



PEER-TO-PEER FINANCING¹

CAMPAIGNS

Since its inception, P2P financing has raised a total of RM8.49 billion via 120,370 campaigns with 20% of the total funds raised contributed by Shariah-compliant campaigns [2023: 15%]. In 2024, the total funds raised increased by 20% to RM2.51 billion, from RM2.09 billion in 2023 (Chart 1). Likewise, total campaigns in 2024 increased to 34,512 from 31,002 in 2023.

Campaign sizes in 2024 continued to be of smaller fundraising amounts, with 66% 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 2024, raising RM1.28 billion and contributing 51% of the total fundraising for the year (Chart 3).

CHART 2
Campaign sizes

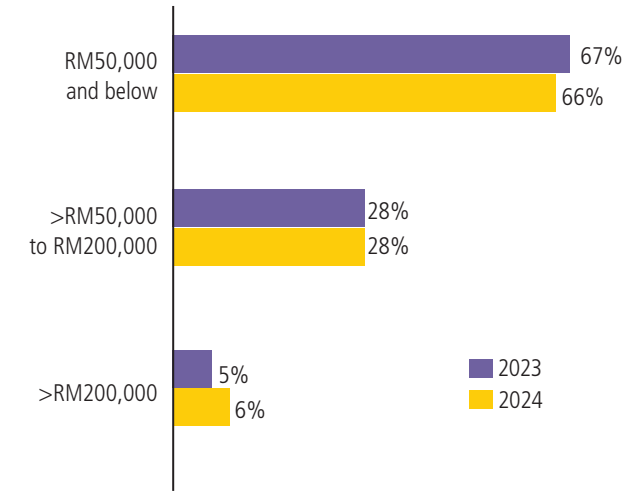


CHART 1
Total funds raised

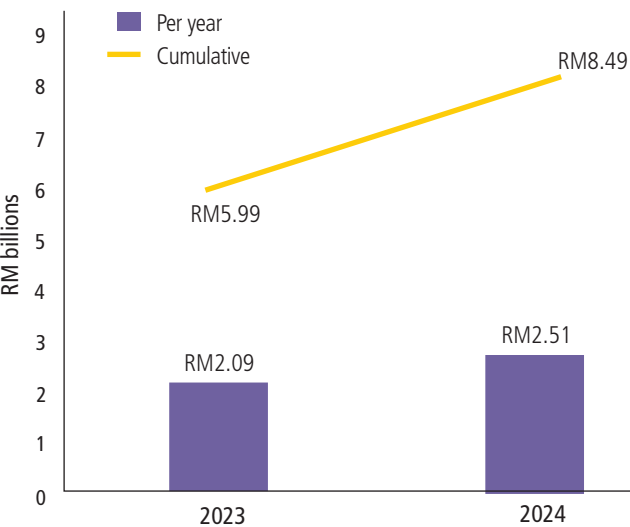
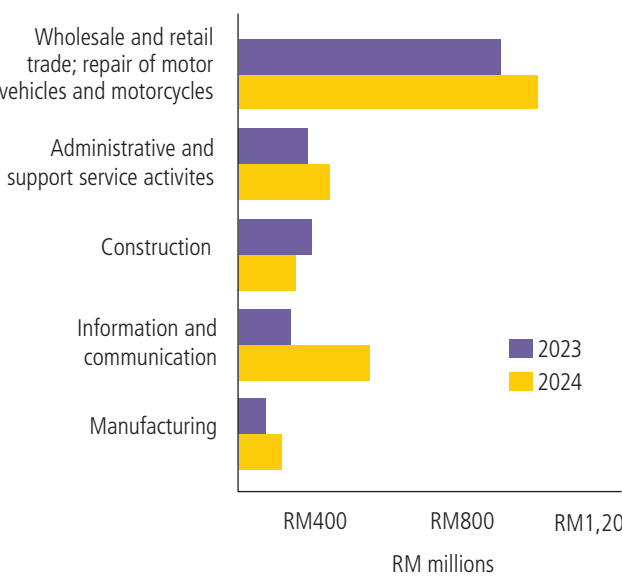


CHART 3
Top five sectors by total funds raised



¹ Previously reported statistics have been adjusted according to latest reported numbers.

