

"When we strive to become better than we are, everything around us becomes better too."

Paulo Coelho

UAE NEWS

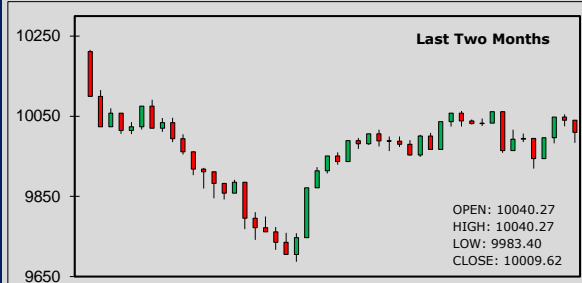
- Ajman Chamber signed 33 cooperation agreements with government & private entities, to strengthen institutional partnerships & support business environment in the emirate.
- Ajman records most expensive residential unit sales. These record transactions reflect the rising momentum witnessed in the emirate's luxury real estate market.
- UAE and Qatar will soon join a U.S.-led initiative to secure AI and semiconductor supply chains. The program, dubbed Pax Silica, seeks to safeguard the full technology supply chain.
- Wio Bank launched UAE's first banking account designed specifically for content creators. Account is launched in partnership with Visa & can be opened within 72 hours.
- Dubai Aerospace Enterprise Ltd tightened spread on its benchmark sized 7-year bond, which was upsized to \$600 million at T+120 bps from IPTs in the T+145 bps area.
- Stock markets in the UAE declined, as investors remained reluctant to place bets ahead of a crucial U.S. jobs report that could help shape expectations for Federal Reserve's rate path.

SIB'S DISTRIBUTED (DEC) PROFIT RATES - P.A					13-Jan-26	EIBOR	SOFR	SOFR	
Watany Investment a/c.		0.20312%			1 month	3.66588	3.67127	O/N 3.64000	
Savings Investment a/c.		0.40625%			3 months	3.60809	3.65180	DONIA	
UNRESTRICTED INVESTMENT DEPOSITS (AED) - December - P.A					6 months	3.46844	3.59184	O/N 3.67000	
1 month	3 months	6 months	9 months	1 year	1 year	3.54355	3.44488	1 week 3.67000	
1.21875%	1.82812%	2.23437%	2.43750%	3.25%					

CUSTOMER WAKALA DEPOSIT - EXPECTED PROFIT RATES - PER ANNUM

1 month	3.25%	3 months	3.25%	6 months	3.30%	9 months	3.35%	1 year	3.40%
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ADX General Index:



DFM General Index:



STOCKS - ADX				OPEN	CLOSE	% CHG	STOCKS - DFM				OPEN	CLOSE	% CHG
SIB				3.160	3.110	-1.58	Emaar Properties			14.650	14.400	-1.71	
ADNOC L&S				5.660	5.600	-1.06	DEWA			2.840	2.850	0.35	
e&				18.48	18.52	0.22	Ajman Bank			1.350	1.350	0.00	
FAB				17.800	17.660	-0.79	Air Arabia			5.210	5.220	0.19	
ADIB				21.000	20.820	-0.86	SALIK			6.490	6.420	-1.08	
Dana Gas				0.872	0.874	0.23	Dubai Islamic Bank			9.460	9.450	-0.11	
ADNOC Gas				3.470	3.420	-1.44	DFM			1.720	1.700	-1.16	

SUKUK			BID	OFFER	SUKUK			BID	OFFER
6.125% SIB T1 SUKUK 2030			101.228	101.693	5.5% SHJ GOVT SUKUK 2029		101.258	101.545	
5.2% SIB SUKUK 2030			101.713	101.900	8.750% SOBHA 2028		104.250	105.000	
5.25% SIB SUKUK 2029			101.833	101.993	8.375% OMNIYAT 2028		101.608	101.925	
4.6% SIB SUKUK III 2030			98.496	98.706	7.95% PAKISTAN 2029		102.375	103.125	
6.95% TURKEY WF 2030			103.462	103.823	9.875% MALDIVES 2026		94.500	95.000	
7.250% ADIB CAP 2028			103.250	104.750	9.625% BINGHATTI 2027		101.721	101.828	

LATEST STOCK MARKET INDICATORS:

Dow Jones:	49,504.07	+237.96	DFMGI:	6,225.94	-27.05	Bahrain:	2,047.59	-10.78
Nasdaq:	23,671.35	+191.33	ADX:	10,009.62	-30.65	Qatar:	11,088.79	+119.46
S&P 500:	6,966.28	+44.82	Saudi:	10,609.76	+136.53	Kuwait:	8,791.02	-47.06

ISLAMIC BANKING NEWS

Global digital operator VEON Group has announced an investment of \$20 million in Mobilink Bank to support its growth and digital Islamic banking expansion in Pakistan.

