مصرف الشارقة الإسلامي
SHARJAH ISLAMIC BANK

MARKET BUZZ

QUOTE OF THE DAY

27 October 2025

"The expert in anything was once a beginner."

Helen Hayes

UAE NEWS

- SIB announced the successful sale of all its treasury shares, amounting to 167.67mln, representing 5.18% of the Bank's total share capital, after announcing Q3 financial results.
- Dubizzle cancels it's IPO due to challenges facing Middle East ECM after a year of weak aftermarket performance that is in stark contrast to the boom of the past few years.
- International Forum of Sovereign Wealth Funds annual meeting 2025 to be held in AD. By hosting the event for the first time, AD is further cementing its status as a leading global hub for investment dialogue.
- UAE has just opened a major new investment channel. citizens & residents can now buy government-backed Islamic Treasury Sukuk, known as Retail Sukuk starting from Dh4,000.
- ADQ, US government, and Orion Resource Partners LP are part of a three-member consortium investing in a critical minerals fund, bringing the total capital to $1.8bln.
- The UAE broke ground on the world's first and largest combined solar power and battery storage project, capable of delivering round-the-clock baseload renewable energy.

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

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

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

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

28-Oct-25	EIBOR	SOFR
1 month	4.00656	3.98631
3 months	3.76319	3.85939
6 months	3.66214	3.70064
1 year	3.67685	3.47879

SOFR	
O/N	4.24000

DONIA	
O/N	4.17500
1 week	4.17500

CUSTOMER WAKALA DEPOSIT - EXPECTED PROFIT RATES - PER ANNUM

1 month	3 months	6 months	9 months	1 year
3.90%	4.00%	3.85%	3.80%	3.70%

ADX General Index:

DFM General Index:

STOCKS - ADX	OPEN	CLOSE	% CHG
SIB	2.850	2.880	1.05
ADNOC L&S	5.770	5.900	2.25
e&	19.42	19.40	-0.10
FAB	17.160	17.100	-0.35
ADIB	22.100	21.820	-1.27
Dana Gas	0.830	0.831	0.12
ADNOC Gas	3.590	3.610	0.56

STOCKS - DFM	OPEN	CLOSE	% CHG
Emaar Properties	14.050	14.450	2.85
DEWA	2.780	2.800	0.72
Ajman Bank	1.400	1.440	2.86
Air Arabia	3.950	4.000	1.27
SALIK	5.870	5.830	-0.68
Dubai Islamic Bank	9.610	9.740	1.35
DFM	1.570	1.570	0.00

SUKUK	BID	OFFER
6.125% SIB T1 SUKUK 2030	101.160	101.593
5.2% SIB SUKUK 2030	102.039	102.235
5.25% SIB SUKUK 2029	102.220	102.389
10.875% EGYPT 2026	101.500	102.000
6.95% TURKEY WF 2030	102.412	102.785
7.250% ADIB CAP 2028	104.000	105.500

SUKUK	BID	OFFER
5.5% SHJ GOVT SUKUK 2029	102.538	102.845
8.750% SOBHA 2028	104.000	104.750
8.375% OMNIYAT 2028	101.036	101.375
7.95% PAKISTAN 2029	101.250	102.000
9.875% MALDIVES 2026	92.500	93.000
9.625% BINGHATTI 2027	100.914	101.038

LATEST STOCK MARKET INDICATORS:

Dow Jones:	47,207.12	+472.51	DFMGI:	6,066.23	+50.22	Bahrain:	2,006.02	+13.29
Nasdaq:	23,204.87	+263.07	ADX:	10,201.57	+9.87	Qatar:	10,912.14	+35.09
S&P 500:	6,791.69	+53.25	Saudi:	11,593.45	-18.23	Kuwait:	8,908.15	-14.87

ISLAMIC BANKING NEWS

- Saudi Arabia and the UAE represented 68% of all ESG sukuk issuance at the end of 9M 2025, with GCC countries holding over half of all outstanding ESG sukuk at the end of the same period.
- Awqaf AD has successfully concluded its mission to Australia, advancing its mandate to reshape endowment management through innovative, future-focused financial frameworks.

GCC NEWS

- GCC countries recorded positive growth during Q1 2025. The nominal GDP of the GCC countries amounted to around US$588.1 billion, up by 5.7% compared to the first quarter of 2024.
- Most Gulf stock markets closed higher on Sunday as U.S. inflation data bolstered hopes for a Fed Reserve interest rate cut, while Saudi Arabia's index dipped in tandem with oil prices.

