QUOTE OF THE DAY

06 August 2025

"Concentrate all your thoughts upon the work at hand. The sun's rays do not burn until brought to a focus."

Alexander Graham Bell

UAE NEWS

- Geopolitical headwinds continued to weigh on non-oil activity in UAE, with July's PMI slipping to its lowest in 4 years. Seasonally adjusted S&P Global UAE dropped to 52.9 in July.
- AD Ports Group opens Islamabad office, expanding its strategic presence in Pakistan. This step follows a series of high-impact investments by AD Ports Group in Pakistan.
- Dubai Islamic Bank's net profit for H1-25 reached AED3.7 billion, a 10% increase over a year ago. Growth supported by increased revenue, lower impairment charges.
- Emirates Central Cooling Systems Corporation (Empower) total revenue in H1-25 at AED1.45 billion (\$395 million), up 7.5% over the same period in 2024.
- ADNOC Gas reported a 16% YoY rise in Q2 2025 net income to \$1.385 billion, its highest ever, attributed to a strong performance in the local gas market and LNG exports.
- UAE, Egypt, explore enhancing cooperation in oil sector. Sultan Al Jaber affirmed UAE's intention to invest in Egypt's energy market and implement long-term strategic projects.

7-Aug-25	EIBOR SOFR	SC	OFR						
0312% 1 month	4.43332 4.34939	0/N	4 22000						
		O/N	4.33000						
	4.16727 4.24185	DONIA							
		DO	1417 (
nths 1 year 6 months	4.18927 4.06194	O/N	4.40000						
50% 3.25% 1 year	4.11737 3.81214	1 week	4.40000						
CUSTOMER WAKALA DEPOSIT - EXPECTED PROFIT RATES - PER ANNUM									
	1 month 1625% 3 months - P.A 1 month 3 months 1 year 6 months 1 year 1 year	1 month 4.43332 4.34939 1625% 3 months 4.16727 4.24185 1 month 4.43332 4.34939 4.16727 4.24185 1 year 6 months 4.18927 4.06194 50% 3.25% 1 year 4.11737 3.81214	1 month 4.43332 4.34939 O/N 1625% 3 months 4.16727 4.24185 - P.A DO nths 1 year 6 months 4.18927 4.06194 O/N 50% 3.25% 1 year 4.11737 3.81214 1 week						

1month 3.90% 3 months 4.00% 6 months 3.95% 9 months 3.90% 1 year 3.85%



9300				5000				
STOCKS - ADX	OPEN	CLOSE	% CHG	STOCKS -	- DFM	OPEN	CLOSE	% CHG
SIB	3.050	3.060	0.33	Emaar Properties		15.350	15.450	0.65
ADNOC L&S	4.690	4.740	1.07	DEWA		2.750	2.760	0.36
e&	19.08	19.06	-0.10	Ajman Banl	Ajman Bank		1.480	0.68
FAB	17.580	17.940	2.05	Air Arabia		3.680	3.700	0.54
ADIB	23.780	23.860	0.34	SALIK		6.390	6.490	1.56
Dana Gas	0.762	0.760	-0.26	Dubai Islamic Bank		10.000	9.980	-0.20
ADNOC Gas	3.300	3.300	0.00	DFM		1.750	1.720	-1.71
SUKUK	BID	OFF	ER	SUKUK		BID	OFFER	
6.125% SIB T1 SUKUK 2030	99.898	100.	349	5.5% SHJ GOVT SUKUK 2029		102.005	102.3	326
5.2% SIB SUKUK 2030	101.421	101.6	624	8.750% SOBHA 2028		104.125	104.875	
5.25% SIB SUKUK 2029	101.632	101.	810	8.375% OMNIYAT 2028		102.883	103.133	
10.875% EGYPT 2026	102.250	102.	750	7.95% PAKISTAN 2029		99.500	100.250	
6.95% TURKEY WF 2030	101.332	101.	716	9.875% MALDIVES 2026		93.375	93.875	
7.250% ADIB CAP 2028	103.625	105.	.125	9.625% BINGHATTI 2027		103.103	103.250	
LATEST STOCK MARKET INDICATORS:								
Dow Jones:	44,111.74	-61.90	DFMGI:	6,166.38	+40.78	Bahrain:	1,946.90	-2.56
Nasdaq:	20,916.55	-137.03	ADX:	10,331.20	+32.45	Qatar:	11,284.11	+104.39
S&P 500:	6,299.19	-30.75	Saudi:	10,921.85	+82.40	Kuwait:	8,583.51	+32.77

