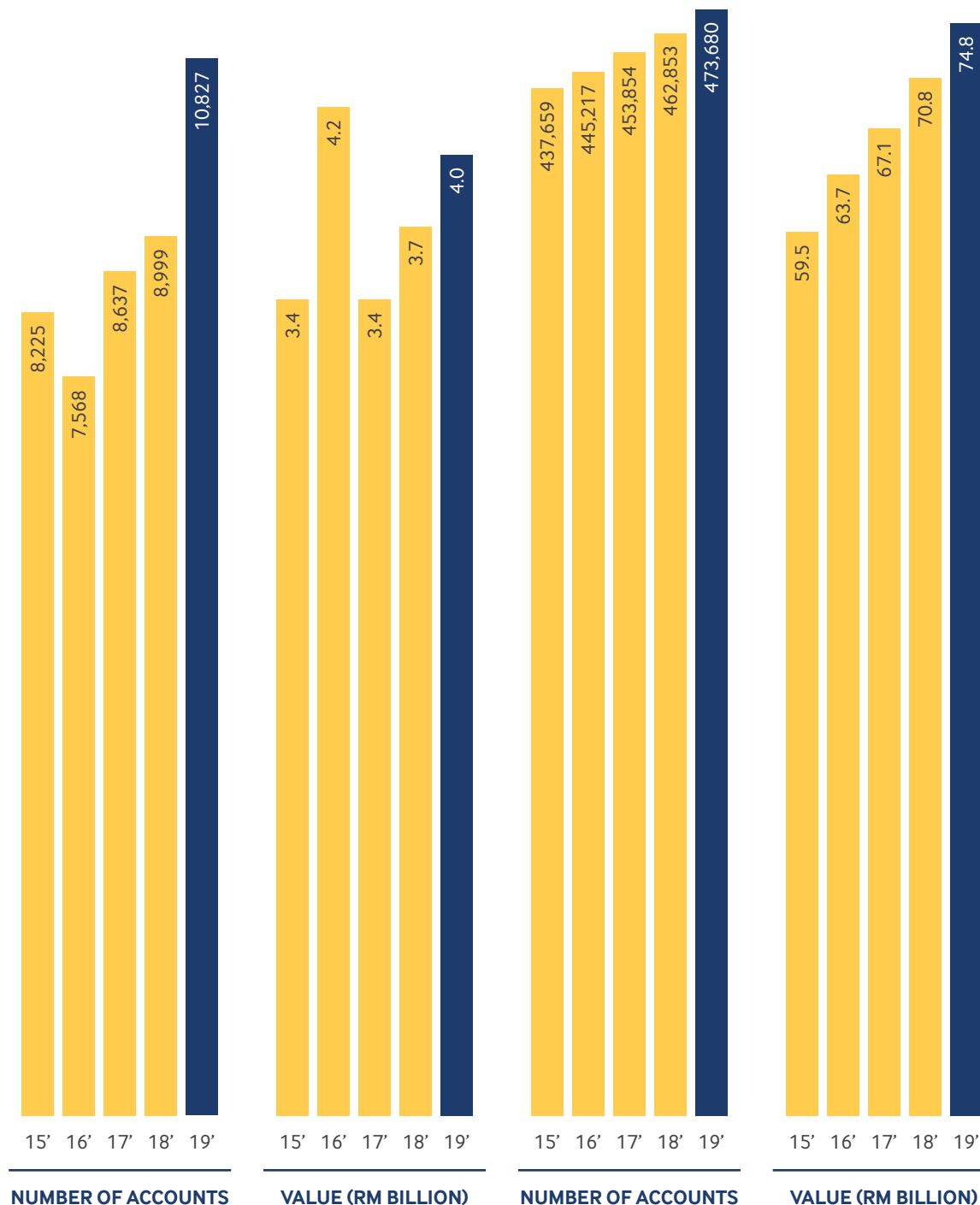
%

Cost-to-Income Ratio

GUARANTEE AND FINANCING APPROVALS

ANNUAL

CUMULATIVE



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Awards for the Year

CGC received considerable recognition for its many achievements, both from local and international organisations.



The BrandLaureate SMEs Strategic Business Partner Award recognised CGC for its pivotal role in assisting SMEs to grow and progress through the Corporation's offered products and services.

In celebration of successes that motivate and inspire other upcoming brands, the BrandLaureate SMEs Best Brands Awards 2018-2019 was themed 'To Be Seen'. The prestigious awards night was attended by over 800 guests, comprising corporate leaders, brand owners and leading personalities.

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imSME received a Merit Award for 'Outstanding SME Development Project' from the Association of Development Financing Institutions in Asia and the Pacific (ADFIAP). This award recognises and honours member institutions for projects that created a development impact in their respective countries. Datuk Mohd Zamree Mohd Ishak, President/CEO, received the award from Sayyida Dr. Rawan Ahmed Al Said, CEO of Takaful Oman, at ADFIAP's Gala Dinner and Awards Night. It was held in conjunction with ADFIAP's 42nd Annual Meeting, with over 150 delegates from 91 member institutions from 36 countries.



11 July 2019
Certificate of Merit for imSME at
Karlsruhe Sustainable Finance Awards



1 November 2019
Partnering with Malaysian Institute of Certified Public Accountants (MICPA)

Once again imSME was awarded a Certificate of Merit for imSME at the Karlsruhe Sustainable Finance Awards for 'Best Innovation in Financial Services'. Leong Weng Choong, Chief Business Officer, received the award from Dr. Frank Mentrup, Lord Mayor of Karlsruhe, together with Tom Hoyem, Member of Karlsruhe City Council and Arshad Rab, CEO of the European Organisation for Sustainable Development. The Merit Award recognised CGC's determination in driving access to financing via imSME. This award is the Corporation's fifth from the City of Karlsruhe; earlier awards were for BizMula-i (2015), BizWanita-i (2016), TPUB-i (2017) and 'Sustainable Leader of the Year' (2018).

CGC was awarded an Approved Training Employer (ATE) by the Malaysian Institute of Certified Public Accountants (MICPA). Being an ATE opens up opportunities for staff to gain relevant practical experience which is a prerequisite for membership admission. This is in line with the Malaysian Government's aspiration to increase the number of professional qualified accountants.