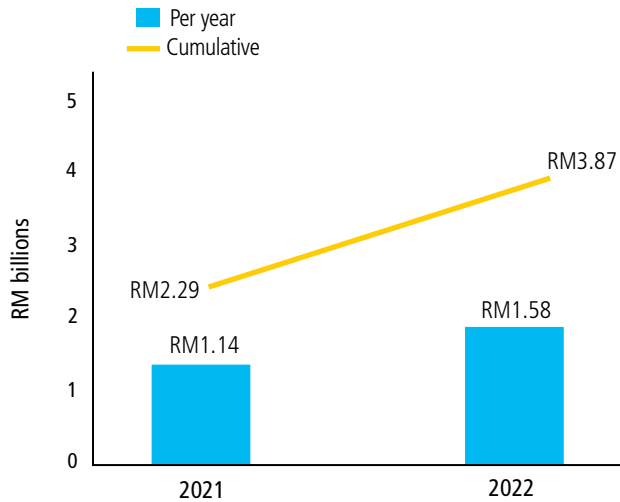


# PEER-TO-PEER FINANCING<sup>1</sup>

## CAMPAIGNS

Since its inception, the total funds raised via P2P financing stood at RM3.87 billion via 54,791 campaigns. 9% of the total funds raised were via Shariah-compliant campaigns.

**CHART 1**  
Total funds raised



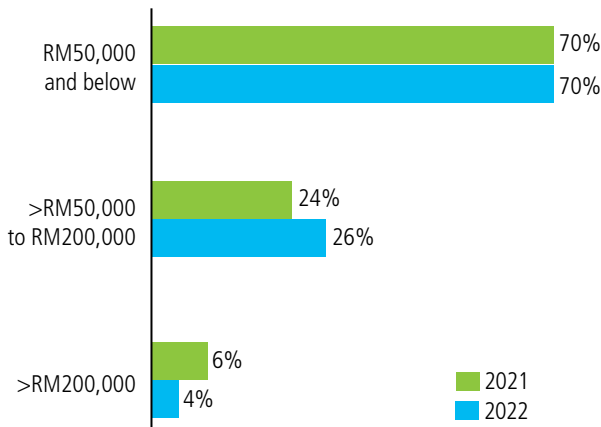
In Chart 1, total funds raised in 2022 increased to RM1.58 billion from RM1.14 billion in 2021. Similarly, total campaigns in 2022 increased by 71%, from 14,301 in 2021 to 24,455 in 2022.

In Chart 2, campaign sizes in 2022 continued to be of smaller fundraising amounts, with 70% of campaigns raising funds at RM50,000 and below.

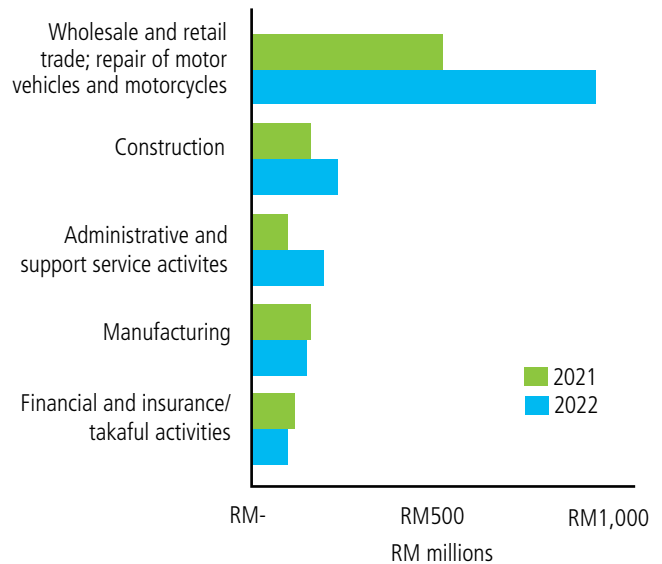
In terms of the sectors served, wholesale and retail trade; repair of motor vehicles and motorcycles continued to receive the most funds in 2022, with total funds raised amounting to RM927.72 million (Chart 3).

In Chart 4, 54% of investment notes issued in 2022 are categorised as other financing types, comprising distinct product offerings from various RMOs.<sup>2</sup> Majority of the campaigns continued to trend towards shorter-term financing in 2022, with 69% of investment notes having tenures of 3 months or less (Chart 5). The purpose of fundraising in 2022 continued to be predominantly for working capital (Chart 6).

