	ف الشـارقة الإس зан ізгаміс вл <b>RKE</b>		N77	.417	31.012	-44		
			QUOTE OF	ΤΗΕ ΠΑΥ				14 July 202
		"The best ir		u can make is i	n vourself."			
								Warren Buffei
			UAE	NEWS				
Sovereign giants PIF, ADIA, I dollar club with surging AUM highest, followed by the UA the Kuwait Investment Auth	Ms. Saudi's PIF ranks E-backed ADIA and	s open to su	new avenues fi upport sustaina	n joint business cou or trade & investm able development geopolitical landso	nent, & amid	s signed a 30-ye ith Syria's Genera a Ports to develo tus.	al Authority for	
Dubai's Roads and Transpi has awarded the contract for Street Development Project AED633 million.	ts will launch at lea 5 and 2026 across s demand surges y segments.	Dubai	Ministry of Finance has clinched the Innovating for Impact Awards in the category of Al applications in the financial sector at the Al for Good Summit 2025.					
SIB'S DISTRIBUTED (JUNE)	PROFIT RATES	- P.A		15-Jul-25	EIBOR	SOFR	S	OFR
Watany Investmer Savings Investmer		0.20312% 0.40625%		1 month	4.30810	4.34194 4.31755	O/N	4.31000
UNRESTRICTED INVESTMENT	JNRESTRICTED INVESTMENT DEPOSITS (AED) - JUNE - P.A				3 months 4.23976		DONIA	
I month 3 months	6 months	9 months	1 year	6 months	4.29304	4.19122	O/N	4.40000
.21875% 1.82812%	2.23437%	2.43750%	3.25%	1 year	4.16171	3.95988	1 week	4.41240
1month 3.90%	CUSTOME 3 months			<mark>(PECTED PROFI</mark> ) hs 3.95%			1vear	3.85%
	ns 3.95% 9 months 3.90% 1 year 3.85% DFM General Index:							
AD	X General Inde	x:			C		5	
10200 10100 - OPEN: 10047.75 HIGH: 10072.22 LOW: 10043.98 9900 - CLOSE: 10064.81 9800 -	X General Inde	  ۱۰۰۰	o Months	5880 - HIGH LOW: 5730 - CLOS 5580 -	E : 5830.63 : 5866.85 5829.52 E: 5854.99 • • • • • • • • • • • •			ا ا ا ا ا ا ا ا ا ا ا ا ا ا ا ا ا ا ا
10200 10100 10100 10000 10000 10000 10000 10000 10003.98 CLOSE: 10064.81 9800 9700 9600 9500 9300 9	0¢,0 <sup>+</sup> 1 <sub>10</sub> 0 <sup>+0</sup> OPEN	Last Tw	o Months	5880 - OPEN 5730 - CLOS 5580 - 5430 - 5280 - OPEN 5130 - 4980 - CLOS 5130 - 5130 - OPEN 5130 - OPEN 5130 - OPEN 5130 - CLOS	: 5830.63 : 5866.85 5829.52 E: 5854.99	OFM General II	hdex:	two Months % CHG
10200 10100 10100 10000 10000 10000 10000 10000 10000 1007.75 HIGH: 10072.22 LOW: 10043.98 CLOSE: 10064.81 9800 9900 9500 9400 9300 9200 STOCKS - ADX SIB	<b>OPEN</b> 2.740	Last Tw CLOSE 2.770	o Months % CHG 1.09	5880 - OPEN HIGH 5730 - CLOS 5580 - 5430 - 5280 - OPEN 5580 - 5430 - 5130 - 4980 - OPEN 5130 - 4980 - CLOS 5130 - 5130 - 510 -	: 5830.63 : 5866.85 5829.52 E: 5854.99	DFM General II	hdex:	ر المعادم معادم مع معادم م معادم المعادم المعادم المعادم المعادم المعادم المعادم معادم معادم معادم معادم معادم معادم معادم معادم معادم مع معاد معادم المعادم المعادم المعادم معادم معادم معاد معادم
