SIB MARKET BUZZ

QUOTE OF THE DAY — **15 September 2026**

"The secret of success is the consistency to pursue."

Harry F. Banks

UAE NEWS

- CBUAE & Mastercard concluded a capacity-building programme as part of the CBUAE's ongoing efforts to strengthen national capabilities to address evolving risks across the digital payments ecosystem.
- Sharjah Chamber of Commerce discussed and Embassy of the People's Republic of Bangladesh discussed ways to strengthen economic, trade, and investment cooperation and identify opportunities across high-potential sectors.
- CBUAE Governor leads UAE delegation to 87th meeting of GCC Central Bank Governors' Committee in Bahrain discussed monetary and financial developments in GCC countries and ways to enhance international cooperation.
- Al Masraf has signed a strategic agreement with Moody's to strengthen the Bank's risk management and credit capabilities through enhanced data, insights and technology.
- Salama & Ajman Bank entered into a strategic partnership to integrate Salama's Takaful solutions into Ajman Bank's customer proposition, beginning with Property All Risk cover for Home Finance customers.
- FAB partnered with Mastercard to launch a new invitation-only credit card in the UAE. Targetting FAB's high-net-worth clients offering advanced security features, a dedicated relationship manager, & a range of global lifestyle benefits.

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

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

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

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

16-Sep-26	EIBOR	SOFR
1 month	3.89683	3.86151
3 months	4.14009	3.94858
6 months	4.16047	4.09764
1 year	4.68595	4.35261

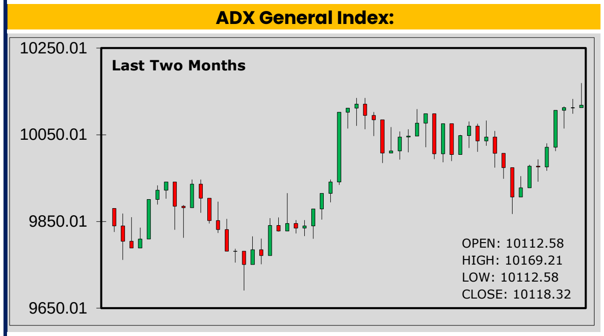
SOFR	
O/N	3.62000

DONIA	
O/N	3.90500
1 week	4.07200

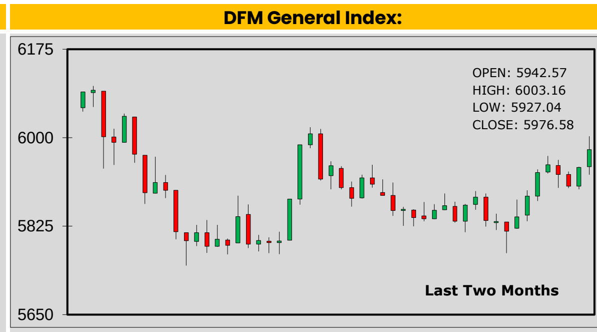
CUSTOMER WAKALA DEPOSIT - EXPECTED PROFIT RATES - PER ANNUM

1 month	3 months	6 months	9 months	1 year
4.00%	4.05%	4.10%	4.15%	4.20%

ADX General Index:



DFM General Index:



STOCKS - ADX	OPEN	CLOSE	% CHG
SIB	2.990	2.990	0.00
ADNOC L&S	7.340	7.390	0.68
e&	21.80	21.98	0.83
FAB	19.480	19.620	0.72
ADIB	23.640	23.800	0.68
Dana Gas	0.845	0.840	-0.59
ADNOC Gas	3.280	3.260	-0.61

STOCKS - DFM	OPEN	CLOSE	% CHG
Emaar Properties	10.900	11.600	6.42
DEWA	2.800	2.750	-1.79
Ajman Bank	1.460	1.430	-2.05
Air Arabia	4.930	4.950	0.41
SALIK	5.390	5.380	-0.19
Dubai Islamic Bank	7.360	7.400	0.54
DFM	1.410	1.410	0.00

SUKUK	BID	OFFER
6.125% SIB T1 SUKUK 2030	100.074	100.641
5.2% SIB SUKUK 2030	98.739	98.892
5.25% SIB SUKUK 2029	99.630	99.758
4.6% SIB SUKUK III 2030	97.231	97.412
6.95% TURKEY WF 2030	99.481	99.774
7.250% ADIB CAP 2028	101.375	102.875

SUKUK	BID	OFFER
5.5% SHJ GOVT SUKUK 2029	99.257	99.512
8.750% SOBHA 2028	99.625	99.875
8.375% OMNIYAT 2028	98.750	99.000
7.95% PAKISTAN 2029	101.409	101.784
7.15% ARADA 2030	97.875	98.250
9.625% BINGHATTI 2027	97.250	97.750

LATEST STOCK MARKET INDICATORS:

Dow Jones:	52,421.20	-152.09	DFMGI:	5,976.58	+35.35	Bahrain:	1,930.15	+0.59
Nasdaq:	26,186.41	-146.62	ADX:	10,118.32	+5.74	Qatar:	9,823.93	-25.02
S&P 500:	7,619.98	-37.00	Saudi:	10,878.46	+13.89	Kuwait:	8,962.24	+18.07

ISLAMIC BANKING NEWS

- Cryptocurrency offerings in Islamic finance are expected to develop gradually in certain jurisdictions, although adoption is likely to remain uneven due to differing Shariah interpretations and cautious participation by Islamic banks.
- Regulators and policymakers have discussed the application of Basel III capital adequacy requirements to Islamic banks including supervisory challenges arising from the distinctive features of Shariah compliant financial instruments.

GCC NEWS

- Saudi Arabia's trade balance recorded a surplus of SR61.52 billion in Q2 of 2026, marking an annual growth rate of 62% compared to the same period of the previous year. Saudi Arabia's total merchandise exports rose by 4% in Q2.
- Saudi Arabia is stepping up efforts to expand industrial base as it seeks to diversify sources of economic growth through greater private-sector participation in industrial development.

COMMODITIES

- Gold prices held steady on Tuesday after touching a more than one-month low in the previous session, while investors geared up for the U.S. Federal Reserve's policy decision for clues on the future path of monetary policy.
- Oil prices rose on Tuesday as concerns over supply disruptions persisted after attacks on Saudi Arabian energy infrastructure left the kingdom's East-West pipeline offline and cast doubt on efforts to ease shipping risks in the Gulf.

FOREX NEWS

- USD inched up to trade near a two-week high on Tuesday as surging oil prices lifted Treasury yields and reinforced expectations that the Federal Reserve will raise interest rates this week.
- CNY edged lower against the USD on Tuesday, as the greenback hovered near a two-week high and a slate of economic data pointed to persistently weak domestic demand.

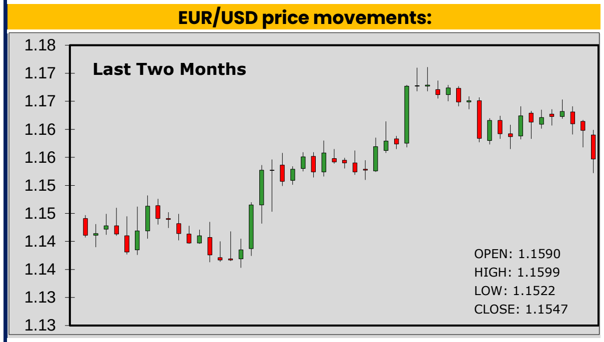
FOREX RATES

			Prev. High	Prev. Low	AED
EUR	↓	1.1538	1.1599	1.1522	4.2379
GBP	↑	1.3487	1.3528	1.3461	4.9538
AUD	↓	0.7122	0.7166	0.7106	2.6159
CHF	↓	0.8180	0.8195	0.8151	4.4902

			Prev. High	Prev. Low	AED
JPY	↑	154.730	154.9900	153.2900	0.02374
CAD	↓	1.3912	1.3929	1.3855	2.64017
INR	↓	95.550	95.5500	95.5500	0.03844
PKR	↑	277.250	277.2500	277.1000	0.01325

MAJOR CHARTS

EUR/USD price movements:



Gold price movements:

SOFR - OVERNIGHT INDEX SWAP (OIS)

	1 year	2 years	5 years	10 years
USD	4.4139	4.5562	4.5728	4.6283

U.S. TREASURY YIELD

	2 years	3 years	5 years	10 years
USD	4.6766	4.7773	4.8468	5.0174

COMMODITIES

COMMODITIES	LAST PRICE		NET CHANGE
Gold	4,305.59	$ / ounce	+7.70
Silver	63.37	$ / ounce	+0.12
Brent Crude	107.42	$ / barrel	+1.74
WTI Crude	103.28	$ / barrel	+1.90

CRYPTO CURRENCIES

IN US$	ETHEREUM ↑	2,491.64	BITCOIN ↑	77,571.76

FORTHCOMING ECONOMIC INDICATORS

15-09-2026 - USD - ADP Employment Change Weekly
15-09-2026 - USD - NY Empire State Manufacturing Index
15-09-2026 - GBP - Unemployment Rate (Jul)
16-09-2026 - USD - Fed Interest Rate Decision
16-09-2026 - USD - FOMC Economic Projections
16-09-2026 - GBP - Inflation Rate YoY (Aug)

FINANCIAL TERM OF THE DAY

Average Cost Method: Average cost method assigns a cost to inventory items based on the total cost of goods purchased or produced in a period divided by the total number of items purchased or produced. Average cost method is also known as weighted-average method.

Please contact your respective branches or Treasury Dealing Room. Tel: 06 599 9171 Fax : 06 599 9181
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