OUOTE OF THE DAY

27 August 2025

"Don't wait. The time will never be just right."

Napoleon Hill

UAE NEWS

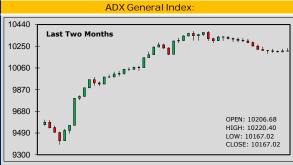
- Emirates NBD upsized the syndicated facilities for Dar Global, subsidiary of Dar Al Arkan Real Estate Development, by \$165 million, bringing the total amount to \$440 million.
- Reem Finance signed two key agreements with ADX to boost investor access to IPOs and trading, marking a major step in its final phase of transformation into a digital community
- GDRFA Dubai and the Dubai Finance Department have signed MoU to advance digital payment initiatives as part of the emirate's 'Cashless Dubai' strategy.
- GCC markets dominated Dubai Chamber of Commerce's list of global destinations for its members' exports and re-exports with AED 83.6 billion during HI of 2025: press release.
- Emirates NBD has entered into a new partnership with the Sustainable Markets Initiative (SMI), the world's 'go-to' private sector organization for sustainable transition.
- Shares of Sagasse Investment Company PLC, part of Abu Dhabi's 2PointZero holding, will be listed on Abu Dhabi Securities Exchange on August 28: Official circular by the exchange.

SIB'S DISTRIBUTED (JULY) PROFIT RATES - P.A								
W	atany Investme	0.20312%						
Sa	vings Investme	0.40625%						
UNRESTRI	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%				
CLISTOMER WAKALA DEPOSIT LE								

28-Aug-25	EIBOR	SOFR	SOFR			
1 month	4.39427	4.32295	O/N	4.37000		
3 months	4.19505	4.20496	DONIA			
6 months	4.19208	4.05377	O/N	4.50000		
1 year	4.09920	3.81374	1 week	4.50000		

CUSTOMER WAKALA DEPOSIT - EXPECTED PROFIT RATES - PER ANNUM

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





5555			0.00						
STOCKS - ADX	OPEN	CLOSE	% CHG	STOCKS - DFM		OPEN	CLOSE	% CHG	
SIB	2.980	2.990	0.34	Emaar Properties		14.850	14.600	-1.68	
ADNOC L&S	5.300	5.320	0.38	DEWA	DEWA		2.800	0.72	
e&	18.24	18.22	-0.11	Ajman Banl	<	1.450	1.450	0.00	
FAB	17.160	16.840	-1.86	Air Arabia		3.740	3.710	-0.80	
ADIB	21.760	21.620	-0.64	SALIK		6.700	6.770	1.04	
Dana Gas	0.766	0.760	-0.78	Dubai Islam	Dubai Islamic Bank		9.820	0.10	
ADNOC Gas	3.400	3.400	0.00	DFM		1.700	1.670	-1.76	
SUKUK	BID	OF	FER	SUKU	K	BID	OFF	ER	
6.125% SIB T1 SUKUK 2030	101.418	101.	940	5.5% SHJ GOVT SUKUK 2029		102.147	102.4	102.465	
5.2% SIB SUKUK 2030	101.600	101.	802	8.750% SOBHA 2028		104.400	105.1	150	
5.25% SIB SUKUK 2029	101.746	101	.921	8.375% OMNIYAT 2028		102.949	103.1	194	
10.875% EGYPT 2026	101.875	102	.375	7.95% PAKIST	TAN 2029	99.750	100.5	500	
6.95% TURKEY WF 2030	102.629	103	.015	9.875% MALD	IVES 2026	93.375	93.8	375	
7.250% ADIB CAP 2028	103.625	105	.125	9.625% BINGHATTI 2027		103.063	103.2	205	
LATEST STOCK MARKET INDICATORS:									
Dow Jones:	45,418.07	+135.60	DFMGI:	6,103.12	-32.25	Bahrain:	1,929.76	-6.61	
Nasdaq:	21,544.27	+94.98	ADX:	10,167.02 -39.86		Qatar:	11,405.50	+112.08	
S&P 500:	6.465.94	+26.62	Saudi:	10.874.74	-23.30	Kuwait:	8.579.72	-51.90	

ISLAMIC BANKING NEWS

- Maalexi, a cross-border agri-trade end-to-end transaction platform, secured a shariah-compliant credit facility of up to \$20 million from Amwal Capital Partners to scale its operations.
- Central Bank of Bahrain announces that the second issue of Long Term Ijara Murabaha Sukuk has been oversubscribed by 140%. The size is BHD200 million for 4 years, at an EPR of 5.75% p.a.

GCC NEWS

- Qatar's MEEZA secured Commodity Murabaha facility of \$219.78 million from Dukhan Bank, aimed at accelerating infrastructure expansion & supporting long-term digital transformation goals.
- Saudi's Capital Market Authority is looking to allow financial institutions to offer robo-advisory services, a significant move towards modernising mkt & providing more options to investors.

COMMODITIES

- Gold edged lower, pressured by dollar, although renewed concerns over the U.S. Fed's independence after Trump's threat to fire the Fed Governor Lisa Cook lent support to bullion.
- oil steadied on Wednesday, as the market watched for fresh developments in the Ukraine war and investors weighed hefty U.S. tariffs on India, the world's third-biggest crude consumer.

FOREX NEWS

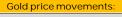
- 🗫 USD weighed down as renewed investor worries about the Federal Reserve's independence undermined dollar after U.S. President's latest attempt to extend power over the central bank.
- AUD edged up briefly after a high reading on consumer prices seemingly dealt a blow to hopes for a near-term rate cut, though analysts cautioned there was a lot of noise in the data.

FOREX RATES

ı				Prev. High	Prev. Low	AED				Prev. High	Prev. Low	AED
	EUR	+	1.1620	1.1665	1.1599	4.2680	JPY	•	147.830	147.9000	146.9700	0.02485
	GBP	•	1.3455	1.3493	1.3431	4.9420	CAD	1	1.3838	1.3868	1.3820	2.65429
	AUD	1	0.6488	0.6500	0.6468	2.3830	INR		87.620	87.8000	87.5770	0.04192
	CHF	1	0.8049	0.8072	0.8023	4.5633	PKR		282.900	283.5000	281.6500	0.01298

MAJOR CHARTS







			- ()	
	1 year	2 years	5 years	10 years
USD	3.7853	3.4323	3.3933	3.7422
	U	.S. TREASURY YI	ELD	
	2 years	3 years	5 years	10 years
USD	3.6608	3.6351	3.7544	4.2722

COMMO	DITIES	LAST PRICE		NET CHANGE
Gold	3	,378.69	\$/ounce	-13.64
Silver		38.54	\$/ounce	-0.06
Brent Crude		67.19	\$/barrel	-0.01
WTI Crude		63.21	\$/barrel	-0.03
	NCIES			
IN US\$ ETHEREUM		4,615.65	BITCOIN 1	111,420.22

FORTHCOMING ECONOMIC INDICATORS

27-08-2025 - AUD - Monthly Consumer Price Index (YoY)

28-08-2025 - CHF - Gross Domestic Product (QoQ) (Q2)

27-08-2025 - EUR - GfK Consumer Confidence Survey (Sep)

28-08-2025 - USD - Gross Domestic Product Annualized

27-08-2025 - CHF - ZEW Survey – Expectations (Aug)

28-08-2025 - EUR - Consumer Confidence (Aug)

FINANCIAL TERM OF THE DAY

Trader:

A trader buys and sells financial assets like stocks, bonds, and commodities, aiming to generate profits through short-term market fluctuations. Unlike investors who focus on long-term gains, traders capitalize on short-term trends.

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