

## PRESS RELEASE

*for immediate release*

### **BANK MUAMALAT STEPS UP SME SUPPORT AMID GLOBAL UNCERTAINTIES THROUGH BNM RELIEF FACILITY**

**Kuala Lumpur, 12 May 2026** – Bank Muamalat Malaysia Berhad (Bank Muamalat) reaffirms its commitment to supporting small and medium enterprises (SMEs) in navigating ongoing global economic uncertainties, including the impact of the continuing West Asia conflict, by facilitating access to Bank Negara Malaysia’s **newly introduced SME Stabilisation Relief Facility (SME SRF)**.

The SME SRF is part of a broader RM5 billion relief initiative by Bank Negara Malaysia **aimed at supporting viable SMEs affected by global disruptions**, including geopolitical tensions and supply chain challenges. The facility underscores a coordinated industry effort to ensure businesses remain resilient and continue contributing to economic stability.

As a participating financial institution, Bank Muamalat stands ready to assist SMEs in accessing the facility, while complementing it with holistic and tailored financial solutions to support business continuity and long-term growth.

Under the SME SRF, **eligible SMEs may obtain financing of up to RM750,000 at a profit rate capped at 3.75% per annum**. The facility is further strengthened by guarantee coverage of up to 80% via Credit Guarantee Corporation Malaysia Berhad (CGC) or Syarikat Jaminan Pembiayaan Perniagaan Berhad (SJPP), improving accessibility to financing for affected businesses.

Beyond the facility, Bank Muamalat continues to provide comprehensive support through rescheduling and restructuring assistance, flexible repayment arrangements, personalised advisory services, and fully Shariah-compliant financing solutions to help SMEs manage cash flow pressures and sustain operations.

President and Chief Executive Officer of Bank Muamalat, Datuk Khairul Kamarudin said, “We recognise the increasing challenges faced by SMEs amid heightened global uncertainties. At Bank Muamalat, our priority is to stand alongside our customers with practical and Shariah-compliant solutions that support their immediate needs while strengthening long-term resilience. We strongly **encourage SMEs who may be affected** to reach out to us early so that we can work together to identify the most appropriate support for their business continuity and growth.

This initiative complements the collective efforts of the banking industry, as highlighted in the joint statement by key industry associations, to ensure continued access to financing and advisory support for SMEs during this period of uncertainty.

Open to eligible SME borrowers, applications for the SME SRF are available from 15 May to 31 December 2026, or until the allocated funds are fully utilised. For more information on SME SRF, please send your inquiries to [commercial.sale.management@muamalat.com.my](mailto:commercial.sale.management@muamalat.com.my).

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Any media inquiries related to Bank Muamalat, please contact:

Mohd Nazrul Hafizi | [mohd.nazrul.hafizi@muamalat.com.my](mailto:mohd.nazrul.hafizi@muamalat.com.my) | +6017 921 1384

Hawa Ali | [siti.norhawa@muamalat.com.my](mailto:siti.norhawa@muamalat.com.my) | +6019 239 2077

**About Bank Muamalat Malaysia Berhad (Bank Muamalat):**

Bank Muamalat is a leading Islamic bank committed to providing “Better lives, together” through innovative financial solutions aligned with Shariah principles. With a dedication to create positive change in the financial industry and strong focus on customer satisfaction, Bank Muamalat offers a wide range of products and services tailored to individuals, businesses, and institutions.