



**PRESS RELEASE  
FOR IMMEDIATE RELEASE**

**CGC AND PUBLIC BANK LAUNCH RM700 MILLION PORTFOLIO GUARANTEE  
TO BOOST MSME FINANCING**

***Facility Spans Property Financing, Collateral-free Credit, and Green  
Technology Investments.***

**KUALA LUMPUR, 23 SEPTEMBER 2025** – Credit Guarantee Corporation Malaysia Berhad (CGC) and Public Bank Berhad (Public Bank) has launched a new RM700 million Portfolio Guarantee (PG) facility to strengthen access to financing for Malaysia's Micro, Small and Medium Enterprises (MSMEs).

This facility forms the majority share of the RM1 billion Portfolio Guarantee jointly announced by CGC and Public Bank in September 2024 and is expected to directly benefit over 2,500 MSMEs nationwide.

The RM700 million facility is structured across three tranches to meet diverse business needs. Through PG Property, MSMEs can secure property financing together with working capital of up to 200% of the property value, allowing MSMEs to acquire fixed assets while maintaining liquidity. PG Top Tier, meanwhile, caters to creditworthy MSMEs without collateral by offering clean, collateral-free financing that removes a common barrier to growth. Complementing these is the Low Carbon Transition Facility (LCTF) and High Technology & Green Facility (HTG), which encourage MSMEs to embrace low-carbon practices, invest in advanced technologies, and develop sustainable solutions.

CGC President & Chief Executive Officer, Datuk Mohd Zamree Mohd Ishak, remarked, "The RM700 million Portfolio Guarantee is ultimately about impact — enabling MSMEs to scale up, to innovate, and to adapt to new frontiers of growth. This milestone is a testament to what can be achieved when two institutions work with shared purpose, creating the right conditions for MSMEs to prosper and for Malaysia's economy to grow with them. We want to see MSMEs move beyond survival into innovation, digitalisation, and global participation — capturing opportunities in the green economy and establishing themselves as regional leaders."

Public Bank Managing Director and Chief Executive Officer, Tan Sri Dato' Sri (Dr) Tay Ah Lek added, "MSMEs are central to Malaysia's economy, and Public Bank is proud to continue our collaboration with CGC through this RM700 million Portfolio Guarantee. This reflects our long-term commitment to helping MSMEs strengthen their resilience and remain competitive."

Through its continuous collaboration with CGC, Public Bank has consistently enhanced MSMEs' access to financing. This latest RM700 million Portfolio Guarantee provides further opportunities for MSMEs to secure financing that supports both their current needs and long-term business expansion.

This facility is closely aligned with national priorities under the 13th Malaysia Plan (RMK-13), the Madani Economy framework, and Bank Negara Malaysia's Financial Sector Blueprint 2022–2026, which all recognise MSMEs as a key engine of inclusive and sustainable growth. By embedding elements such as digitalisation, green transition, and wider market access into its structure, the Portfolio Guarantee ensures that MSMEs can stay competitive both locally and globally.

CGC and Public Bank will continue to broaden financing access and deliver tailored support that enables MSMEs to scale, innovate, and contribute more strongly to Malaysia's sustainable and competitive economy.

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#### 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 August 2025, CGC has availed over 540,000 guarantees and financing to MSMEs valued at over RM101 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 3.02 million visits, with more than 91,682 registered MSMEs under the portal.

For more information, please visit [www.cgc.com.my](http://www.cgc.com.my) and <https://imsme.com.my/>.

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#### About PUBLIC BANK

Established in 1966, Public Bank Berhad is one of Malaysia's largest and most respected banks. It is recognised for its strong fundamentals, prudent management, and customer-centric approach. Guided by its "Bank for the People" philosophy, Public Bank is committed to delivering excellence in retail, commercial, and Islamic banking while expanding innovative digital solutions to meet evolving customer

needs. With a trusted reputation for resilience and service, the Bank continues to create long-term value for its customers, stakeholders, and communities across Malaysia and the region.

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