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AFFLUENT AND HIGH NET WORTH INVESTORS IN MALAYSIA ARE BUILDING WEALTH BUFFERS TO CURB INFLATION

- *Affluent and high net worth investors in Malaysia are adopting a future-proofing mindset when it comes to their investment strategy, with top goals focused on curbing inflation, preserving wealth and preparing for retirement.*
- *They are ahead of global peers in deploying cash more aggressively, with 16% wanting to decrease cash holdings in their portfolio which is higher than the global average of 12%*

Affluent and high net worth investors across the globe are actively building portfolios that can achieve a dual purpose: seize new opportunities and protect existing progress. The mood isn't 'risk-on', or 'risk-off', but 'risk-ready', with investors feeling confident and resilient, purposeful and patient, and ultimately ready to act whatever the circumstances.

This is according to the latest HSBC Affluent Investor Snapshot, an HSBC-commissioned survey which polled close to 10,000 affluent and high net worth individuals across ten markets including Malaysia, capturing portfolio positioning and future investment intentions.

In Malaysia, affluent and high net worth investors are embracing a "future proofing mindset". They are focused on three top financial goals, which are to build extra wealth to curb inflation (43%), preserve and protect their wealth (42%) and prepare for retirement (42%).

To achieve their financial goals, affluent and high net worth investors in Malaysia are adopting a dynamic approach when it comes to asset allocation. They are actively deploying cash more aggressively than their global peers—in the 12 months following the survey, 16% of affluent and high net worth investors in Malaysia say they intend to decrease their cash allocation which is higher than the global average of 12%. This is also higher compared to other markets such as Taiwan (9%) and Singapore (13%).

HSBC Malaysia Country Head of International Wealth and Premier Banking Linda Yip said that the survey findings are in line with the investing appetite of the Bank's Premier and Premier Elite clientele.

"Affluent and high net worth individuals are doubling down in wealth and are rebalancing their portfolios to achieve their financial goals. They are mindful of inflationary pressures and the importance of building buffers for retirement. They are focused on growing and protecting their wealth for the long term, and that is reflected in the survey findings."

The survey showed the top three financial products owned by affluent and high net worth investors in Malaysia are insurance (48%), stocks (44%) and gold (43%). The survey also showed that investors plan to increase ownership of gold (+20pts), fixed/term deposits (+19pts) and alternatives (+17pts) over a 12-month period.

Yip added, "Affluent and high net worth investors in Malaysia continue to seek long term growth, and product choice is becoming more intentional based on investment objectives. While portfolios remain anchored in traditional products such as insurance and stocks, affluent and high net worth investors in Malaysia are also adding sophistication through alternatives, alongside mainstays like gold and term deposits.

"At HSBC, we're committed to helping clients achieve their financial goals through our extensive range of wealth solutions and dedicated relationship managers. Our Premier and Wealth centres are spaces where important wealth conversations happen and life plans take shape, supporting our ambition to be a trusted financial partner across life stages and key financial decisions.

This is for general information purposes only and is not an investment advice or recommendation. For more insights on the HSBC Global Affluent Investor Snapshot 2026, visit HSBC Global Affluent Investor Snapshot 2026

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Note to editors:

About the HSBC Affluent Investor Snapshot
The findings are based on research conducted by Ipsos Asia Limited on behalf of HSBC among 9,993 investors aged 21-69. Respondents include affluent investors (with minimum investable assets of USD100,000) and high net worth investors (with minimum investable assets of USD2 million). The online research was conducted from 6 January to 6 February 2026 across 10 markets, including mainland China, Hong Kong, India, Malaysia, Mexico, Singapore, Taiwan, the UAE, the UK and the US.

HSBC Malaysia
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