**CHART 2**  
Campaign sizes



**CHART 3**  
Top 5 sectors by total funds raised

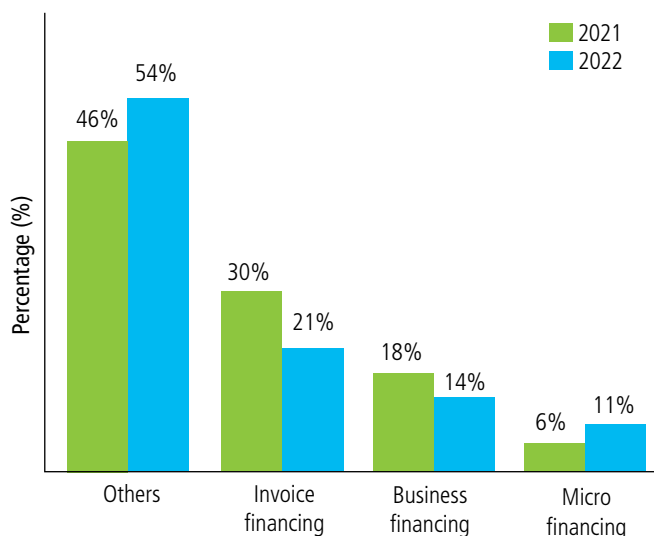


View and download the complete data.

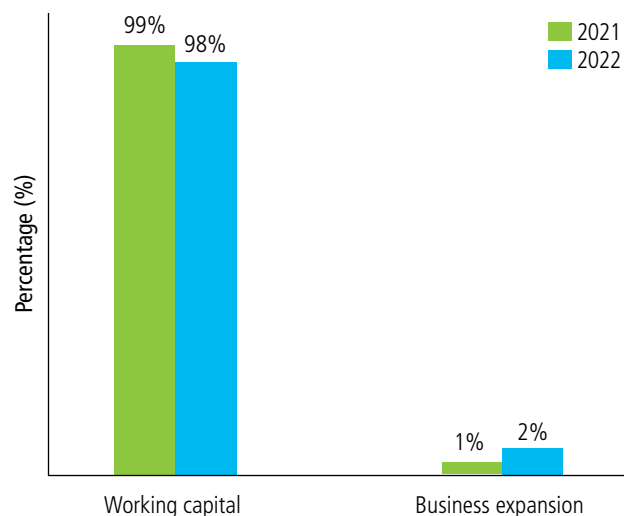
<https://lookerstudio.google.com/reporting/c30bfa6c-e636-47f3-944f-8b52fb83e174/page/xdDAC?s=pAtI3FrMkhs>

<sup>1</sup> Previously reported statistics have been adjusted according to the RMOs' latest reported numbers.  
<sup>2</sup> Complete list of other financing types: AP financing, auto dealer program-MUV, business credit line, dealer financing, e-commerce, guaranteed settlement financing, insurance premium financing, short-term financing-NAS, short-term financing-UA, short-term financing-CBB, and working capital financing.