CHART 4²
Financing types

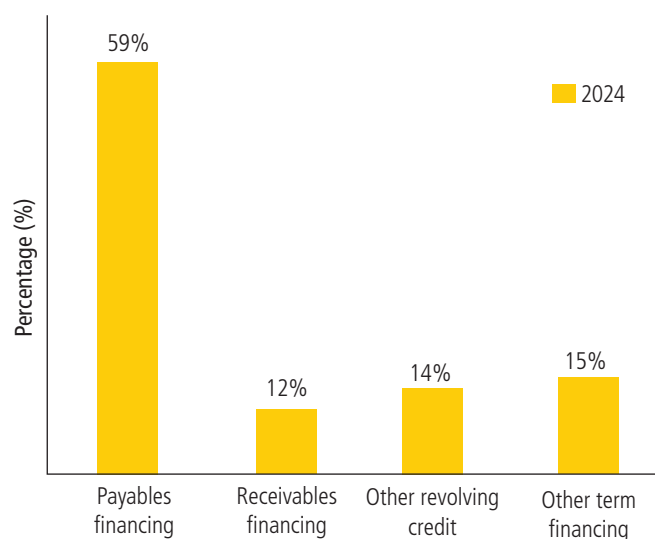


CHART 6
Fundraising purposes

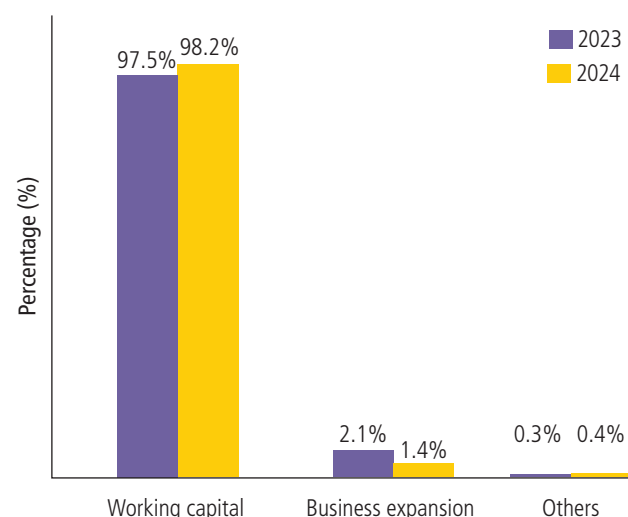


CHART 5
Tenure types

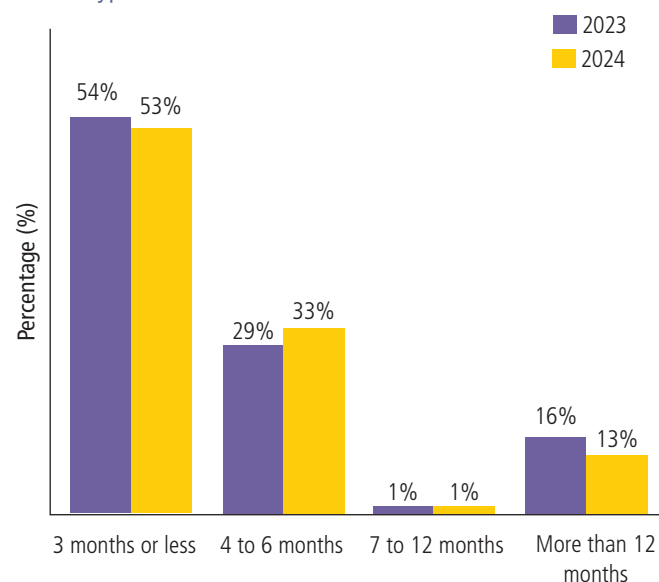
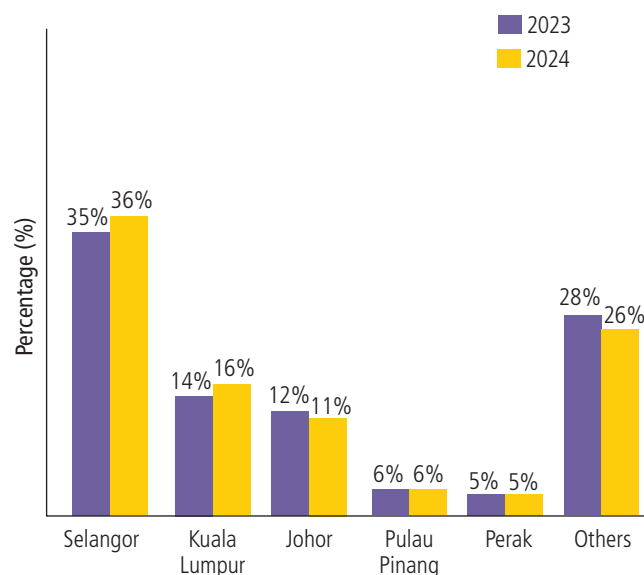


CHART 7
Issuer: Business location



In Chart 4, the majority of investment notes issued were for payable financing, representing 59% of the total campaigns this year. Campaigns with short-term investment notes comprising tenures of 3 months or less remains the most (53%) funded campaigns in 2024 (Chart 5). The purpose of fundraising in 2024 continued to be predominantly (98%) for working capital (Chart 6).

