"You don't have to be great to start, but you have to start to be great."

Zig Ziglar

UAE NEWS

- Invest Bank announced a profit before tax of AED102 million for 9M-25. Total assets rose 24% YTD to AED13.4 billion, while net loans and advances reached AED6.6 billion, up 46%.
- Ruya Community Islamic Bank & Lulu Exchange partner to enable development of a first-of-itskind proposition for Lulu's SME customers through ruya's market-leading BaaS platform.
- Multiply Group Shareholders approve acquisitions of 2PointZero Holding RSC Limited and Ghitha Holding PJSC through share-swap transactions.
- Fertiglobe reported strong revenues of \$758 million in Q3-25, reflecting a 53% YoY. Adjusted net profit attributable to shareholders increased to \$134mln versus \$28mln Q3-24.
- Talabat Holding recorded net income of \$341mln in 9M-25, an annual leap of 64% from \$208mln. In H1-25, net income was valued at 222 mln, higher by 90% than 117 mln in H1-24.
- 🗫 Awqaf Dubai records increase in endowment, zakat & charity funds held in the Foundation's accounts, reaching AED111 million in 2025, reflecting a growth of 15 % compared to 2024.

SIB'S DISTRIBUTED (OCT) PROFIT RATES - P.A						
Watany Investm	ent a/c.	0.20312%				
Savings Investm	ent a/c.	0.40625%				
UNRESTRICTED INVESTMEN	IT DEPOSITS (AED)	- OCTOBER - F	P.A			
1 month 3 months	6 months	9 months	1 year			
1.21875% 1.82812%	2.23437%	2.43750%	3.25%			
	CUSTOME	R WAKALA DI	EPOSIT - EXP			
1 +1- 0 (50/	0 +1	2 / 50/	/ bla .			

12-Nov-25	EIBOR	SOFR	SOFR			
1 month	3.96922	3.94794	O/N	3.93000		
3 months	3.77441	3.84094				
			DONIA			
6 months	3.74754	3.73881	O/N	3.92000		
1 year	3.83888	3.55466	1 week	3.92000		

PECTED PROFIT RATES - PER ANNUM

3 months 3.65% 6 months 3.60% 9 months 3.55% 1 year 3.55% 1 month 3.65%

ADX General Index: OPEN: 10075.12 HIGH: 10091.27 10300 LOW: 10020.27 CLOSE: 10020.27 10200 10100 10000 **Last Two Months** 9900

DFM General Index: **Last Two Months** 6125 6000 5875 OPEN: 6027.12 HIGH: 6053.31 LOW: 6006.16 CLOSE: 6007.83 5750

STOCKS - ADX	OPEN	CLOSE	% CHG	STOCKS -	DFM	OPEN	CLOSE	% CHG
SIB	2.940	2.940	0.00	Emaar Properties		13.600	13.400	-1.47
ADNOC L&S	5.730	5.680	-0.87	DEWA		2.790	2.750	-1.43
e&	19.16	18.78	-1.98	Ajman Bank	<	1.450	1.450	0.00
FAB	17.460	17.220	-1.37	Air Arabia		3.970	4.000	0.76
ADIB	21.280	21.400	0.56	SALIK		6.130	6.190	0.98
Dana Gas	0.827	0.833	0.73	Dubai Islam	ic Bank	9.470	9.400	-0.74
ADNOC Gas	3.420	3.400	-0.58	DFM		1.590	1.630	2.52
SUKUK	BID	OF	FER	SUKU	K	BID	OFF	ER
6.125% SIB T1 SUKUK 2030	101.109	101.	661	5.5% SHJ GOVT S	SUKUK 2029	102.379	102.0	682
5.2% SIB SUKUK 2030	102.091	102.	285	8.750% SOBI	HA 2028	104.125	104.	875
5.25% SIB SUKUK 2029	102.251	102	.419	8.375% OMNI	YAT 2028	100.918	101.2	252
10.875% EGYPT 2026	101.500	102.	000	7.95% PAKIST	AN 2029	101.000	101.7	750
6.95% TURKEY WF 2030	103.378	103	.752	9.875% MALDI	VES 2026	92.500	93.0	000
7.250% ADIB CAP 2028	103.875	105	.375	9.625% BINGH	ATTI 2027	100.989	101.1	109
LATEST STOCK MARKET INDICATORS:								
Dow Jones:	47,368.63	+381.53	DFMGI:	6,007.83	-16.97	Bahrain:	2,077.45	+2.10
Nasdaq:	23,527.17	+522.64	ADX:	10,020.27	-54.85	Qatar:	11,089.98	+42.14
S&P 500:	6,832.43	+103.63	Saudi:	11,243.80	-0.56	Kuwait:	8,879.18	-5.54

