

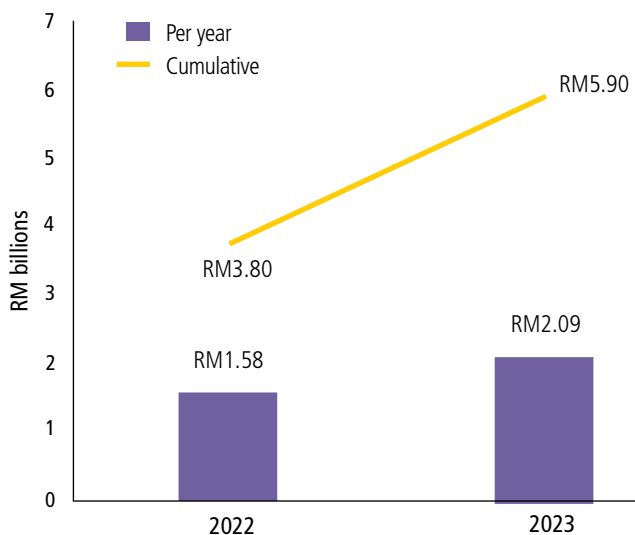
# PEER-TO-PEER FINANCING<sup>1</sup>

## CAMPAIGNS

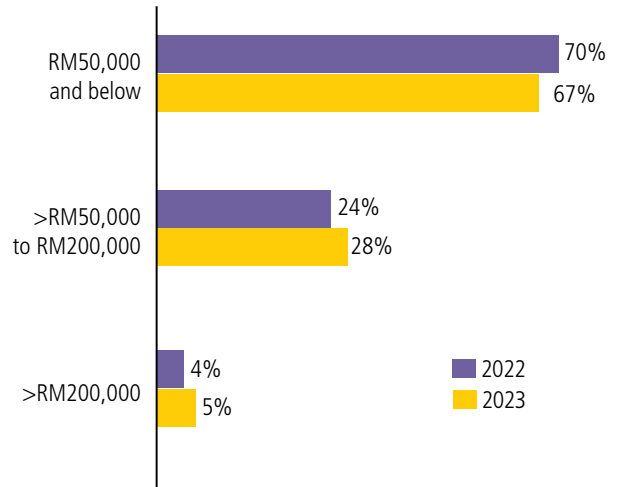
Since its inception, P2P financing has raised a total of RM5.96 billion via 85,793 campaigns with 15% of the total funds raised contributed by Shariah-compliant campaigns. In 2023, the total funds raised grew by 32% to RM2.09 billion, from RM1.58 billion in 2022 (Chart 1). Likewise, total campaigns in 2023 increased to 31,002 from 24,455 in 2022.

Campaign sizes in 2023 continued to be of smaller fundraising amounts, with 67% of campaigns raising RM50,000 and below (Chart 2). Wholesale and retail trade; repair of motor vehicles and motorcycles remained the largest sector served in 2023, with total funds raised amounting to RM1.12 billion (Chart 3).

