



OCBC AL-AMIN ROLLS OUT RM100 MILLION ISLAMIC PORTFOLIO GUARANTEE-i SCHEME WITH CGC IN SUPPORT OF BUMIPUTERA AND WOMEN-LED ENTERPRISES

Kuala Lumpur, 11 August 2025 – OCBC Al-Amin Bank Berhad (OCBC Al-Amin) has signed a RM100 million Islamic Portfolio Guarantee-i (PG-i) agreement with Credit Guarantee Corporation Malaysia Berhad (CGC) to support the growth of Bumiputera and women-led enterprises.

Prior to this, OCBC Al-Amin had already disbursed a total of RM268 million in PG-i schemes with CGC since 2017.

The latest PG-i tranche comes without the need for collateral for up to 50% of the approved financing amount. Maximum financing is RM600,000 for a tenure of up to seven years.

Tuan Syed Abdull Aziz Syed Kechik, CEO, OCBC Al-Amin, said, “We are, once again, pleased to be collaborating with CGC on the rollout of an Islamic Portfolio Guarantee scheme. Importantly, this time round, we are looking to direct the RM100 million in financing at catalysing the growth of Bumiputera and women-led enterprises.

“We are committed to fostering inclusive economic growth by empowering Bumiputera and women entrepreneurs. Through targeted financial solutions and strategic partnerships, we aim to enhance access to financing and market opportunities for SMEs led by these communities. We look forward to nurturing sustainable business growth, driving innovation and unlocking the full potential of Malaysia’s diverse business community,” he said.

While the Bank's latest PG-i scheme is aimed at benefitting Bumiputera and women-led enterprises, it is open to all small and medium enterprises (SMEs) in the country.

CGC President & Chief Executive Officer, Datuk Mohd Zamree Mohd Ishak remarked, "CGC is pleased to partner with OCBC Al-Amin in advancing a more inclusive and resilient entrepreneurial landscape. The new RM100 million PG-i tranche reflects a strategic push to channel financing where it can generate meaningful economic impact. By focusing on Bumiputera and women-led MSMEs, we are not only addressing financing gaps but also empowering segments that are vital to Malaysia's future growth."

Tuan Syed Abdull Aziz added that the PG-i is available to SMEs via OCBC Al-Amin's Entrepreneur Fund-i.

"Our approach provides greater convenience to those seeking financing as it quickens the process of securing it, allowing them to focus then on implementing their business growth plans," he said.

OCBC Bank, through OCBC Al-Amin initially, became a prime mover of the initiative to make unsecured financing available when it first introduced OCBC Al-Amin Business Cash-i (BC-i) in 2014. It also rolled out the country's first SME wholesale guarantee in response to study results that highlighted lack of collateral as the biggest constraint to obtaining financing.

SMEs interested to know more about the PG-i may contact OCBC Al-Amin's Business Service Centre at +60383149090 or visit https://www.ocbc.com.my/OCBCAL_Amin/business-banking-i/financing/working-capital/entrepreneur-fund-i

As part of an ongoing promotion with the signing of the PG-i agreement, SMEs that sign up for it will be eligible for a Business Banking Reducing Term Takaful (BBRTT) with a cash rebate of up to 2 months on their BBRTT contribution.

About CGC

Credit Guarantee Corporation Malaysia Berhad (CGC) was established on 5 July 1972. It is 78.65% owned by Bank Negara Malaysia and 21.35% by the commercial banks in Malaysia. CGC aims to assist Micro, Small, and Medium-Sized Enterprises (MSMEs) with inadequate or without collateral and track records to obtain credit facilities from financial institutions by providing guarantee cover on such facilities. As of June 2025, CGC has availed over 540,000 guarantees and financing to MSMEs valued at over RM100 billion since its establishment.

On 9 February 2018, CGC introduced imSME, Malaysia's first MSME online financing/loan referral platform. The imSME serves as an alternative channel for MSMEs to source for financing products, saving them both the time and the hassle of going through time-consuming processes. Since inception, the imSME portal had received more than 2.97 million visits, with more than 87,666 registered MSMEs under the portal.

For more information, please visit www.cgc.com.my and <https://imsme.com.my/>.

About OCBC

OCBC is the longest established Singapore bank, formed in 1932 from the merger of three local banks, the oldest of which was founded in 1912. It is one of the world's most highly-rated banks, with Aa1 by Moody's and AA- by both Fitch and S&P. Recognised for its financial strength and stability, OCBC is consistently ranked among the World's Top 50 Safest Banks by Global Finance and has been named Best Managed Bank in Singapore by The Asian Banker.

OCBC is the second largest financial services group in Southeast Asia by assets. The Group offers a broad array of commercial banking, specialist financial and wealth management services, ranging from consumer,

corporate, investment, private and transaction banking to treasury, insurance, asset management and stockbroking services.

OCBC's private banking services are provided by its wholly-owned subsidiary Bank of Singapore, which operates on a unique open-architecture product platform to source for the best-in-class products to meet its clients' goals. Its insurance subsidiary, Great Eastern Holdings, is the oldest and most established life insurance group in Singapore and Malaysia. Its asset management subsidiary, Lion Global Investors, is one of the leading asset management companies in Southeast Asia. Its brokerage subsidiary, OCBC Securities, is one of the leading securities firms in Singapore.

The Group's key markets are Singapore, Malaysia, Indonesia and Greater China. It has over 400 branches and representative offices in 19 countries and regions.

OCBC offers Islamic banking products and services in Malaysia through its wholly-owned subsidiary, OCBC Al-Amin Bank Berhad.

For more information, please visit www.ocbc.com.my

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