مصرف الشارقة الإسلامي
SHARJAH ISLAMIC BANK

MARKET BUZZ

QUOTE OF THE DAY

29 October 2025

"Life is 10% of what happens to you and 90% of how you react to it."

John Spence

UAE NEWS

- DIB reported its strongest-ever performance for the first nine months of 2025, with revenues reaching Dh9.7 billion and pre-tax profits rising 10% year-on-year to Dh6.6 billion.
- ADCB has posted a Q3 2025 net profit of 3.09 billion dirhams, 29% higher year-on-year amid surges in both net interest and non-interest incomes.
- Multiply Group, the Abu Dhabi-based investment holding company, reported an adjusted EBITDA of AED597 million in Q3 2025, compared to AED382 million in Q3 2024.
- CBUAE is preparing to issue a regulatory framework governing the telemarketing of banking products and financial services, to protect consumers from unsolicited or unethical marketing practices.
- DOF has activated a broad range of international digital wallets for paying government service fees across all Government of Dubai entities.
- ADNOC Drilling Company logged net profits valued at $1.06bln. in the first 9M 2025, higher by 17% than $904.50mln. An increase of 27% to $3.62bln. at end of September 2025.

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%

30-Oct-25	EIBOR	SOFR
1 month	3.95911	3.96839
3 months	3.80824	3.83833
6 months	3.64287	3.69369
1 year	3.67433	3.49682

SOFR	
O/N	4.27000

DONIA	
O/N	4.19150
1 week	4.19050

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	3.000	2.960	-1.33
ADNOC L&S	5.810	5.790	-0.34
e&	19.12	19.12	0.00
FAB	17.380	17.380	0.00
ADIB	21.900	21.720	-0.82
Dana Gas	0.842	0.832	-1.19
ADNOC Gas	3.610	3.590	-0.55

STOCKS - DFM	OPEN	CLOSE	% CHG
Emaar Properties	14.400	14.650	1.74
DEWA	2.800	2.820	0.71
Ajman Bank	1.460	1.480	1.37
Air Arabia	3.950	3.950	0.00
SALIK	5.780	5.810	0.52
Dubai Islamic Bank	9.750	9.720	-0.31
DFM	1.560	1.550	-0.64

SUKUK	BID	OFFER
6.125% SIB T1 SUKUK 2030	101.141	101.656
5.2% SIB SUKUK 2030	102.241	102.437
5.25% SIB SUKUK 2029	102.354	102.524
10.875% EGYPT 2026	101.750	102.250
6.95% TURKEY WF 2030	103.521	103.898
7.250% ADIB CAP 2028	104.000	105.500

SUKUK	BID	OFFER
5.5% SHJ GOVT SUKUK 2029	102.732	103.039
8.750% SOBHA 2028	104.125	104.875
8.375% OMNIYAT 2028	101.079	101.418
7.95% PAKISTAN 2029	101.500	102.250
9.875% MALDIVES 2026	92.625	93.125
9.625% BINGHATTI 2027	101.104	101.228

LATEST STOCK MARKET INDICATORS:

Dow Jones:	47,706.37	+161.78	DFMGI:	6,069.56	+28.47	Bahrain:	2,032.80	-12.22
Nasdaq:	23,827.49	+190.04	ADX:	10,164.56	-27.48	Qatar:	10,924.78	+28.70
S&P 500:	6,890.89	+15.73	Saudi:	11,674.06	+54.74	Kuwait:	8,904.80	+41.02

ISLAMIC BANKING NEWS

- CBB announces the monthly issue of the short-term Islamic Ijara Murabaha Sukuk, has been oversubscribed by 152%. Subscriptions worth BD 76.016mln. were received for the BD 50 million issue.
- S&P Global Ratings and DIFC's 15th Annual Islamic Finance Conference addresses highlighted the opportunities and challenges for future growth, and provided a deeper dive into the GCC's evolving capital markets.

GCC NEWS

- Kuwait to host GCC ministers of commerce, industry meetings. Aiming to enhance economic and industrial integration, promote entrepreneurship, and support SME's across member states.
- Saudi Arabia's 40% budget and expenditures are now being financed by non-oil revenues, and notably, 90% of FDI in the country is non-oil.