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10200 10100 10100 100000 100000 100000 10000 10000 10000 10000 10000 100000	OPEN 2.740 4.760	Last Tw CLOSE 2.770 4.720	o Months % CHG 1.09 -0.84	5880 - OPEN 5730 - CLOS 5730 - CLOS 5580 - 5430 - 5280 - OPEN 5130 - 4980 - OPEN 5130 - 4980 - OPEN 5130 - 4980 - OPEN 5130 - 4980 - OPEN 5130 - OPEN 510 - OPEN 510 - OPEN 510 - OPEN 510 - OPEN 510	: 5830.63 : 5866.85 5829.52 E: 5854.99 • • • • • • • • • • • • • • • • • • •	DFM General II	hdex: +++ + + + + + + + + + + +	<b>Fwo Months</b> % CHG 1.43 -0.72
10200 10100 10100 100000 100000 10000 10000 10000 10000 10000 10000 10000	OPEN 2.740 4.760 16.780 22.080	Last Tw Last Tw CLOSE 2.770 4.720 17.82 16.640 22.240	o Months % CHG 1.09 -0.84 -0.45 -0.83 0.72	5880 - OPEN 5730 - CLOS 5730 - CLOS 5580 - 5430 - 5280 - , , , , , , , , , , , , , , , , , ,	: 5830.63 : 5866.85 5829.52 E: 5854.99 • • • • • • • • • • • • • • • • • • •	DFM General II DFM General II DFM General II 0 0 0 0 0 0 0 0 0 0 0 0 0	Last * CLOSE 14.200 2.770 1.520 3.470 5.990	<b>Two Months</b> <b>% CHG</b> 1.43 -0.72 3.40 1.17 0.34
10200 10100 10100 10000 9000 9000 9000 9000 9500 9400 9300 9200 STOCKS - ADX SIB ADNOC L&S e& FAB ADIB Dana Gas	OPEN 2.740 4.760 17.90 16.780 22.080 0.753	Last Tw CLOSE 2.770 4.720 17.82 16.640 22.240 0.765	o Months % CHG 1.09 -0.84 -0.45 -0.83 0.72 1.59	5880 - OPEN 5880 - LOW 5730 - CLOS 5580 - 5280 - OPEN 5130 - 4980 - STOCKS Emaar Prop DEWA Ajman Ban Air Arabia SALIK Dubai Islan	: 5830.63 : 5866.85 5829.52 E: 5854.99 • • • • • • • • • • • • • • • • • • •	DFM General II DFM General II 0 0 0 0 0 0 0 0 0 0 0 0 0	Last CLOSE 14.200 2.770 1.520 3.470 5.990 9.240	Two Months % CHG 1.43 -0.72 3.40 1.17 0.34 -0.22
10200 10100 10100 9000 9000 9700 9700 9600 9700 9600 9500 9400 9300 9200 STOCKS - ADX SIB ADNOC L&S e& FAB ADIB Dana Gas ADNOC Gas	OPEN 2.740 4.760 17.90 16.780 22.080 0.753 3.380	Last Tw Last Tw CLOSE 2.770 4.720 17.82 16.640 22.240 0.765 3.380	o Months % CHG 1.09 -0.84 -0.45 -0.83 0.72 1.59 0.00	5880 - OPEN HIGH LOW: 5730 - CLOS 5580 - 5430 - 5280 - 5130 - 4980 - STOCKS Emaar Prop DEWA Ajman Ban Air Arabia SALIK Dubai Islan DFM	: 5830.63 : 5866.85 5829.52 E: 5854.99 • • • • • • • • • • • • • • • • • • •	DFM General II DFM General II DFM General II 0 0 0 0 0 0 0 14.000 2.790 1.470 3.430 5.970 9.260 1.780	Last CLOSE 14.200 2.770 1.520 3.470 5.990 9.240 1.770	<b>Two Months</b> <b>6 CHG</b> 1.43 -0.72 3.40 1.17 0.34 -0.22 -0.56
10200 10100 10100 90000 9000 9000 9000 9000 9000 9000 9000 90	OPEN 2.740 4.760 17.90 16.780 22.080 0.753	Last Tw Last Tw CLOSE 2.770 4.720 17.82 16.640 22.240 0.765 3.380 OFI 99. 101. 101. 102. 100.	o Months % CHG 1.09 -0.84 -0.45 -0.83 0.72 1.59	5880 - OPEN 5880 - LOW 5730 - CLOS 5580 - 5280 - OPEN 5130 - 4980 - STOCKS Emaar Prop DEWA Ajman Ban Air Arabia SALIK Dubai Islan	: 5830.63 : 5866.55 5829.52 E: 5854.99 - • • • • • • • • • • • • • • • • • • •	DFM General II DFM General II 0 0 0 0 0 0 0 0 0 0 0 0 0	Last CLOSE 14.200 2.770 1.520 3.470 5.990 9.240	<b>Two Months</b> <b>We Months</b> <b>We Months</b> <b>We CHG</b> 1.43 -0.72 3.40 1.17 0.34 -0.22 -0.56 <b>TER</b> 302 500 223 375 300