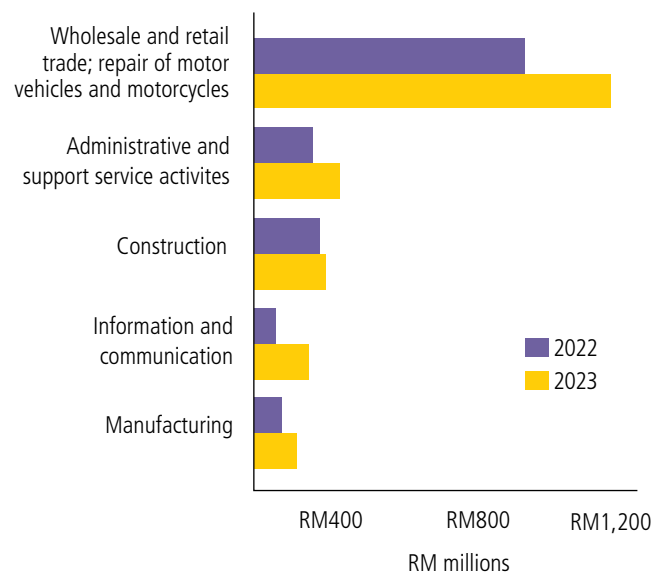
**CHART 1**  
Total funds raised



**CHART 2**  
Campaign sizes

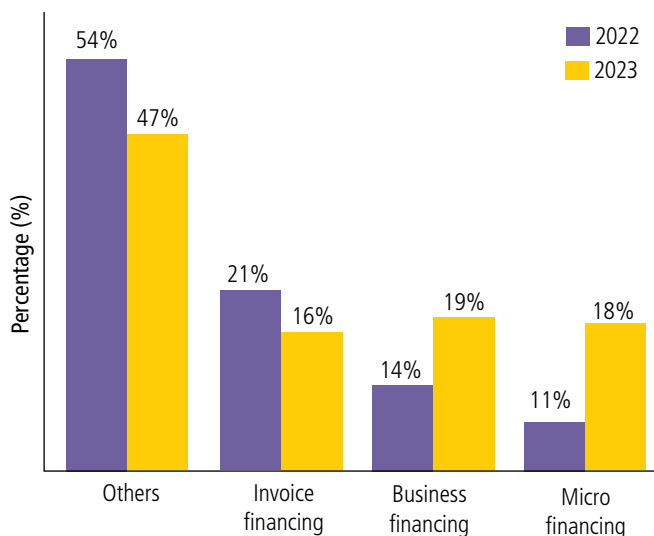


**CHART 3**  
Top 5 sectors by total funds raised

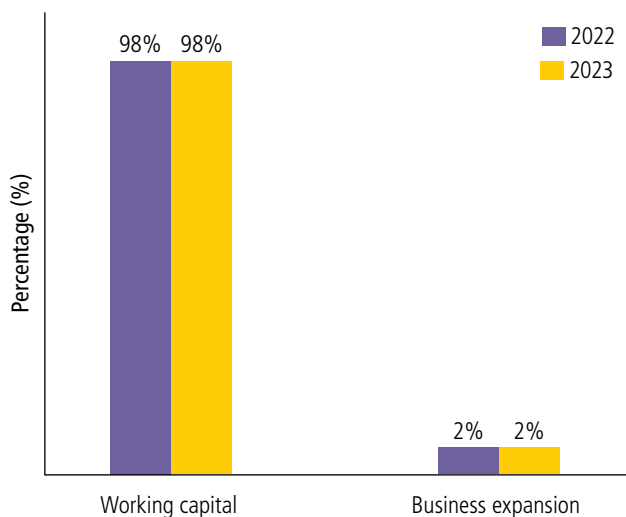


<sup>1</sup> Previously reported statistic has been adjusted according to latest reported numbers.

