Key Indicators of Financial Inclusion in Malaysia

1) Supply-Side Data

Indicators	End-2011	End-2015	End-2018	End-2021	End-2022	End-2023	End 2024
Financial Access Points (FAPs)							
No. of bank branches	3,143	3,264	3,297	2,986	2,950	2,905	2,871
No. of agent banks	460	6,902	6,254	4,119	3,829	3,501	3,281
No. of financial FAPs (bank branches & agent banks)	3,603	10,166	9,551	7,105	6,779	6,406	6,152
No. of ATMs	11,165	11,624	11,167	12,773	12,630	12,869	12,991
No. of CDMs	4,429	5,276	5,296	6,717	6,489	6,630	6,766
No. of ETPOS Terminals			na	779,206	834,284	875,504	944,317
Number of bank branches per 10,000 adults	1.7	1.6	1.5	1.3	1.3	1.2	1.2
No. of agent banks per 10,000 adults	0.2	3.4	2.9	1.8	1.7	1.5	1.4
No. of FAPs per 10,000 adults	1.9	4.9	4.4	3.1	2.9	2.7	2.6
No. of ATMs per 10,000 adults	5.9	5.7	5.2	5.6	5.5	5.5	5.5
No. of CDMs per 10,000 adults	2.3	2.6	2.4	3.0	2.8	2.8	2.9
No. of ETPOS Terminals per 10,000 adults	na	na	na	342.9	362.3	375.3	399.6
Sub-districts with financial access points (%)	46.4	97.1	95.7	95.0	96.2	95.8	94.9
Deposits							
No. of deposit accounts	63,515,147	72,374,817	77,567,489	76,412,535	77,724,629	80,858,419	86,061,734
No. of deposit accounts per 10,000 adults (ownership)	33,426	35,217	35,805	33,628	33,753	34,664	36,418
Adults with active[i] deposit account (%)[ii] (usage)	86.8	92.4	95.5	95.7	96.8	97.3	97.4
Loans							
No. of loan accounts	18,702,134	19,579,163	20,569,681	21,786,377	22,545,807	23,317,712	24,049,035
No. of loan accounts per 10,000 adults	9,842	9,527	9,495	9,588	9,791	9,996	10,177
Adults with loan account (%)[ii]	37.0	38.8	38.8	40.2	40.6	41.2	41.7
Life insurance / family takaful							
Adults with life insurance / takaful policies (%)[ii]	29.6	38.0	49.3	57.5	51.6	56.6	54.5
Payments							
E-payments transaction volume per capita (unit)	49.1	82.6	123.7	220.2	284.4	343.0	343.0[P]
Internet banking penetration rate (%)	40.9	63.3	91.1	122.4	134.3	140.0	144.9
Mobile banking penetration rate (%)	5.4	23.0	44.6	72.9	88.7	97.0	106.4
Total adult population[iii]	19,001,800	20,551,300	21,663,600	22,723,200	23,027,300	23,326,200	23,631,700

[i] Used for at least one transaction per year
ii Based on annual Financial Incusion Survey (IC matching)
[iii] Source: Table 3 - Population by age group and sex, Malaysia, 2010-2040 by DOSM

2) Demand-Side Data*

Indicators	2011*	2015*	2018	2021
Take-up				
Adults with deposit accounts (%)	92	91	92	93
Adults with financing accounts (%)	36	25	39	61
Adults with life insurance / takaful policies (%)	18	16	17	23
Satisfaction Level				
Adults who are satisfied with overall financial services (%)	61	73	73	77

*Source: FCI Survey BNM