10200 10100 10100 90000 9000 9000 9000 9000 9000 9000 9000 90	OPEN 2.740 4.760 17.90 16.780 22.080 0.753 3.380 BID 99.032 101.326 101.400 102.250 100.077 103.375	Last Tw Last Tw CLOSE 2.770 4.720 17.82 16.640 22.240 0.765 3.380 OFI 0.765 3.380 OFI 101. 101. 102. 100. 104. LATE	o Months % CHG 1.09 -0.84 -0.45 -0.83 0.72 1.59 0.00 FER 519 532 580 .750 .460 .875 ST STOCK M/	5880 - OPEN 5880 - HIGH LOW: 5730 - CLOS 5580 - 5430 - 5280 - 5130 - 514 - 515 - 516 - 51	: 5830.63 : 5866.85 5829.52 E: 5854.99 - • • • • • • • • • • • • • • • • • • •	DFM General II DFM General II DFM General II DFM General II OPEN 14.000 2.790 1.470 3.430 5.970 9.260 1.780 BID 102.474 103.750 102.769 97.125 89.500 102.530	Last CLOSE 14.200 2.770 1.520 3.470 5.990 9.240 1.770 OFF 102.4 104.9 103.6 90.0 102.4	<b>Fwo Months</b> <b>6 CHG</b> 1.43 -0.72 3.40 1.17 0.34 -0.22 -0.56 <b>ER</b> 302 500 223 375 500 681
10200 10100 10100 9000 9000 9700 9600 9500 9400 9300 9200 STOCKS - ADX SIB ADNOC L&S e& FAB ADIB Dana Gas ADNOC Gas SUKUK 6.125% SIB TI SUKUK 2030 5.25% SIB SUKUK 2029 10.875% EGYPT 2026 6.95% TURKEY WF 2030	OPEN 2.740 4.760 17.90 16.780 22.080 0.753 3.380 BID 99.032 101.326 101.400 102.250 100.077	Last Tw Last Tw CLOSE 2.770 4.720 17.82 16.640 22.240 0.765 3.380 OFI 99. 101. 101. 101. 102. 100. 104.	o Months % CHG 1.09 -0.84 -0.45 -0.83 0.72 1.59 0.00 FER 519 532 580 .750 .460 .875	5880 - OPEN 5680 - HIGH LOW: 5730 - CLOS 5580 - 5280 - OPEN 5130 - 5130 - 4980 - OPEN 5130 - 4980 - OPEN 5130 - 4980 - OPEN 5130 - 600 - OPEN 5130 - 5130 - 600 - OPEN 5130 - 600 - OPEN 5130 - 600 - OPEN 5130 - 600 - OPEN 5130 - 5130 - 600 - OPEN 5130 - 5130 - 600 - 600 - 5130 - 600 - 600 - 600 - 600 - 600 - 600 - 600 - 600 - 500 - 500 - 600	: 5830.63 : 5866.85 : 5829.52 E: 5854.99 	DFM General II DFM General II 14.000 2.790 1.470 3.430 5.970 9.260 1.780 BID 102.474 103.750 102.769 97.125 89.500	Last CLOSE 14.200 2.770 1.520 3.470 5.990 9.240 1.770 OFF 102.8 104.9 103.0 90.0	Image: Second system

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## This document is classified as Internal

							2				
E	ISLAMIC BANI Ajman government recently increased its stake in Ajman Bank. The increase comes as Ajman Bank continues to achieve record-breaking profits and expand its services.						NKING NEWS Meethaq Islamic Banking from Bank Muscat has been awarded the Pioneer in Digital Islamic Banking for 2025 title at the OER DX Live Conference and Awards event.				
