

ECONOMY

Ringgit on Path to Strengthen Below 4 per US Dollar

The Edge – 13 October 2025

The Malaysian ringgit is expected to continue strengthening, supported by robust domestic spending and the government's prudent fiscal management, said Second Finance Minister, Datuk Seri Amir Hamzah Azizan. He noted that the currency could appreciate to just below RM4 against the US dollar within 12 months, marking a gain of over 5% and its strongest level since 2018.

Malaysian Islamic Overnight Rate as Mandatory Islamic Benchmark Rate Starting July 2027

The Edge – 13 October 2025

Bank Negara Malaysia will implement the Malaysian Islamic Overnight Rate (MYOR-i) as the mandatory reference rate for all Islamic financial products starting July 1, 2027. Governor, Datuk Seri Abdul Rasheed Ghaffour highlighted that MYOR-i, the world's first transaction-based Islamic benchmark rate, will enhance transparency, consistency and Shariah compliance within the industry.

Malaysian Small and Medium Enterprises (SMEs) Growth In JS-SEZ

The Star – 15 October 2025

Under Budget 2026, an additional RM200 million has been allocated to the Strategic Co-Investment Fund, which can be utilised by SMEs operating within the Johor-Singapore Special Economic Zone (JS-SEZ). Investment, Trade and Industry Minister, Tengku Datuk Seri Zafrul Abdul Aziz said the allocation will support co-investments in high-impact projects led by Malaysian SMEs.

Central Bank Flags Tough Outlook for Business from Cost Pressures, Global Uncertainties

The Edge – 16 October 2025

Bank Negara Malaysia, in its Financial Stability Review released on October 16, 2025, cautioned that businesses may face challenging conditions in the second half of 2025 due to rising costs and global uncertainties affecting exports and supply chains. The Central Bank noted that domestic policy measures could further increase operating expenses and squeeze profit margins.

GOVERNMENT

Madani Government Committed to Expanding Rumah Mesra Rakyat (RMR) Programme

The Edge – 13 October 2025

The Madani Government remains committed to building more RMR units nationwide to help the underprivileged, especially the B40 group, own homes. Political Secretary to the Prime Minister, Chan Ming Kai said the Government will continue to support Syarikat Perumahan Negara Berhad in this effort.

[Home Loans Worth RM21.5 billion Approved Under Housing Credit Guarantee Scheme](#)

The Edge – 13 October 2025

A total of 90,779 housing loan applications valued at RM21.5 billion have been approved under the Housing Credit Guarantee Scheme to support homeownership among the B40 and M40 income groups. Deputy Housing and Local Government Minister, Datuk Aiman Athirah Sabu said that 89.56% of these approved applications involved young Malaysians aged 40 and below.

[Malaysia Records Lowest Number of Live Births Since 1980](#)

The Edge – 16 October 2025

Malaysia recorded its lowest number of live births since 1980, with 414,918 births in 2024, a 9% decline from 455,761 in 2023. Department of Statistics Malaysia (DOSM) Chief Statistician, Datuk Seri Dr Mohd Uzir Mahidin said male babies continued to outnumber females, with 213,919 males and 200,999 females recorded. He added that the decline in live births contributed to a drop in the crude birth rate from 13.6 births per 1,000 population in 2023 to 12.2 in 2024.

[Nearly 6,000 Foreign Nationals Approved for Visas Under Malaysia My Second Home \(MM2H\)](#)

The Edge – 17 October 2025

Tourism, Arts and Culture Minister, Tiong King Sing revealed that as of August 31, 2025, a total of 5,972 foreign nationals have been approved under the revamped MM2H programme, comprising 2,134 principal pass holders and 3,838 dependents. The largest group of participants are from China (3,414), followed by Taiwan (611), Hong Kong (292), Singapore (184) and the United States (174).

PROPERTY

[Support For First-Time Homebuyers, Property Market](#)

The Star – 11 October 2025

The Government's decision to double the Housing Credit Guarantee Scheme allocation to RM20 billion under Budget 2026 is expected to benefit about 80,000 first-time homebuyers and boost the property market. **Real Estate and Housing Developers' Association (REHDA) President**, Datuk Ho Hon Sang said the move, together with the extension of the Youth Housing Financing Scheme and a higher financing limit of up to RM1 million, will further promote home ownership among Malaysians.

INFRASTRUCTURE

[Waterfront Development Project a Major Boost to Labuan's Duty-Free Economy](#)

The Edge – 13 October 2025

The Federal Government has approved Phase One of the Waterfront Development Project in Labuan, which is expected to revitalise the Island's duty-free economy and strengthen its tourism and services sectors. The redevelopment is seen by stakeholders as a key step to attract more investors, visitors and local businesses, provided it is carried out effectively.

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