ISLAMIC BANKING NEWS

- Pukhan Bank signed a strategic MoU with Global Infrastructure Partners (GIP), a part of BlackRock, to provide Shariah-compliant strategic products, solutions.
- Central Bank of Bahrain monthly issue of Sukuk Al-Salam Islamic securities oversubscribed by 183%. BD91.603 mln received for BD50 mln issue, which carries maturity of 91 days.

GCC NEWS

- Qatar Central Bank's (QCB) foreign currency reserves and liquidity rose by 2.85% YoY in October 2025, reaching QR 261.419 billion, up from QR 254.166 billion a year earlier.
- Saudi Arabia's industrial production rose 9.3% in September 2025 compared with the same month last year, driven by solid gains across mining, manufacturing, and utilities.

COMMODITIES

- Gold extended gains to a near three-week high, helped by growing expectations of another U.S. Fed rate cut in December and signs of an end to the U.S. government shutdown
- oil prices dipped in early Asian trade, trimming gains from the previous session as oversupply concerns outweighed optimism over a potential resolution to the U.S. government shutdown.

FOREX NEWS

- GBP held steady as traders brushed off news of a possible end to U.S. federal government shutdown & instead awaited important economic data this week to see what it might mean for the BoE.
- JPY hit its lowest since Feb while riskier currencies were firm against USD, as traders waited to see whether U.S. lawmakers could secure an end to government shutdown in coming days.

			Prev. High	Prev. Low	AED				Prev. High	Prev. Low	AED
EUR	1	1.1557	1.1583	1.1538	4.2449	JPY	1	154.320	154.2500	153.2200	0.02380
GBP	1	1.3167	1.3191	1.3133	4.8362	CAD	1	1.4035	1.4049	1.3999	2.61703
AUD	1	0.6526	0.6540	0.6486	2.3970	INR	1	88.650	88.7360	88.6180	0.04143
CHF	1	0.8044	0.8072	0.8042	4.5661	PKR	1	281.030	282.0000	280.5500	0.01307

MAJOR CHARTS





Gold price movements



SOFR - OVERNIGHT INDEX SWAP (OIS)					
	1 year	2 years	5 years	10 years	Gol
USD	3.5945	3.3855	3.4095	3.6845	Silv
					Bre
U.S. TREASURY YIELD					
	2 years	3 years	5 years	10 years	WT

3.7177

COMMODITIES	LAST	LASTITIOL				
Gold	4,142.29	\$/ounce	+26.61			
Silver	51.00	\$/ounce	+0.43			
Brent Crude	63.90	\$/barrel	-0.15			
WTI Crude	59.96	\$/barrel	-0.16			
CRYPTO CURRENCIES						

BITCOIN **1** 105,746.90

FORTHCOMING ECONOMIC INDICATORS

4.1209

11-11-2025 - GBP - Employment Change (3M) (Oct)

3.5939

USD

12-11-2025 - EUR - Harmonized Index of Consumer Prices (YoY)

11-11-2025 - USD - ADP Employment Change 4-week average

3.6008

12-11-2025 - USD - Fed's Barr speech

11-11-2025 - EUR - ZEW Survey - Economic Sentiment (Nov)

12-11-2025 - CAD - BoC Summary of Deliberations

ETHEREUM **↓** 3,575.57

FINANCIAL TERM OF THE DAY

Unencumbered Assets: an asset or property that is free and clear of a third party's rights, such as creditor claims or liens. An unencumbered asset is much easier to sell or transfer than one with an encumbrance. Examples are houses free from mortgages and other liens, cars with paid-off loans/notes, or stocks purchased in a cash account.

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