

# GROUP PERFORMANCE HIGHLIGHTS



## FINANCIAL

Share Capital

**RM1.8**  
billion

Total Income

**RM517.2**  
million

Revenue

**RM241.1**  
million

Net Profit

**RM52.2**  
million

Total Assets

**RM5.2**  
billion

Liabilities

**RM766.3**  
million

Equity

**RM4.4**  
billion

Return on Equity

**1.3%**

Guarantee Reserve Ratio

**1.6**  
Times

Cost-to-Income Ratio

**34.4%**



## BUSINESS

Guarantee and Financing Approvals (Cumulative)

**RM99.4**  
billion

Outstanding Guarantee &amp; Financing Base

**RM21.4**  
billion

Guarantee and Financing Approvals (Annual)

**RM4.0**  
billion

MSMEs Assisted through Financial Advisory

**3,117**

MSMEs Assisted through Business Advisory and Branch Advisory Programme

**4,604**

Overall Customer Satisfaction

**95%**



## SUSTAINABILITY

We are dedicated to shaping a sustainable future—one where economic progress goes hand-in-hand with environmental stewardship and social impact. Guided by robust EESG (Economic, Environmental, Social, and Governance) principles, we aim to create lasting value by harmonising the needs of our business and stakeholders with the well-being of communities and the planet. Our ultimate ambition is to embed sustainability across all our operations—supporting progress towards a better world while driving long-term value creation. The CGC Sustainability Framework established in 2022 has continued to guide our efforts in completing a host of impactful initiatives across our EESG pillars in 2024.



### PILLAR 1

#### Sustainable Solutions

- ▶ **4,632** MSMEs assisted by CGC Developmental Programme®
- ▶ **225,816** imSME total visitors
- ▶ **RM9.2 million** imSME total approved financing



### PILLAR 2

#### Towards a Low-Carbon Economy

- ▶ Established CGC's **SCOPE 1, SCOPE 2, and SCOPE 3** emissions
- ▶ **75%** of light fittings in CGC Headquarters were retrofitted to LED
- ▶ Introduced **RM1.0 billion PG ESG** schemes
- ▶ **Green Technology Financing Scheme (GTFS 4.0)** administrator



### PILLAR 3

#### Fostering Meaningful Partnerships

- ▶ **20** aspiring young entrepreneurs trained under CGC100 Programme
- ▶ Incorporated **ESG modules** in CGC100 Programme
- ▶ Continued **ESG training** in CGC Developmental Programme®



### PILLAR 4

#### Embedding Sustainability into CGC

- ▶ Sustainability-related training and workshops for all staff
- ▶ CCPT sessions for branch and credit staff

## GROUP PERFORMANCE HIGHLIGHTS

## AWARDS &amp; RECOGNITIONS

ASSOCIATION OF DEVELOPMENT FINANCING INSTITUTIONS IN  
ASIA AND THE PACIFIC (ADFIAP) DEVELOPMENT AWARDS 2023

**ADFIAP**  
DEVELOPMENT AWARDS

CGC Developmental Programme® appeared  
under the Financial Inclusion category

## MARC RATINGS

**MARC**

MARC Ratings affirmed its AAA rating  
for CGC with a stable outlook

## NATIONAL ANNUAL CORPORATE REPORT AWARDS (NACRA)



## GRADUAN BRAND AWARDS



Top 50 under Malaysia's Most  
Preferred Employers