SHARJAH ISLAMIC BANK مصرف الشارقة الإسلامي

# MARKET BUZZ

**QUOTE OF THE DAY**

12 November 2025

*"If your dreams don't scare you, they are too small."*

*Richard Branson*

## UAE NEWS

- Sharjah real estate sector maintained its upward trajectory in October, recording AED7 billion in total transactions, a 54.1% increase compared to the same month last year.
- UAE emerged as one of world's most advanced digital-asset markets, according to Global Digital Assets Report 2025. UAE ranks alongside Singapore & Switzerland in regulatory maturity.
- Air Arabia net profit in Q3-25 at AED656 mln, 16% increase compared to Q3-24. Revenue rose 14% to AED 2.04bln, demonstrating sustained demand across its network.
- Majid Al Futtaim (MAF) Holding LLC has mandated banks for a benchmark dollar-denominated Reg S only reset subordinated Perpetual Non-Call 5.25-year notes.
- Abu Dhabi Airports wins mandate to deliver UAE vertiport network, reinforcing the emirate's position as a global leader for advanced air mobility.
- Republic of Chad secured US$20.5 billion, through agreements signed during the UAE–Chad Trade and Investment Forum in Abu Dhabi for its 5yr National Development Plan.

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

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

## UNRESTRICTED INVESTMENT DEPOSITS (AED) - OCTOBER - P.A

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

| 13-Nov-25 | EIBOR | SOFR |
|---|---|---|
| 1 month | 3.91356 | 3.94794 |
| 3 months | 3.75083 | 3.84094 |
| 6 months | 3.74689 | 3.73881 |
| 1 year | 3.85793 | 3.55466 |

| SOFR | |
|---|---|
| O/N | 3.93000 |

| DONIA | |
|---|---|
| O/N | 3.85500 |
| 1 week | 3.88090 |

## CUSTOMER WAKALA DEPOSIT - EXPECTED PROFIT RATES - PER ANNUM

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

## ADX General Index:


## DFM General Index:


| STOCKS - ADX | OPEN | CLOSE | % CHG |
|---|---|---|---|
| SIB | 2.940 | 2.940 | 0.00 |
| ADNOC L&S | 5.680 | 5.680 | 0.00 |
| e& | 18.78 | 19.00 | 1.17 |
| FAB | 17.220 | 17.200 | -0.12 |
| ADIB | 21.400 | 21.420 | 0.09 |
| Dana Gas | 0.833 | 0.832 | -0.12 |
| ADNOC Gas | 3.400 | 3.400 | 0.00 |

| STOCKS - DFM | OPEN | CLOSE | % CHG |
|---|---|---|---|
| Emaar Properties | 13.400 | 13.900 | 3.73 |
| DEWA | 2.750 | 2.740 | -0.36 |
| Ajman Bank | 1.450 | 1.440 | -0.69 |
| Air Arabia | 4.000 | 3.990 | -0.25 |
| SALIK | 6.190 | 6.380 | 3.07 |
| Dubai Islamic Bank | 9.400 | 9.540 | 1.49 |
| DFM | 1.630 | 1.640 | 0.61 |

| SUKUK | BID | OFFER |
|---|---|---|
| 6.125% SIB T1 SUKUK 2030 | 101.162 | 101.649 |
| 5.2% SIB SUKUK 2030 | 102.239 | 102.434 |
| 5.25% SIB SUKUK 2029 | 102.358 | 102.526 |
| 10.875% EGYPT 2026 | 101.500 | 102.000 |
| 6.95% TURKEY WF 2030 | 103.387 | 103.761 |
| 7.250% ADIB CAP 2028 | 104.000 | 105.500 |

| SUKUK | BID | OFFER |
|---|---|---|
| 5.5% SHJ GOVT SUKUK 2029 | 102.617 | 102.921 |
| 8.750% SOBHA 2028 | 104.125 | 104.875 |
| 8.375% OMNIYAT 2028 | 101.022 | 101.356 |
| 7.95% PAKISTAN 2029 | 101.000 | 101.750 |
| 9.875% MALDIVES 2026 | 93.000 | 93.500 |
| 9.625% BINGHATTI 2027 | 101.045 | 101.165 |

## LATEST STOCK MARKET INDICATORS:

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Dow Jones: | 47,927.96 | +559.33 | DFMGI: | 6,072.06 | +64.23 | Bahrain: | 2,076.00 | -1.45 |
| Nasdaq: | 23,468.30 | -58.87 | ADX: | 10,033.81 | +13.54 | Qatar: | 11,140.77 | +50.79 |
| S&P 500: | 6,846.61 | +14.18 | Saudi: | 11,270.45 | +26.65 | Kuwait: | 8,918.02 | +38.84 |

## ISLAMIC BANKING NEWS

- Kuwait Finance House (KFH), has mandated banks for a dollar-denominated unrated Reg S perpetual non-call 5.5-year Fixed Rate Resettable AT1 capital sukuk.
- Banque Saudi Fransi raised SAR 2.5bln in latest sukuk offering. The SAR-denominated Additional Tier 1 sukuk, offering a 6.4 % return per year, included 2,500 bonds with a par value of SAR 1 million.

