PERBADANAN INSURANS DEPOSIT MALAYSIA

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PIDM

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

DATA PULSE | See Beyond The Headline

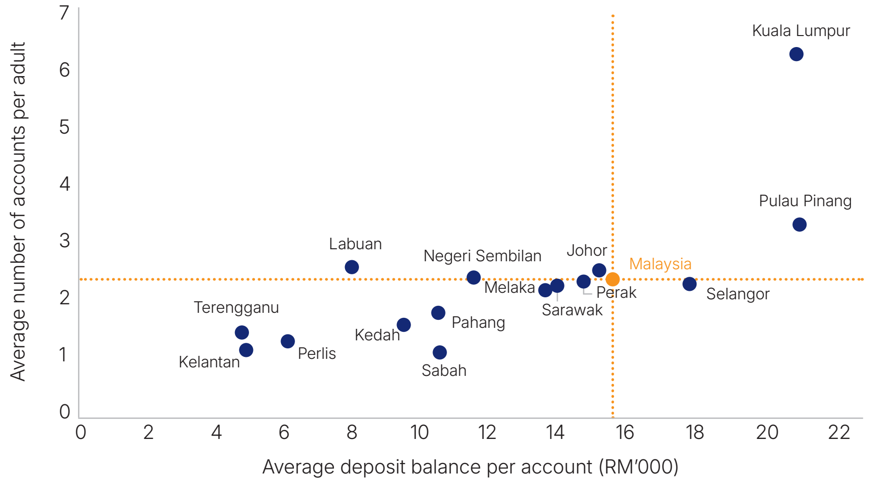
Meet the faces behind the numbers and the lives behind the data

*PIDM combines depositor data with economic, demographic and social indicators to see how Malaysians bank, save and respond to change—and where outcomes differ—improving understanding of financial resilience, inclusion and wellbeing. Explore the patterns and start a conversation at **datapulse@pidm.gov.my***

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:

Top 3 states by CAGR, 2015 – 2025

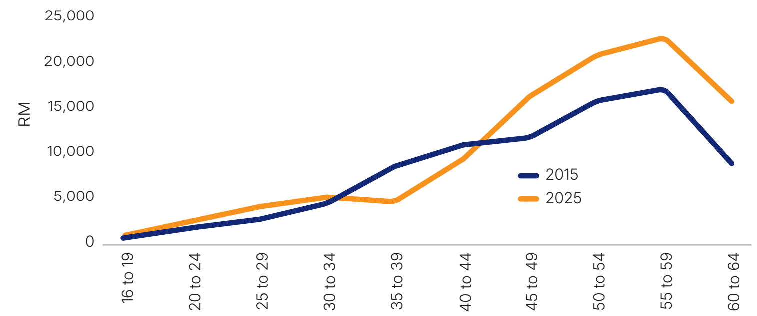
Growing Savings
Uneven Pace

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 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.

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



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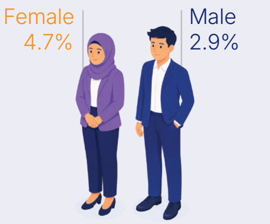


from 2015 – 2025

Women now hold

RM88

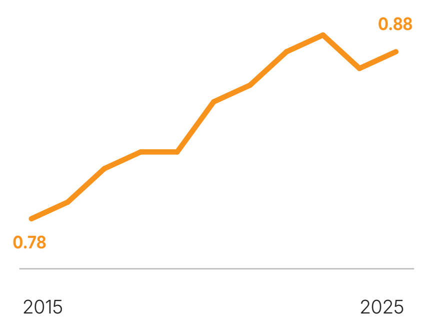
for every RM100 held by men, up from RM78 a decade ago.

The gap is narrowest in **Kelantan** (RM98) and widest in **Sabah** (RM77)

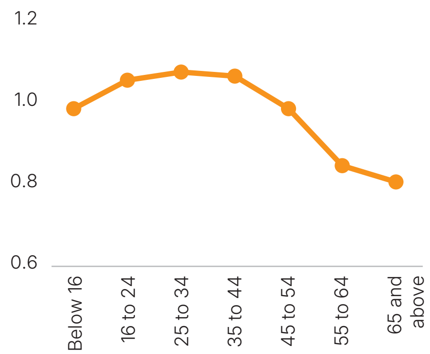
Women Are Closing
The Savings Gap

Malaysia has made substantial progress in narrowing the gender savings gap, 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



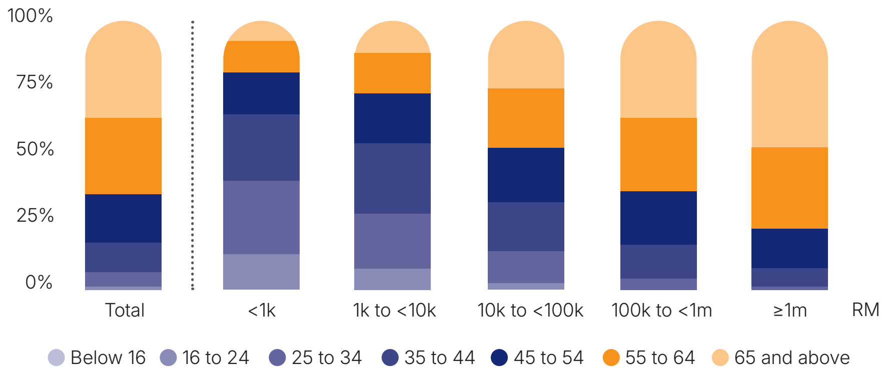
Female-to-Male Deposit Balance Ratio by Age Groups in 2025



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

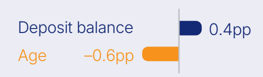


73%
of accounts < **RM10,000** are held by those < 55

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

Interest rate sensitivity:
Sensitivity increases with deposit balances, while it declines with age

Interaction between interest rate and:



Based on disaggregated PIDM data comprising 1,860 observations.