					GCC	NEWS					
r	recorded ar	n annual gro		ith other GCC s ring April 2025. No acreased by 55%.		t		reaches 35.3mln ition, 55.6% are 3 44.4%.			
					COMM	IODITIES					
h	Gold prices touched a three-week high, supported by safe- haven demand after Trump threatened to impose a 30% tariff on imports from the European Union and Mexico.					Oil prices nudged higher as investors eyed further U.S. sanctions on Russia that may affect global supplies, but a ramp-up in Saudi output and ongoing tariff uncertainty limited gains.					
tł	hreatened t	o impose a		ident Donald Trun orts from one of tl st 1.	qr	t	he second mon	data showed the th, boosting expe costs next month.			
						( RATES					
			Prev. High	Prev. Low	AED			Prev. High	Prev. Low	AED	
EUR	+	1.1675	1.1713	1.1663	4.2882	JPY 🕇	147.330	147.5100	146.1100	0.02493	
GBP	+	1.3478	1.3585	1.3479	4.9505	CAD 📕	1.3695	1.3731	1.3649	2.68200	
AUD	+	0.6566	0.6595	0.6554	2.4117	INR 📕	85.810	85.9050	85.6850	0.04280	
CHF	+	0.7971	0.7982	0.7951	4.6080	PKR 1	284.120	286.0000	284.0700	0.01293	
					MAJOR	CHARTS					
1.19 -		EUR/US	SD price move	ments:			Gol	d price move	ments:		
1.18 - 1.17 - 1.16 - 1.15 - 1.14 - 1.13 -	L18 $\downarrow$ Last Two Months L17 $\downarrow$ L16 $\downarrow$ L15 $\downarrow$ L14					$\begin{array}{c} 3500 \\ 3450 \\ 3400 \\ 3350 \\ 3300 \\ 3250 \\ 2250 \end{array} + \left[ \begin{array}{c} 4 \\ 4 \\ 4 \\ 4 \\ 4 \\ 4 \\ 4 \\ 4 \\ 4 \\ 4 $					
1.12 · 1.11 · 1.10 ·	- <sup>¶</sup> ¶ -	ÌÛ <sup>↓↓</sup> ↓Û <sup>♥</sup>		UP HIM LO CL	EN: 1.1700 GH: 1.1713 W: 1.1663 OSE: 1.1689	3200 - 3150 - 3100 -				OPEN: 3325.33 HIGH: 3368.59 LOW: 3320.59 CLOSE: 3355.48	
	S	OFR - OVE	RNIGHT INDEX	SWAP (OIS)		COMM	ODITIES	LAST	PRICE	NET CHANGE	
	1 ye	ear	2 years	5 years	10 years	Gold		3,355.99	\$ / ounce	+0.51	
USD	3.9	743	3.6327	3.5818	3.8598	Silver		39.05	\$ / ounce	+0.56	
		115	. TREASURY YI			Brent Cruc	de	70.50	\$/barrel	+0.15	
	2 ye		3 years	5 years	10 years	WTI Crude	•	68.57	\$/barrel	+0.13	
USD	5	ears	3 years	5 years	5	WTI Crude		68.57 RYPTO CURREI		+0.13	
USD	5				10 years 4.4163	WTI Crude	C		NCIES	+0.13 122,144.37	
	3.88	ears 862	3 years 3.8604	5 years 3.9719	4.4163	IN US\$	CI ETHEREUM CATORS	RYPTO CURREI 1 3,056.07	NCIES BITCOIN 1	122,144.37	
14-07-	3.88 2025 - EL	ears 862 JR - Eurogr	3 years 3.8604 roup Meeting	5 years 3.9719 FORTHO	4.4163	IN US\$ DNOMIC INDI 15-07-2025	CI ETHEREUM CATORS - USD - Cons	RYPTO CURREI 1 3,056.07 sumer Price Inc	NCIES BITCOIN 1 dex (YoY) (Jui	122,144.37 n)	
14-07- 14-07-	3.88 2025 - EL 2025 - EL	ears 862 JR - Eurogr JR - Germa	3 years 3.8604	5 years 3.9719 FORTH( nly Report	4.4163	IN US\$ DNOMIC INDI 15-07-2025 15-07-2025	CI ETHEREUM CATORS - USD - Cons - CAD - BoC	RYPTO CURREI 1 3,056.07	NCIES BITCOIN 1 dex (YoY) (Jui ce Index Core	n) (YoY)	
