

MARKET BUZZ

QUOTE OF THE DAY

22 August 2025

"Learn from yesterday, live for today, hope for tomorrow."

Albert Einstein

UAE NEWS

Abu Dhabi National Energy Company (TAQA) secured AED8.5 billion term loan to drive growth. This two-year AED-denominated floating-rate loan has 1-year extension option.

The Private Department of UAE's Sheikh Mohamed Bin Khalid Al Nahyan LLC (PD) has closed a syndicated 3 billion UAE dirhams (\$813 million) real estate financing deal.

Mastercard and First Abu Dhabi Bank (FAB) have launched five new credit cards in six months, redefining the strong relationship between the two companies.

Masdar has been assigned a 'AA-' credit rating with a stable outlook by S&P Global Ratings, reinforcing its position as a global clean energy leader.

DP World inks (MoU) with Japan's ITOCHU Corporation to expand logistics, supply chain infrastructure, and distribution capabilities in sub-Saharan Africa.

CBUAE in collaboration with Al Nasr Sports Club, issued commemorative silver coins to celebrate 80th anniversary of Al Nasr Club, one of the prestigious sports clubs in UAE.

SIB'S DISTRIBUTED (JULY) PROFIT RATES - P.A

Watany Investment a/c.	0.20312%
Savings Investment a/c.	0.40625%

UNRESTRICTED INVESTMENT DEPOSITS (AED) - JULY - P.A

1 month	3 months	6 months	9 months	1 year
1.21875%	1.82812%	2.23437%	2.43750%	3.25%

23-Aug-25 EIBOR SOFR

1 month	4.39528	4.32255
3 months	4.15614	4.19584
6 months	4.18050	4.04177
1 year	4.20437	3.80941

SOFR

O/N	4.31000
1 week	4.40000

CUSTOMER WAKALA DEPOSIT - EXPECTED PROFIT RATES - PER ANNUM

1 month	3.95%	3 months	4.00%	6 months	4.05%	9 months	4.00%	1 year	3.95%
---------	-------	----------	-------	----------	-------	----------	-------	--------	-------

ADX General Index:



DFM General Index:



STOCKS - ADX	OPEN	CLOSE	% CHG
SIB	2.980	3.020	1.34
ADNOC L&S	5.300	5.300	0.00
e&	18.14	18.02	-0.66
FAB	17.240	17.160	-0.46
ADIB	21.700	21.700	0.00
Dana Gas	0.768	0.771	0.39
ADNOC Gas	3.360	3.370	0.30

STOCKS - DFM	OPEN	CLOSE	% CHG
Emaar Properties	14.800	14.700	-0.68
DEWA	2.750	2.780	1.09
Ajman Bank	1.460	1.460	0.00
Air Arabia	3.750	3.730	-0.53
SALIK	6.700	6.770	1.04
Dubai Islamic Bank	9.800	9.730	-0.71
DFM	1.640	1.690	3.05

SUKUK	BID	OFFER
6.125% SIB T1 SUKUK 2030	101.253	101.786
5.2% SIB SUKUK 2030	101.732	101.934
5.25% SIB SUKUK 2029	101.838	102.014
10.875% EGYPT 2026	102.250	102.750
6.95% TURKEY WF 2030	102.528	102.914
7.250% ADIB CAP 2028	103.625	105.125

SUKUK	BID	OFFER
5.5% SHJ GOVT SUKUK 2029	102.259	102.578
8.750% SOBHA 2028	104.125	104.875
8.375% OMNIYAT 2028	102.861	103.107
7.95% PAKISTAN 2029	99.750	100.500
9.875% MALDIVES 2026	94.625	95.125
9.625% BINGHATTI 2027	103.106	103.249

LATEST STOCK MARKET INDICATORS:

Dow Jones:	44,785.50	-152.81	DFMGI:	6,127.71	+5.60	Bahrain:	1,930.86	-1.93
Nasdaq:	21,100.31	-72.54	ADX:	10,200.32	-4.13	Qatar:	11,342.57	+35.79
S&P 500:	6,370.17	-25.61	Saudi:	10,866.83	-11.24	Kuwait:	8,665.84	-0.82