COMMODITIES

- Gold prices fell, as a stronger USD and signs of easing U.S.-China trade tensions weighed on the safe-haven metal, while investors awaited major central bank meetings for monetary policy cues.
- Oil prices rose in early trade after U.S. & Chinese economic officials sketched out a trade-deal framework, easing fears that tariffs & export curbs between both might dent economic growth.

FOREX NEWS

- USD rose to a more than two-week high against the yen on Monday at the start of a packed week of global trade negotiations and central bank meetings.
- INR is set to open higher, extending its recent rally driven by the Reserve Bank of India's intervention, after softer September U.S. inflation reinforced bets for two extra Fed Reserve rate cuts.

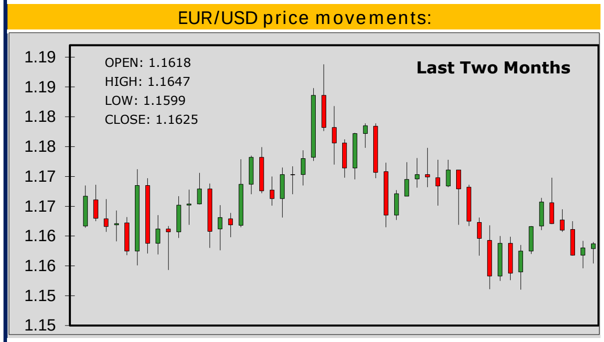
FOREX RATES

			Prev. High	Prev. Low	AED
EUR	⬇	1.1628	1.1647	1.1599	4.2710
GBP	⬇	1.3324	1.3359	1.3284	4.8939
AUD	⬇	0.6538	0.6529	0.6491	2.4014
CHF	⬇	0.7961	0.7968	0.7933	4.6137

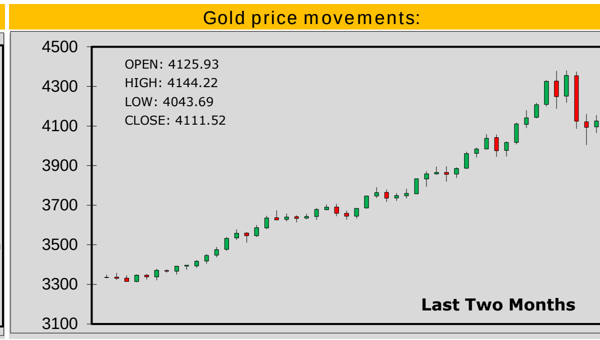
			Prev. High	Prev. Low	AED
JPY	⬇	153.160	153.0600	152.3100	0.02398
CAD	⬇	1.3985	1.4039	1.3970	2.62639
INR	⬆	87.690	87.8570	87.6250	0.04189
PKR	⬆	281.050	281.9000	281.9000	0.01307

MAJOR CHARTS

EUR/USD price movements:



Gold price movements:



SOFR - OVERNIGHT INDEX SWAP (OIS)

	1 year	2 years	5 years	10 years
USD	3.5020	3.2818	3.3192	3.6032

U.S. TREASURY YIELD

	2 years	3 years	5 years	10 years
USD	3.5085	3.5185	3.6377	4.0391

COMMODITIES

COMMODITIES	LAST PRICE		NET CHANGE
Gold	4,080.25	$ / ounce	-31.27
Silver	48.26	$ / ounce	-0.43
Brent Crude	66.21	$ / barrel	+0.27
WTI Crude	61.75	$ / barrel	+0.25

CRYPTO CURRENCIES

IN US$	ETHEREUM ⬆ 4,230.86	BITCOIN ⬆ 115,439.14

FORTHCOMING ECONOMIC INDICATORS

- 27-10-2025 - AUD - RBA Governor Bullock speech
- 27-10-2025 - USD - Durable Goods Orders (Sep)
- 27-10-2025 - EUR - IFO – Expectations (Oct)
- 28-10-2025 - USD - CB Consumer Confidence (Oct)
- 28-10-2025 - EUR - GfK Consumer Confidence (Nov)
- 28-10-2025 - EUR - EUR – Consumer Confidence (Oct)

FINANCIAL TERM OF THE DAY

Underlying Assets:

are financial instruments on which derivatives, like options and futures, base their value. The value of an underlying asset helps traders decide whether to buy, sell, or hold their derivative positions.

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