Consumer Credit in Malaysia

February 2026

Table of Contents

Consumer Credit in Malaysia - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Digital payments and new product themes support consumer credit growth

INDUSTRY PERFORMANCE

Broad-based borrowing and resilient balance sheets lift consumer credit outstanding

Payment innovation and merchant acceptance make card lending the fastest-growing tool

Digital finance adoption and youth demand accelerate BNPL while risk stays contained

WHAT'S NEXT?

Liquidity support and wage-led consumption will keep credit demand resilient

Islamic digital lending poised to scale Shariah-compliant credit through fintech innovation

Green consumer financing expected to broaden as banks target EVs and home energy solutions

CATEGORY DATA

Table 1 - Consumer Credit: Outstanding Balance by Category: Value 2020-2025

Table 2 - Consumer Credit: Outstanding Balance by Category: % Value Growth 2020-2025

Table 3 - Consumer Credit: Gross Lending by Category: Value 2020-2025

Table 4 - Consumer Credit: Gross Lending by Category: % Value Growth 2020-2025

Table 5 - Forecast Consumer Credit: Outstanding Balance by Category: Value 2025-2030

Table 6 - Forecast Consumer Credit: Outstanding Balance by Category: % Value Growth 2025-2030

Table 7 - Forecast Consumer Credit: Gross Lending by Category: Value 2025-2030

Table 8 - Forecast Consumer Credit: Gross Lending by Category: % Value Growth 2025-2030

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Consumer Lending in Malaysia - Industry Overview

EXECUTIVE SUMMARY

Digital adoption and tighter oversight steer lending momentum

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Economic growth and digital adoption underpin broader consumer lending expansion

Owner-occupier demand and affordability pressures drive mortgage and housing lending growth

BNPL grows with youth-led demand as regulators tighten credit standards and oversight

WHAT'S NEXT?

Consumer lending will advance steadily as liquidity support offsets softer external conditions

New consumer credit regime set to expand oversight of non-bank lenders and BNPL

Digital banking competition likely to widen credit access through AI-led scoring and embedded BNPL

MARKET DATA

Table 9 - Consumer Lending: Outstanding Balance by Category: Value 2020-2025

Table 10 - Consumer Lending: Outstanding Balance by Category: % Value Growth 2020-2025

Table 11 - Consumer Lending: Gross Lending by Category: Value 2020-2025

Table 12 - Consumer Lending: Gross Lending by Category: % Value Growth 2020-2025

Table 13 - Consumer Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2020-2025

Table 14 - Mortgages/Housing: Non-performing vs Other Loans Outstanding Balance: % Value 2020-2025

Table 15 - Consumer Credit: Non-performing vs Other Loans Outstanding Balance: % Value 2020-2025

Table 16 - Card Lending: Non-performing vs Other Loans Outstanding Balance: % Value 2020-2025

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