Saudi Binyah inked a SAR 550 million Shariah-compliant credit facilities agreement with Alinma Bank to enhance the company's credit capacity to finance future projects.

GCC NEWS

Qatar's QSE aims to attract new liquidity from local and foreign portfolios. Data issued by the QSE indicated that the real estate sector achieved the highest gains at 3.28%

Saudi real estate developer Dar Global will launch two Trump-branded luxury projects in Riyadh and Jeddah with a combined value of \$10 billion.

COMMODITIES

Gold prices broke through the \$4,600 per-ounce level for the first time bolstered by geopolitical and economic uncertainties and growing bets of U.S. interest rate cuts.

Oil little changed as investors eyed potential supply disruptions from OPEC producer Iran amid intensifying protests, but efforts to quickly resume oil exports from Venezuela kept lid on prices.

FOREX NEWS

USD retreated from its strongest in a month, as U.S. prosecutors opened criminal investigation into Fed Reserve Chair Jerome Powell, adding to tensions with the Trump administration.

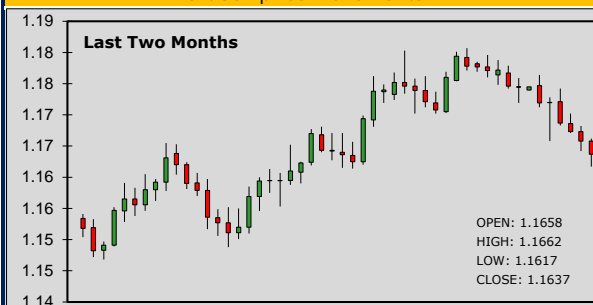
CAD extended weekly decline as investors weighed domestic & U.S. employment data & recent events in Venezuela which resulted in a more uncertain outlook for Canada's oil exports.

FOREX RATES

		Prev. High	Prev. Low	AED		Prev. High	Prev. Low	AED			
EUR	↑	1.1661	1.1662	1.1617	4.2831	JPY	↓	158.080	158.1800	156.8000	0.02324
GBP	↓	1.3429	1.3450	1.3389	4.9325	CAD	↓	1.3892	1.3920	1.3859	2.64397
AUD	↑	0.6698	0.6704	0.6661	2.4602	INR	↓	90.050	90.3050	89.8300	0.04079
CHF	↑	0.7986	0.8017	0.7982	4.5993	PKR	↑	279.750	281.0000	279.7500	0.01313

MAJOR CHARTS

EUR/USD price movements:



Gold price movements:



SOFR - OVERNIGHT INDEX SWAP (OIS)

	1 year	2 years	5 years	10 years
USD	3.4850	3.3650	3.4930	3.8070

U.S. TREASURY YIELD

	2 years	3 years	5 years	10 years
USD	3.5363	3.5923	3.7526	4.1663

COMMODITIES

	LAST PRICE	NET CHANGE
Gold	4,569.63 \$ / ounce	+59.84
Silver	83.54 \$ / ounce	+3.55
Brent Crude	63.46 \$ / barrel	+0.12
WTI Crude	59.23 \$ / barrel	+0.12

CRYPTO CURRENCIES

IN US\$	ETHEREUM ↑ 3,154.62	BITCOIN ↑ 92,012.03
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FORTHCOMING ECONOMIC INDICATORS

12-01-2026 - USD - Fed's Bostic speech	13-01-2026 - USD - Consumer Price Index (YoY) (Dec)
12-01-2026 - EUR - Sentix Investor Confidence (Jan)	13-01-2026 - GBP - ILO Unemployment Rate (3M) (Nov)
12-01-2026 - AUD - TD-MI Inflation Gauge (YoY) (Dec)	13-01-2026 - USD - Fed's Williams speech

FINANCIAL TERM OF THE DAY

Variable Benefit Plan:

A variable-benefit plan is a type of retirement plan in which the payout changes depending on how well the plan's investments perform. 401(k) plans are one example of a variable benefit.

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