14-07- 14-07-	3.88 2025 - EL 2025 - EL	ears 862 JR - Eurogr JR - Germa	3 years 3.8604 oup Meeting an Buba Month	5 years 3.9719 FORTHC nly Report i)	4.4163	IN US\$ DNOMIC INDI 15-07-2025 15-07-2025	C ETHEREUM CATORS - USD - Cons - CAD - BoC - EUR - Harm	AVPTO CURREI 3,056.07 Sumer Price Inc Consumer Price	NCIES BITCOIN 1 dex (YoY) (Jui ce Index Core	n) (YoY)	
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14-07- 14-07- 14-07- <u>Tether</u>	3.84 2025 - EL 2025 - EL 2025 - NZ 2025 - NZ	ears 862 JR - Eurogr JR - Germa ZD - Busine	3 years 3.8604 roup Meeting an Buba Month ess NZ PSI (Jun	5 years 3.9719 FORTHC hly Report i) Fl	4.4163 COMING ECC	IN US\$ DNOMIC INDI 15-07-2025 15-07-2025 15-07-2025 RM OF THE D	CI ETHEREUM CATORS - USD - Cons - CAD - BoC - EUR - Harm AY	RYPTO CURREI 3,056.07 sumer Price Ind Consumer Price nonized Index of	NCIES BITCOIN 1 dex (YoY) (Jui ce Index Core of Consumer	h) • (YoY) Prices	
14-07- 14-07- 14-07- <u>Tether</u> USDT i	3.84 2025 - EL 2025 - EL 2025 - Ni 2025 - Ni (USDT): is a stabl	ears 862 JR - Eurogr JR - Germa ZD - Busine ZD - Busine Lecoin, a ty	3 years 3.8604 roup Meeting an Buba Month ess NZ PSI (Jun	5 years 3.9719 FORTHC hly Report i) Fl	4.4163 COMING ECC NANCIAL TE s pegged to	IN US\$ DNOMIC INDI 15-07-2025 15-07-2025 15-07-2025 RM OF THE D	CTHEREUM CATORS - USD - Cons - CAD - BoC - EUR - Harm AY	RYPTO CURREI 3,056.07 Sumer Price Ind Consumer Price nonized Index of the U.S. dolla	NCIES BITCOIN 1 dex (YoY) (Jui ce Index Core of Consumer	h) • (YoY) Prices	
14-07- 14-07- 14-07- <u>Tether</u> USDT i invest DISCLAIM figures pr The infor	3.84 2025 - EL 2025 - EL 2025 - N2 2025 - N2 (USDT): is a stabl in crypto ER This doc esented here mation contal	ears 862 JR - Eurogr JR - Germa ZD - Busine Lecoin, a ty currency v ument is issued in are a accur in are a accur	3 years 3.8604 roup Meeting an Buba Month ess NZ PSI (Jun ype of cryptoc vhile avoiding I by Sharjah Islamic ate and error free as e above information.	5 years 3.9719 FORTHO NIV Report )) FI currency that i the extreme vo Bank (SIB), Sharjah, ; possible. The data a ined from sources th espective branch	4.4163 COMING ECC NANCIAL TE s pegged to blatility of un re subject to cha at we believe ar es or Treasur	IN US\$ DNOMIC INDI 15-07-2025 15-07-2025 RM OF THE D D a fiat current the the red cry rpose of informati rpose of informati rpose of informati e reliable, howeve	Cl ETHEREUM ICATORS - USD - Cons - CAD - BoC - EUR - Harm AY ency, namely yptocurrencie on to its staff's and e. The information r, there is no gua m. Tel: 06 599	RYPTO CURREI 3,056.07 Sumer Price Inc Consumer Price nonized Index of the U.S. dolla es. d customers. All effo contained within this rantee on the part of	NCIES BITCOIN 1 dex (YoY) (Jun ce Index Core of Consumer ar. Investors in ar. Investors in the state been take document is not ir f their accuracy, not	n) (YoY)	