ISLAMIC BANKING NEWS

- Meethaq Islamic Banking awarded as 'Best Islamic Bank in Oman 2025' title at the Euromoney Private Banking Awards reinforcing its leadership in Sharia-compliant banking and financial.
- Net profits of Ithmaar Holding, listed on the Bahrain Bourse as well, dropped to \$12.87 million in H1-2025 from \$18.48 million in H1-24. Basic and diluted EPS reached \$0.05.

GCC NEWS

- Saudi Arabia's PMI slipped in July with business activity expansion hitting its lowest level in 3.5 years in the non-oil sector, and optimism at the lowest recorded level since July 2024.
- Qatar's real estate sector recorded transactions worth QR8.9bn in the second quarter of this year, up 29.8% compared to the same period in 2024.

COMMODITIES

- Gold prices extended gains, helped by prospects of lower U.S. interest rates, while investors looked forward to President Donald Trump's decision on Federal Reserve appointments.
- Oil prices climbed, rebounding from a five-week, on concerns of supply disruptions after U.S. President Donald Trump's threats of tariffs on India over its Russian crude purchases.

FOREX NEWS

- USD was rangebound, with investors choosing to stay on the sidelines ahead of U.S. President Donald Trump's pick to fill a coming vacancy on the Federal Reserve's Board of Governors.
- GBP edged higher against USD and fell versus EUR, as traders expect the Bank of England to maintain its rate guidance at this week's policy meeting.

FOREX RATES

ı				Prev. High	Prev. Low	AED				Prev. High	Prev. Low	AED
	EUR	1	1.1579	1.1587	1.1525	4.2530	JPY		147.510	147.8300	146.6000	0.02490
	GBP	1	1.3308	1.3316	1.3256	4.8880	CAD	1	1.3773	1.3810	1.3761	2.66681
	AUD	1	0.6485	0.6479	0.6448	2.3819	INR		87.723	87.9720	87.7310	0.04187
	CHF	1	0.8069	0.8117	0.8062	4.5520	PKR	#	283.000	284.2500	282.3000	0.01298

MAJOR CHARTS





	00.11 0.	Entre of the medical	011711 (0.0)	
	1 year	2 years	5 years	10 years
USD	3.8475	3.4993	3.4228	3.6972
	L	I.S. TREASURY YII	ELD	
	2 years	3 years	5 years	10 years
USD	3.7313	3.6840	3.7838	4.2208

COMMC	DITTES	LAST PRICE		NET CHANGE			
Gold	3,3	372.45	\$/ounce	-8.29			
Silver		37.84	\$/ounce	-0.03			
Brent Crude	Э	67.99	\$/barrel	+0.36			
WTI Crude		65.47	\$/barrel	+0.31			
CRYPTO CURRENCIES							
IN HS\$	FTHERFUM 1 :	3 635 68	BITCOIN 4	114 170 16			

FORTHCOMING ECONOMIC INDICATORS

06-08-2025 - EUR - Retail Sales (YoY) (Jun)

06-08-2025 - USD - Fed's Collins speech

06-08-2025 - JPY - Labor Cash Earnings (YoY) (Jun)

07-08-2025 - GBP - BoE Interest Rate Decision

07-08-2025 - USD - Initial Jobless Claims

07-08-2025 - EUR - Industrial Production s.a. (MoM) (Jun)

FINANCIAL TERM OF THE DAY

Top-Down Investing:

Top-down investing focuses on the macro factors of the economy, such as GDP, before examining micro factors such as specific sectors or companies.

DISCLAIMER - This document is issued by Sharjah Islamic Bank (SIB), Sharjah, solely for the purpose of information to its staff's and customers. All efforts have been taken to ensure, facts and figures presented herein are as accurate and error free as possible. The data are subject to chappe without notice. The information contained within this document is not intended to buy or sell. The information contained within this document are obtained from sources that we believe are reliable, however, there is no guarantee on the part of their accuracy, nor should SIB be held

Please contact your respective branches or Treasury Dealing Room. Tel: 06 599 9171 Fax: 06 599 9181 E-mail: treasury&investmentdealingroom@sib.ae