COMMODITIES

- Gold prices inched higher, ahead of a widely expected interest rate cut from the Federal Reserve, although easing U.S.-China trade tensions kept bullion strength in check.
- Oil prices edged up after three days of declines, with market sources citing a decline in U.S. crude inventories, while investor concerns about Russia sanctions and a potential OPEC+ output increase capped gains.

FOREX NEWS

- USD hovered close to a one-week low versus major peers on Wednesday ahead of a widely expected interest rate cut from the Federal Reserve later in the day.
- CNY hit a one-year high on growing expectations for an easing in U.S.-China trade tensions, while investors awaited a Federal Reserve rate decision later in the day.

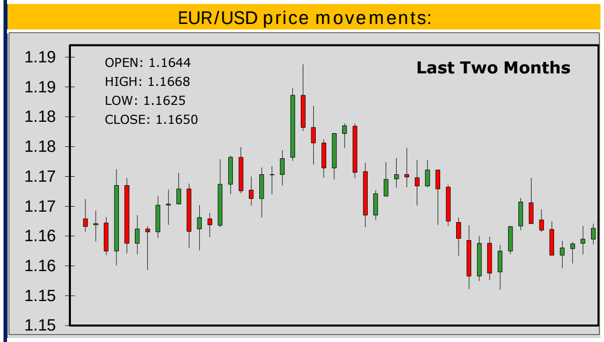
FOREX RATES

			Prev. High	Prev. Low	AED
EUR	↓	1.1634	1.1668	1.1625	4.2732
GBP	↑	1.3251	1.3369	1.3244	4.8671
AUD	↑	0.6598	0.6590	0.6542	2.4234
CHF	↑	0.7942	0.7967	0.7923	4.6248

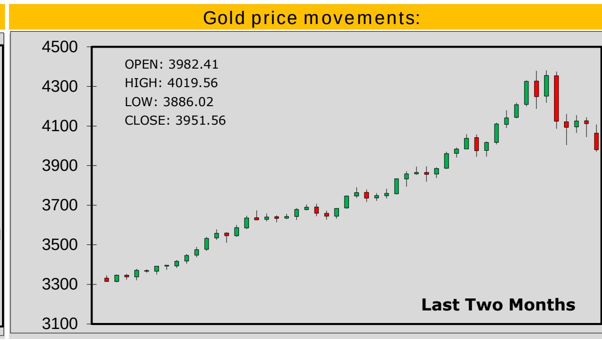
			Prev. High	Prev. Low	AED
JPY	↑	152.080	152.8700	151.7300	0.02415
CAD	↑	1.3941	1.4005	1.3932	2.63467
INR	↓	88.215	88.4150	88.1550	0.04164
PKR	↑	2381.050	283.2500	280.7000	0.00154

MAJOR CHARTS

EUR/USD price movements:



Gold price movements:



SOFR - OVERNIGHT INDEX SWAP (OIS)

	1 year	2 years	5 years	10 years
USD	3.4980	3.2729	3.2897	3.5525

U.S. TREASURY YIELD

	2 years	3 years	5 years	10 years
USD	3.4936	3.5010	3.6132	3.9804

COMMODITIES

COMMODITIES	LAST PRICE		NET CHANGE
Gold	3,958.68	$ / ounce	+7.11
Silver	47.51	$ / ounce	+0.42
Brent Crude	64.27	$ / barrel	-0.10
WTI Crude	60.02	$ / barrel	-0.12

CRYPTO CURRENCIES

IN US$	ETHEREUM ↓	4,017.32	BITCOIN ↓	112,938.89

FORTHCOMING ECONOMIC INDICATORS

- 29-10-2025 - USD - Fed Interest Rate Decision
- 29-10-2025 - CAD - BoC Interest Rate Decision
- 29-10-2025 - AUD - Consumer Price Index (QoQ) (Q3)
- 30-10-2025 - EUR - ECB Interest Rate Decision
- 30-10-2025 - EUR - Inflation Rate YoY (Oct)
- 30-10-2025 - USD - Initial Jobless Claims (Oct/11)

FINANCIAL TERM OF THE DAY

Underlying Security:

A stock or bond on which derivative instruments, such as futures, ETFs, and options, are based. It's the item which must be delivered by one party in the derivative contract and accepted by the other party.

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