

PERBADANAN INSURANS DEPOSIT MALAYSIA

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Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

KEY FINDINGS

DATA PULSE 2026

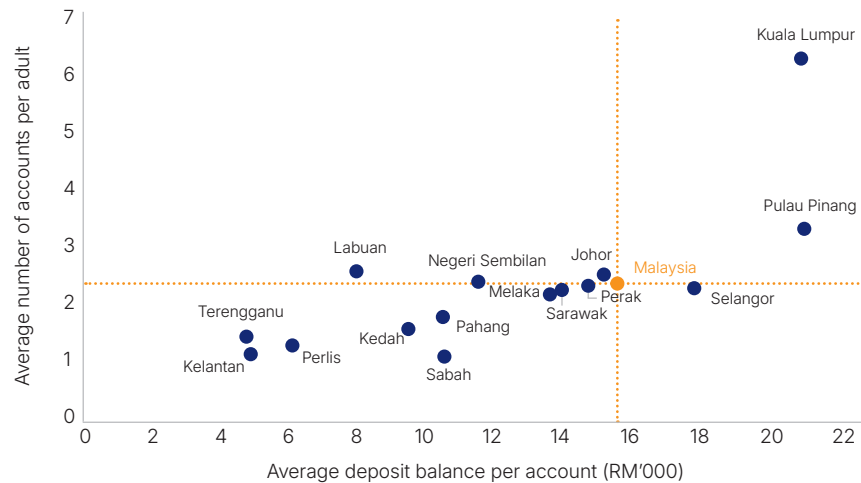
The People Behind the Deposits
How Malaysians Save, Adapt and Build Resilience



Widely Banked Different Outcomes

Most Malaysians are connected to the banking system, creating opportunities for individuals, families and communities. Yet savings outcomes differ markedly across gender and geography. Encouragingly, even in states with lower deposit ratios, there is still more than 1 account per adult.

Average Number of Accounts per Adult and Average Deposit Balance per Account by State



2.4
retail deposit
accounts per adult

On average,
adults in
Kuala Lumpur
have
6x
as many
accounts as
adults in **Sabah**

Retail deposits per
adult grew at a
CAGR of
3.7%
from 2015 – 2025

Where retail
deposits per adult
grew fastest:

Sarawak 4.9%
Pulau Pinang 4.9%
Pahang 3.9%

Top 3 states by
CAGR, 2015 – 2025

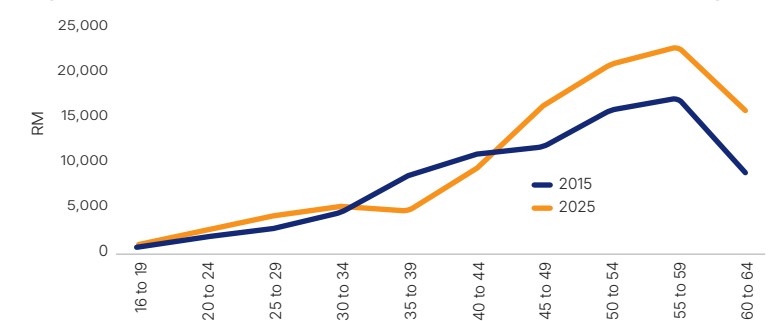
Growing Savings Uneven Pace

Retail deposits have grown in the past decade, although the pace varied by state, age and gender. These differences offer a window into how financial resilience is evolving across different parts and segments of Malaysia.

PIDM data show that households tend to accumulate savings over their lifetimes, with savings rising more quickly as they age. Growth momentum accelerates with age and peaks in the later working years, before easing after retirement.

Today, those below 35 and those aged 45 and above have more savings than the same age groups did a decade ago. However, those aged 35 to 44 have not experienced the same gains, possibly reflecting the financial demands typical of this life stage.

Average Deposit Balance per Adult: Increase from the Previous Age Group



Retail deposits per adult
grew at a CAGR of

Women 4.7%
Men 2.9%

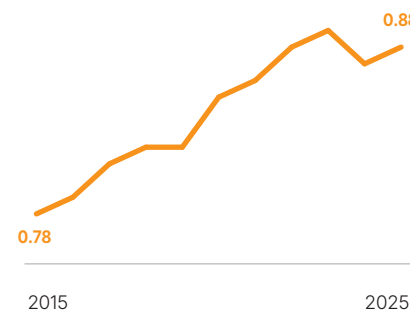


from 2015 – 2025

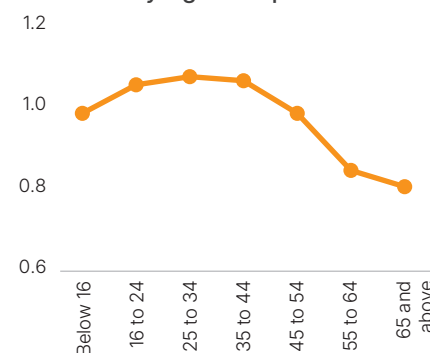
Women Are Closing The Savings Gap

Malaysia has made substantial progress in narrowing the gender savings gap over the past decade, but differences remain. The gap widens with age and varies across states. The challenge is whether financial participation translates into comparable savings, resilience and long-term security.

Female-to-Male Deposit
Balance Ratio Over Time



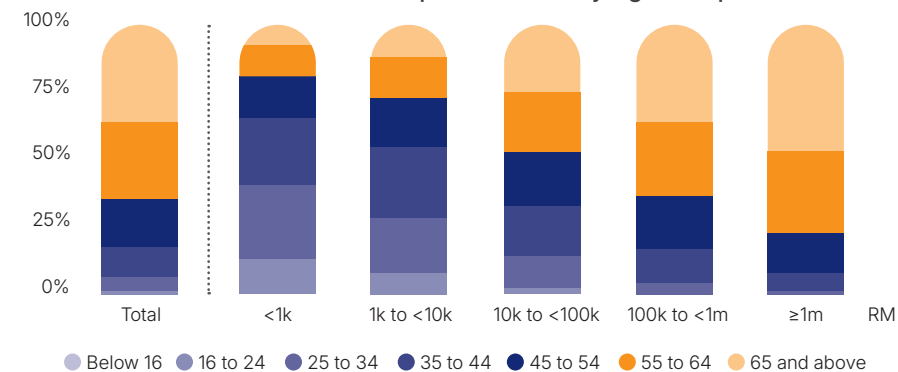
Female-to-Male Deposit Balance
Ratio by Age Groups in 2025



Older Malaysians Hold A Rising Share of Deposits

Since 2015, the share of total deposits held by Malaysians aged ≥ 65 has risen to 38.2%. With Malaysia expected to become an aged society by 2048, understanding how Malaysians build and preserve savings, respond to interest rates and draw on savings in retirement will become increasingly important.

Distribution of Deposit Balance by Age Group



73%
of accounts
< **RM10,000** are
held by those < 55

70%
of accounts
> **RM100,000** are
held by those ≥ 55

Interest rate sensitivity
increases with deposit
balance, but declines
with age

Interaction between interest rate
with deposit balance and age:

Deposit 0.4pp
Age -0.6pp

Based on disaggregated PIDM data
comprising 1,860 observations.