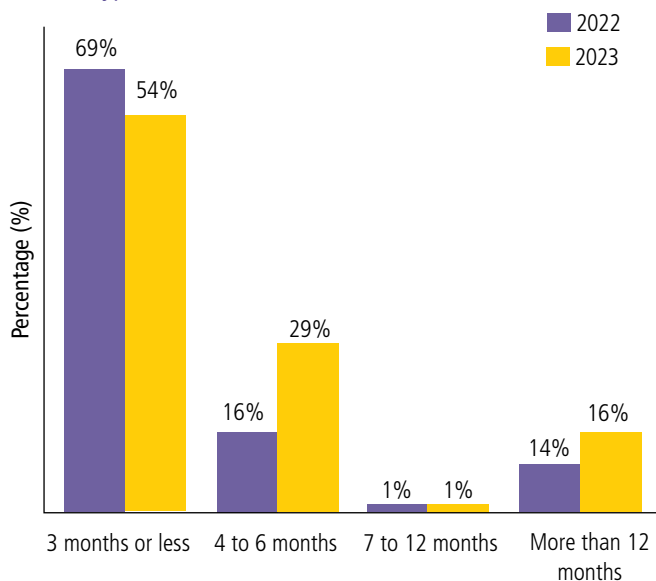
**CHART 4**  
Financing types



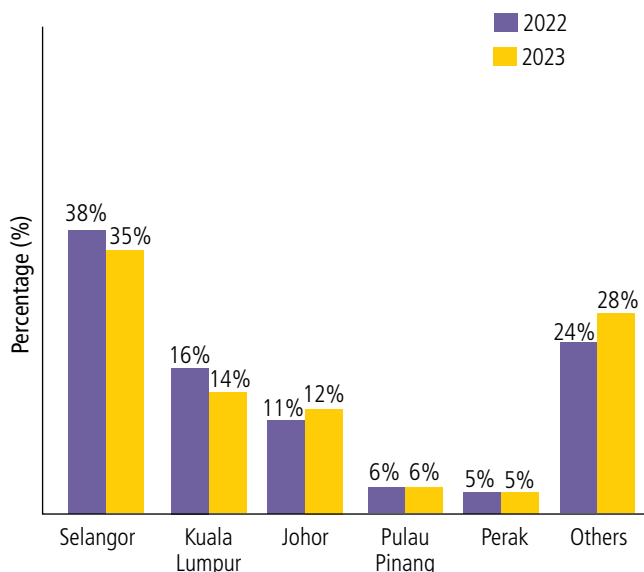
**CHART 6**  
Fundraising purposes



**CHART 5**  
Tenure types



**CHART 7**  
Issuer: Business location



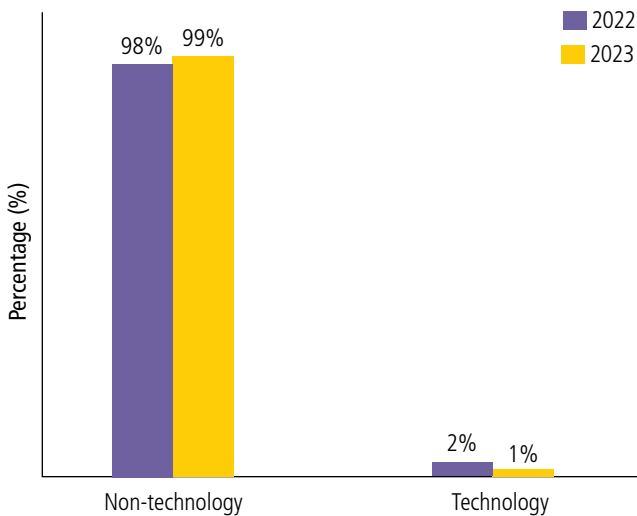
In Chart 4, a significant portion (47%) of investment notes issued in 2023 were categorised as Others<sup>2</sup>, comprising distinct product offerings from RMOs. However, investment notes issued for business and micro financing grew to 19% and 18% respectively. The majority of the investment notes were shorter term, with 54% having tenure of 3 months or less (Chart 5). The purpose of fundraising in 2023 continued to be predominantly for working capital (Chart 6).

## ISSUERS

As at end 2023, total number of issuers stood at 14,715. In 2023 alone, total number of issuers increased by 42% to 5,355 from 3,767 in 2022. In terms of business location, issuers based in Selangor and Kuala Lumpur continued to be the most served by P2P financing in 2023 at 49% (Chart 7). Non-technology focused issuers

<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 8**  
Technology-focused issuers

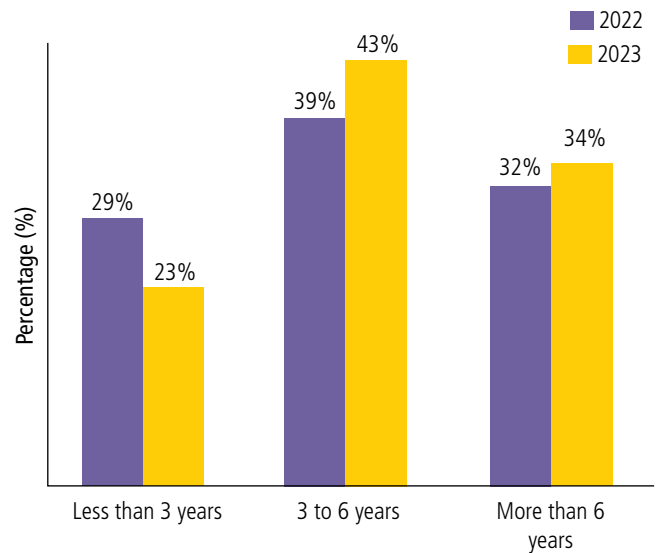


formed 99% of total issuers (Chart 8). As shown in Chart 9, the majority (77%) of issuers have been in operation for more than 3 years.

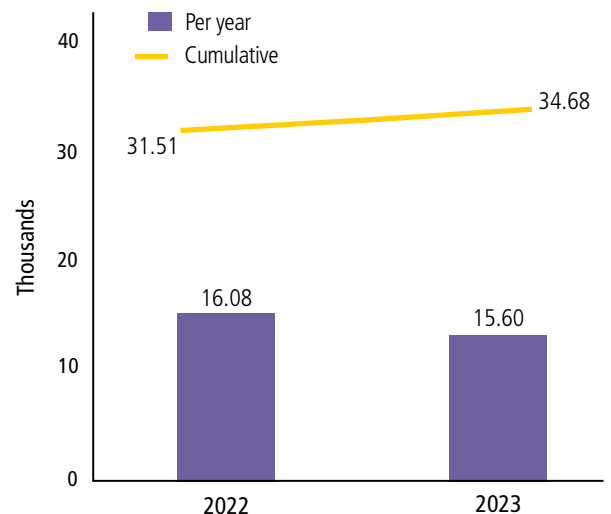
## INVESTORS

As shown in Chart 10, the cumulative count of investors has exceeded 34,000 since P2P financing was first introduced. In 2023, there was a slight dip of 3%, with total number of investors decreasing to 15,599 from 16,080 in 2022. 20% of investors who participated in 2023 were newcomers to the platform.

**CHART 9**  
Issuer: Years in business



**CHART 10**  
Investor participation<sup>3</sup>



<sup>3</sup> Investor participation refers to investors who have invested in a campaign.

**TABLE 1**  
Investor demographics

		2023	2022
Nationality	Malaysian	98%	98%
	Foreign	2%	2%
Gender	Female	30%	30%
	Male	70%	70%
Age	Below 35	46%	49%
	35 to 45	32%	31%
	>45 to 55	14%	13%
	Above 55	8%	7%
Type	Retail	89%	89%
	Angel	4%	5%
	Sophisticated – HNWI	6%	5%
	Sophisticated – HNWE and Accredited	1%	1%