## GCC NEWS

- National Bank of Oman SAOG, one of Oman's biggest lenders, has appointed a syndicate of banks to arrange a series of investor meetings ahead of a potential Additional Tier 1 issuance.
- 103.1 million passengers travelled via Saudi airports by Q3-25, while total flight movements reached 713,000, marking an increase of 9% and 5% respectively.

## COMMODITIES

- Gold prices slipped, pulled down by a rebound in USD and profit-booking after bullion rose to a near three-week high on expectations of rate cuts by the Federal Reserve next month.
- Oil prices were little changed amid expectations that an end to the longest-ever U.S. government shutdown could boost demand in the world's biggest crude consuming nation.

## FOREX NEWS

- USD eased after private-sector U.S. jobs data stoked worries about the health of the labour market, with investors also bracing for an imminent U.S. government reopening.
- GBP snapped a four-day rising streak as data showed British unemployment rose, while annual wage growth slowed slightly, bolstering expectations for a BoE interest rate cut next month.

## FOREX RATES

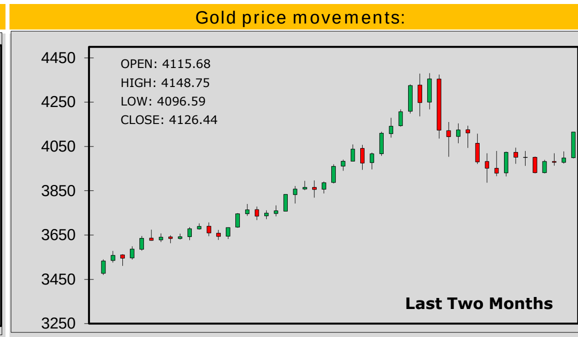
| | | | Prev. High | Prev. Low | AED |
|---|---|---|---|---|---|
| EUR | ↑ | 1.1578 | 1.1605 | 1.1546 | 4.2526 |
| GBP | ↓ | 1.3137 | 1.3184 | 1.3113 | 4.8252 |
| AUD | ↓ | 0.6525 | 0.6538 | 0.6512 | 2.3966 |
| CHF | ↑ | 0.8002 | 0.8061 | 0.7984 | 4.5901 |

| | | | Prev. High | Prev. Low | AED |
|---|---|---|---|---|---|
| JPY | ↓ | 154.630 | 154.4900 | 153.6400 | 0.02375 |
| CAD | ↑ | 1.4012 | 1.4041 | 1.3999 | 2.62132 |
| INR | ↑ | 88.550 | 88.7150 | 88.4080 | 0.04148 |
| PKR | ↑ | 280.800 | 282.5000 | 280.6000 | 0.01308 |

## MAJOR CHARTS

### EUR/USD price movements:


### Gold price movements:




## SOFR - OVERNIGHT INDEX SWAP (OIS)

| | 1 year | 2 years | 5 years | 10 years |
|---|---|---|---|---|
| USD | 3.5645 | 3.3493 | 3.3702 | 3.6498 |

## U.S. TREASURY YIELD

| | 2 years | 3 years | 5 years | 10 years |
|---|---|---|---|---|
| USD | 3.5608 | 3.5575 | 3.6743 | 4.0839 |

## COMMODITIES

| COMMODITIES | LAST PRICE | | NET CHANGE |
|---|---|---|---|
| Gold | 4,109.46 | $ / ounce | -16.98 |
| Silver | 51.15 | $ / ounce | -0.10 |
| Brent Crude | 64.94 | $ / barrel | -0.21 |
| WTI Crude | 60.81 | $ / barrel | -0.23 |

## CRYPTO CURRENCIES

| IN US$ | ETHEREUM ↓ 3,454.29 | BITCOIN ↓ 103,354.03 |
|---|---|---|

## FORTHCOMING ECONOMIC INDICATORS

- 12-11-2025 - EUR - Harmonized Index of Consumer Prices (YoY)
- 12-11-2025 - USD - Fed's Barr speech
- 12-11-2025 - CAD - BoC Summary of Deliberations
- 13-11-2025 - USD - Consumer Price Index (YoY) (Oct)
- 13-11-2025 - GBP - Gross Domestic Product (YoY) (Q3) Prel
- 13-11-2025 - AUD - Employment Change s.a. (Oct)

## FINANCIAL TERM OF THE DAY

Unitranche Debt:

Unitranche debt is a hybrid model combining different loans into one, with an interest rate for the borrower that sits between the highest and lowest rate on the individual loans.



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