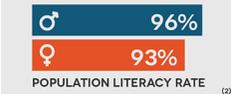


REAL ECONOMY

TOTAL POPULATION **31.2 MILLION**



US\$ 11,032 GDP PER CAPITA
2.7% GDP PER CAPITA ANNUAL GROWTH
CONSTANT US\$



FEMALE WORKERS EARN 33% LESS THAN THEIR MALE COUNTERPARTS



MSME STRUCTURE:



THERE ARE OVER **600,000** MSMEs IN MALAYSIA

25% OF ADULTS IN MALAYSIA SEE GOOD OPPORTUNITIES TO START A FIRM

INFORMAL SECTOR, TAXES, AND BUSINESS LICENSING ARE THE **THREE TOP OBSTACLES TO BUSINESS ENVIRONMENT**

MSMEs ACCOUNT FOR **37% OF GDP** AND **65% OF EMPLOYMENT**

FINANCIAL INCLUSION

IN 2015, GROSS SAVINGS MADE UP **28%** OF COUNTRY'S GDP

36% OF POPULATION IS FINANCIALLY LITERATE

MSME FINANCE GAP ESTIMATED TO BE **7%** OF GDP

41% OF ADULTS HAVE A DEBIT CARD

34% OF ADULTS SAVE FORMALLY
19.5% BORROW FORMALLY

AROUND **28%** OF ADULTS SEND REMITTANCES

FINANCIAL INCLUSION IN MALAYSIA % WITH FINANCIAL ACCOUNT

TOTAL ADULT POPULATION **80%**

FEMALE **78%**

INCOME POOREST **76%**

RURAL **74%**

MALE **83%**

20% OF ADULTS HAVE A CREDIT CARD

IN 2015, PERSONAL REMITTANCES RECEIVED MADE UP **\$1 BILLION**

ABOUT **25%** OF ADULTS RECEIVE REMITTANCES

SECTOR

EMPLOYMENT IN AGRICULTURE **13%**

EMPLOYMENT IN SERVICES **60%**

FEMALE SHARE IN FORMAL NON-AGRI EMPLOYMENT **34% OVERALL ECONOMY**

MANUFACTURING **32%**

TRANSPORTATION AND STORAGE **34%**

WHOLESALE AND RETAIL TRADE **25%**

EMPLOYMENT IN INDUSTRY **27%**

FEMALE FORMAL MSME OWNERSHIP

10% OVERALL ECONOMY

MANUFACTURING **5%**
AND 31% IN TOP MANAGEMENT

WHOLESALE AND RETAIL TRADE **1%**
AND 27% IN TOP MANAGEMENT

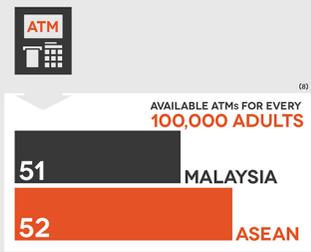
TRANSPORTATION AND STORAGE **11%**
AND 25% IN TOP MANAGEMENT

MOST SMALL ENTERPRISES ARE CONCENTRATED IN:

TRANSPORTATION AND STORAGE **85%**

DIGITAL ECONOMY

MOBILE SUBSCRIPTION RATE IS **139%** OF THE COUNTRY'S POPULATION



81% OF THE POPULATION USES SMARTPHONES

71% OF ADULT POPULATION HAS ACCESS TO INTERNET

98% OF SUB-DISTRICTS ARE SERVED WITH ACCESS POINTS IN MALAYSIA
THERE ARE 23 SUB-DISTRICTS THAT REMAIN TO BE SERVED

With only 1% of population below the national poverty line Malaysia is on the course to strong inclusive growth. Only 11% of adults are employed outside of the formal market and almost a quarter of the population consider the business environment nutrient enough to start their own businesses in the short-term. MSMEs sector is growing, currently contributing 37% to GDP and 65% to employment. It is expected to benefit more from the growing internal demand fueled by a package of fiscal measures, ever-growing human capital and technological developments.

Women constitute only 34% of the total non-agricultural employment and are greatly underrepresented in the entrepreneurial sector. Only 10% of businesses in Manufacturing and Service sectors are owned by women. Despite gender disbalance, the Malaysian economy demonstrates high levels of financial access; 76% of income poorest population have an account in a financial institution.