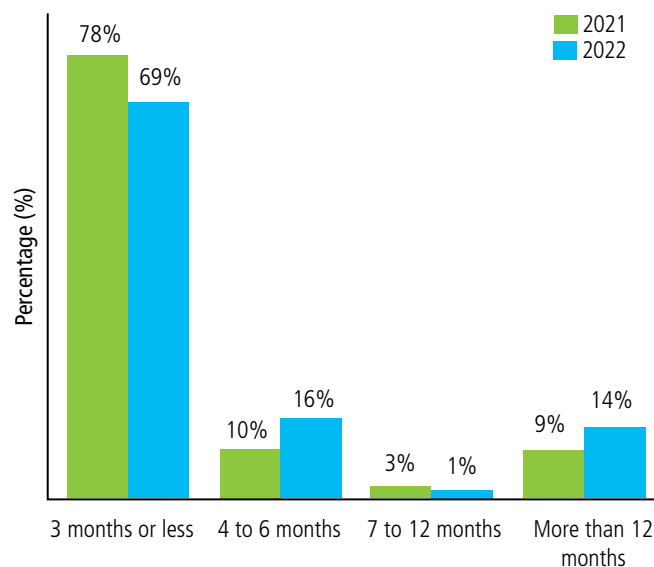
**CHART 4**  
Financing types



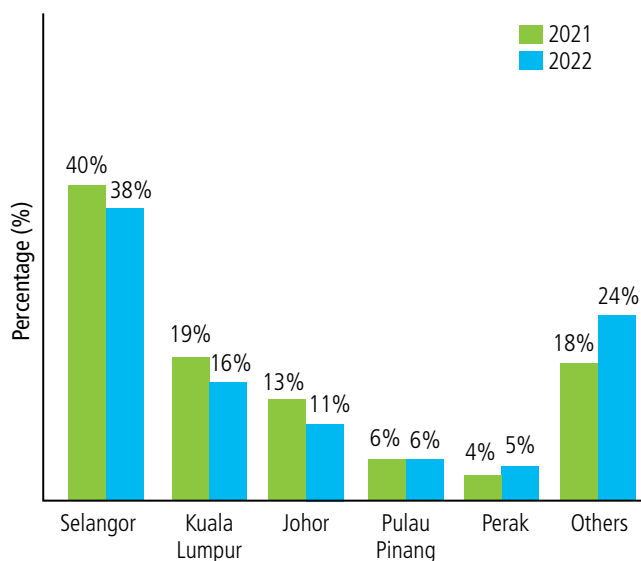
**CHART 6**  
Fundraising purposes



**CHART 5**  
Tenure types



**CHART 7**  
Issuers' business location

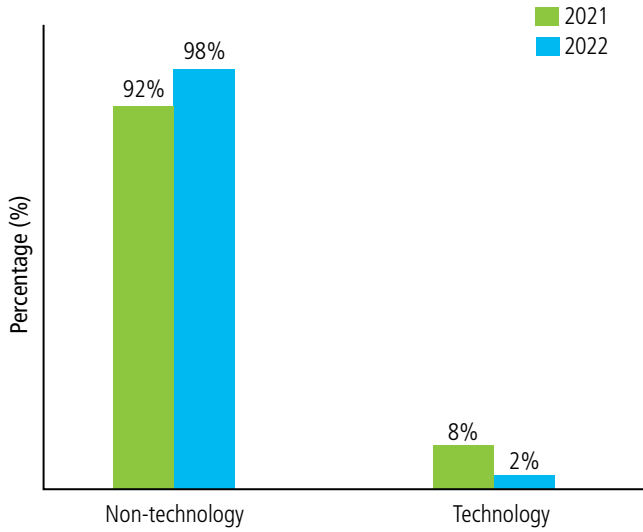


## ISSUERS

As at end 2022, the total number of issuers stood at 6,913. In 2022 alone, total number of issuers increased by 88%, from 1,986 in 2021 to 3,732 in 2022. In terms of business location, majority of issuers in 2022 were

based in Selangor and Kuala Lumpur, at 38% and 16% respectively (Chart 7), while technology-focused issuers formed 2% of total issuers (Chart 8). In Chart 9, more than half of issuers (55%) in 2022 have been in operation for less than 5 years.

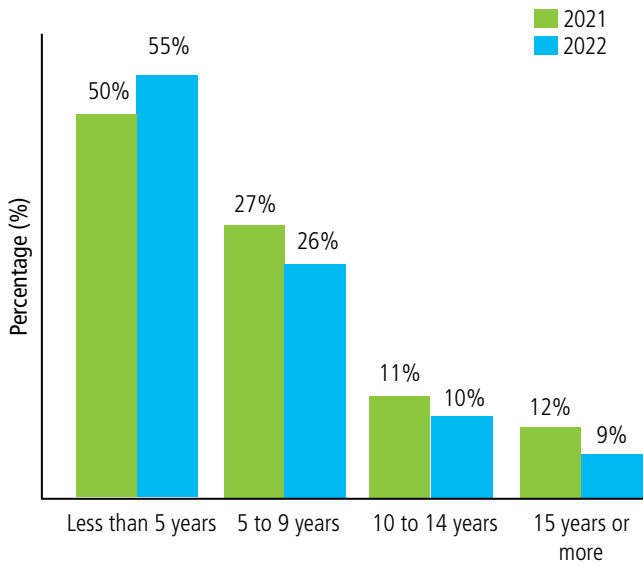
**CHART 8**  
Technology-focused issuers



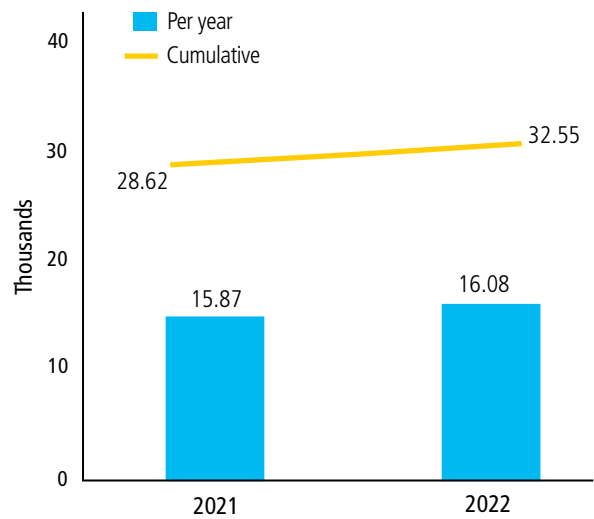
## INVESTORS

Since its inception, the total number of participating investors<sup>3</sup> has reached more than 32,000. For a y-o-y comparison, investor participation has surpassed 16,000 in 2022 compared to more than 15,000 in 2021 (Chart 10). 24% of the participating investors in 2022 were first-time investors.

**CHART 9**  
Issuers' years in business



**CHART 10**  
Investor participation




<sup>3</sup> Investor participation stands for investors that have invested in a campaign.

**TABLE 1**  
Investor demographics

		2021	2022
Nationality	Malaysian	98%	98%
	Foreign	2%	2%
Gender	Female	28%	30%
	Male	72%	70%
Age	Below 35	54%	49%
	35 to 45	28%	31%
	>45 to 55	12%	13%
	Above 55	6%	7%
Type	Retail	90%	89%
	Angel	5%	5%
	Sophisticated – HNWI	4%	5%
	Sophisticated – HNWE and Accredited	1%	1%

View and download the complete data.

 <https://lookerstudio.google.com/reporting/c30bfa6c-e636-47f3-944f-8b52fb83e174/page/xdDAC?s=pAtI3FrMkhs>