ISLAMIC BANKING NEWS											
 Saudi's SHL Finance Co. secured banking facility of SAR 200 million with Saudi Investment Bank. The Sharia-compliant financing to be used to provide new loans, to boost revenues & support growth.					 Saudi Arabia's Perfect Presentation for Commercial Services (2P) signed a deal with Arab National Bank, raising its facility to SAR 135 million, to help fund new ventures.						
GCC NEWS											
 Oman's total non-oil exports rose by 9.1% to RO3.260bn between January and June 2025, compared with RO2.989bn in the same period of 2024: National Centre for Statistics and Information.					 Qatar's Al Faleh Educational Holding to enhance foreign ownership to 100% from 49%, to attract additional investment, enhance market liquidity, and broaden the shareholder base.						
COMMODITIES											
 Gold edged lower while investors awaited U.S. Fed Chair Jerome Powell's speech at the annual Jackson Hole symposium that could offer fresh clues on the monetary policy path.					 Oil little changed but were on track to snap a 2-week losing streak as hope for immediate peace between Russia & Ukraine dimmed, increasing the risk premium demanded by oil sellers.						
FOREX NEWS											
 USD steady on Friday, poised for a strong weekly performance as investors gear up for an eagerly anticipated speech from the Fed Chair that could shape the near-term path for interest rates.					 JPY weakened after core inflation in Japan slowed for a second straight month in July but stayed above BoJ's 2% target, keeping alive expectations for a rate hike in the coming month.						
FOREX RATES											
Prev. High					Prev. High						
Prev. Low					Prev. Low						
AED					AED						
EUR	↓	1.1589	1.1662	1.1598	4.2566	JPY	↓	148.690	148.4000	147.2300	0.02470
GBP	↓	1.3396	1.3482	1.3403	4.9204	CAD	↓	1.3912	1.3912	1.3867	2.64017
AUD	↑	0.6420	0.6436	0.6412	2.3581	INR	↓	87.220	87.3230	86.9210	0.04211
CHF	↓	0.8098	0.8090	0.8032	4.5357	PKR	↑	282.950	283.5000	282.9500	0.01298
MAJOR CHARTS											
EUR/USD price movements:					Gold price movements:						
 <p>Last Two Months</p> <p>OPEN: 1.1652 HIGH: 1.1662 LOW: 1.1598 CLOSE: 1.1605</p>					 <p>Last Two Months</p> <p>OPEN: 3347.08 HIGH: 3352.87 LOW: 3325.04 CLOSE: 3338.46</p>						
SOFR - OVERNIGHT INDEX SWAP (OIS)					COMMODITIES						
1 year					3,329.10						
2 years					\$ / ounce						
5 years					-9.37						
10 years					Silver						
USD 3.8600					38.08						
3.5300					\$ / ounce						
3.4913					-0.10						
3.8008					Brent Crude						
U.S. TREASURY YIELD					67.60						
2 years					\$ / barrel						
3 years					-0.07						
5 years					WTI Crude						
10 years					63.46						
USD 3.7840					\$ / barrel						
3.7374					-0.06						
3.8526					CRYPTO CURRENCIES						
4.3267					IN US\$						
					ETHEREUM ↓ 4,283.61						
					BITCOIN ↓ 113,015.01						
FORTHCOMING ECONOMIC INDICATORS											
22-08-2025 - USD - Fed's Chair Powell speech					25-08-2025 - EUR - Business Climate (Aug)						
22-08-2025 - USD - Jackson Hole Symposium					25-08-2025 - USD - 3-Month Bill Auction						
22-08-2025 - EUR - Gross Domestic Product (YoY) (Q2)					25-08-2025 - CHF - Employment Level						
FINANCIAL TERM OF THE DAY											
Trade Signal:											
A trade signal is a trigger for action, either to buy or sell a security or other asset, generated by analysis. That analysis can be human generated using technical indicators, or it can be generated using mathematical algorithms.											
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 change 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 responsible for any action taken on the above information.											
Please contact your respective branches or Treasury Dealing Room. Tel: 06 599 9171 Fax : 06 599 9181											
E-mail : treasury&investmentdealingroom@sib.ae											