ISSUERS

As at end 2024, the total number of issuers stood at 19,956³. In 2024 alone, total number of issuers decreased by 3% to 5,206 from 5,359 in 2023. In terms of business location, issuers based in Selangor and Kuala Lumpur continued to be the most served by P2P financing in 2024 at 52% (Chart 7). Non-technology

² New financing type category effective January 2024.

³ Include returning issuers.

CHART 8
Technology-focused issuers

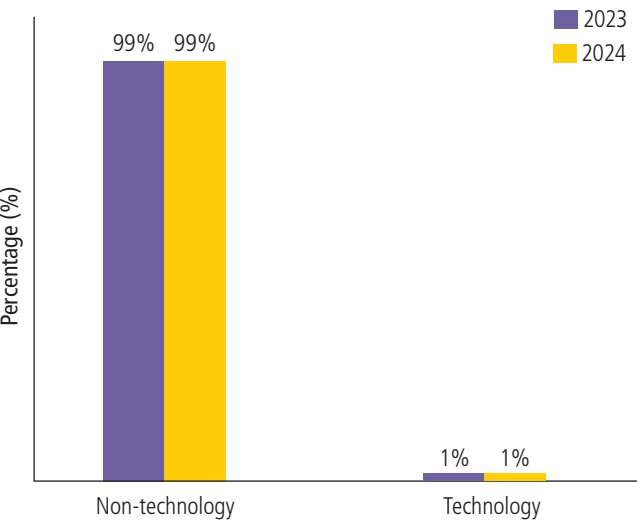
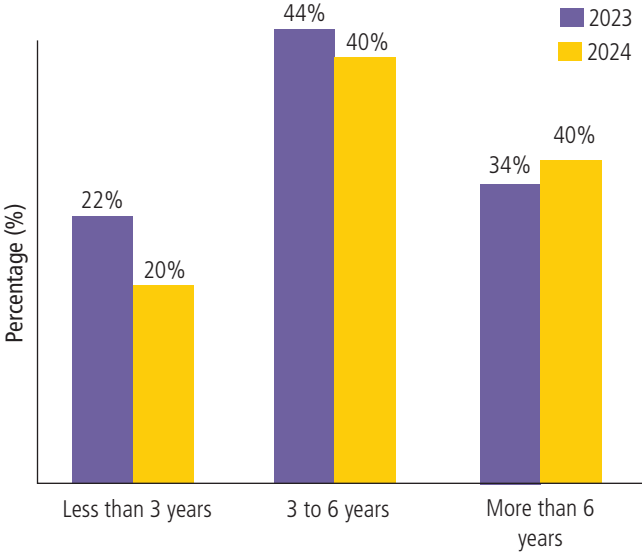


CHART 9
Issuer: Years in business

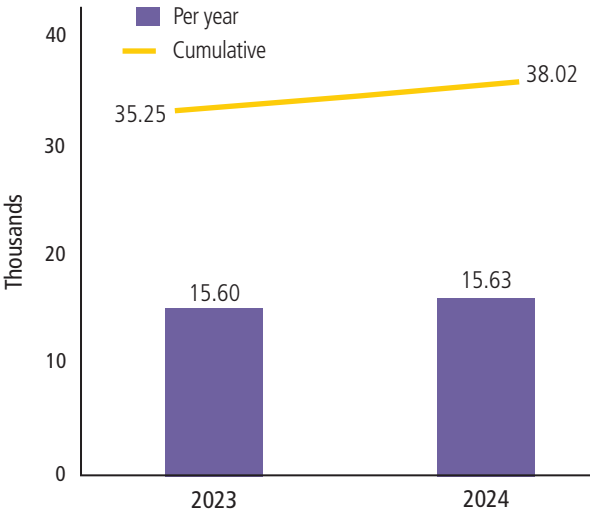


focused issuers formed 99% of total issuers (Chart 8). As shown in Chart 9, majority (80%) of issuers have been in operation for three years and more.

INVESTORS

As shown in Chart 10, the total number of participating investors has exceeded 38,000 since P2P financing was first introduced. In 2024, there was a slight increase of 0.2% in the total number of investors to 15,628 from 15,599 in 2023. There were 7% of new investors participating in P2P in 2024.

CHART 10
Investor participation⁴



⁴ Investor participation refers to investors who have invested in a campaign.

TABLE 1

Investor demographics

		2024	2023
Nationality	Malaysian	97%	98%
	Foreign	3%	2%
Gender	Female	29%	28%
	Male	71%	72%
Age	Below 35	41%	46%
	35 to 45	34%	32%
	>45 to 55	16%	14%
	Above 55	9%	8%
Type	Retail	90%	86%
	Angel	4%	5%
	Sophisticated – HNWI	5%	8%
	Sophisticated – HNWE and accredited	0%	1%
	Non-sophisticated entity ⁵	1%	-

⁵ New category introduced effective January 2024.