

UAE NEWS

SIB reported a net profit after tax of AED803.9 million for H1 of 2026. Income from investments in Islamic financing and sukuk increased by 12.1% to approximately AED2.1 billion by the end of H1 of 2026.

DMCC announces record \$41.7bln in diamond trade through Dubai in 2025. The figure surpasses the previous record of \$40.9bln, set in 2011, and was accompanied by a record 359.5mln carats traded, up 42.5% YoY.

ADIB and Dubai Department of Economy and Tourism launched a DET Connect Account under DET's "SME in a Box" platform to empower SMEs with a comprehensive, digitally native banking solution.

Tabby has launched a fee-free debit account alternative called Tabby Cash in the UAE. The product marks the company's expansion from flexible payments into everyday consumer money management.

ADX listed 6 new Single Stock Futures — on ADNOC Gas, ADNOC Drilling, ADNOC L&S, Presight AI, SIB, and Two Point Zero Group — expanding its derivatives suite to 17 futures and 50 contracts.

Masdar achieved financial close on a \$6.1 billion renewable energy project, securing a \$5.1 billion debt package from a consortium of 13 international and local banks for the world's first gigascale 24/7 renewable energy project.

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

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

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

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

15-Jul-26 EIBOR SOFR

1 month	3 months	6 months	1 year
3.72750	3.85044	4.00420	4.05012
SOFR	3.67637	3.75292	3.87135
		4.03255	

SOFR

O/N	3.55000
DONIA	
O/N	3.75270
1 week	3.64660

CUSTOMER WAKALA DEPOSIT - EXPECTED PROFIT RATES - PER ANNUM

1 month	3 months	6 months	9 months	1 year
3.80%	3.90%	3.95%	4.00%	4.10%

ADX General Index:



DFM General Index:



STOCKS - ADX	OPEN	CLOSE	% CHG
SIB	2.960	2.910	-1.69
ADNOC L&S	6.070	6.140	1.15
e&	20.70	20.70	0.00
FAB	18.000	18.000	0.00
ADIB	22.000	21.800	-0.91
Dana Gas	0.915	0.919	0.44
ADNOC Gas	3.420	3.420	0.00

STOCKS - DFM	OPEN	CLOSE	% CHG
Emaar Properties	11.860	11.600	-2.19
DEWA	2.790	2.750	-1.43
Ajman Bank	1.400	1.380	-1.43
Air Arabia	5.460	5.390	-1.28
SALIK	5.700	5.600	-1.75
Dubai Islamic Bank	7.770	7.690	-1.03
DFM	1.490	1.470	-1.34

SUKUK	BID	OFFER
6.125% SIB TI SUKUK 2030	101.316	101.995
5.2% SIB SUKUK 2030	99.922	100.084
5.25% SIB SUKUK 2029	100.493	100.629
4.6% SIB SUKUK III 2030	97.666	97.854
6.95% TURKEY WF 2030	100.291	100.600
7.250% ADIB CAP 2028	102.500	104.000

SUKUK	BID	OFFER
5.5% SHJ GOVT SUKUK 2029	99.657	99.928
8.750% SOBHA 2028	101.125	101.875
8.375% OMNIYAT 2028	99.125	99.875
7.95% PAKISTAN 2029	102.500	103.250
7.15% ARADA 2030	98.625	99.375
9.625% BINGHATTI 2027	99.750	100.500

LATEST STOCK MARKET INDICATORS:

Dow Jones:	52,498.64	-138.37	DFMGI:	5,967.43	-75.12	Bahrain:	1,999.42	-11.48
Nasdaq:	25,873.18	-404.43	ADX:	9,903.73	-32.35	Qatar:	10,103.22	+0.00
S&P 500:	7,515.34	-60.05	Saudi:	10,801.71	-17.27	Kuwait:	8,679.20	+3.16

ISLAMIC BANKING NEWS

Tadawul-listed SHL Finance has renewed a Shariah-compliant credit facility agreement worth SAR1.82 billion with Arab National Bank. The financing facility has a tenor of five years and will be used for on-lending.

Riyad Bank established a SAR10 billion ATI local currency sukuk programme that will allow it to issue perpetual Shariah-compliant capital instruments from time to time to strengthen its capital base, support growth and manage liquidity.

GCC NEWS

QIB partially divested its 13.75% stake in Daaman Islamic Insurance Co. to a group of special purpose vehicles funded by the Qatar-based private investment group QInvest, which counts QIB as one of its shareholders.

The US-based I Squared Capital has agreed to deploy up to \$2 billion in real estate and infrastructure assets owned by Saudi Arabia's PIF and its portfolio companies. Capital to be deployed into digital infrastructure and district cooling.

COMMODITIES

Gold rose after hitting a two-week low earlier in the session, as markets awaited key U.S. inflation data, with escalating U.S.-Iran tensions driving oil prices higher and reinforcing expectations of further Federal Reserve rate hikes.

Oil prices rose nearly 3% to their highest in four weeks, as the U.S. reimposed its naval blockade of Iran while the two countries stepped up attacks in the Strait of Hormuz, heightening uncertainty about energy flows.

FOREX NEWS

USD steadied ahead of U.S. inflation data, with Middle East tensions lifting oil prices while the yen held a soft tone amid caution over possible intervention and after policymakers' comments on state pension fund allocations.

GBP/USD gathers strength to near 1.3360 in Tuesday's Asian session. Renewed US strikes on Iran and fears over Strait of Hormuz shipping might cap the upside for the pair.

FOREX RATES

		Prev. High	Prev. Low	AED	
EUR	↓	1.1395	1.1445	1.1377	4.1854
GBP	↓	1.3368	1.3411	1.3339	4.9101
AUD	↑	0.6935	0.6959	0.6912	2.5472
CHF	↓	0.8135	0.8150	0.8071	4.5151

		Prev. High	Prev. Low	AED	
JPY	↓	162.270	162.4800	161.5500	0.02264
CAD	↑	1.4130	1.4174	1.4124	2.59943
INR	↓	95.650	95.8500	95.5850	0.03840
PKR	↑	277.700	277.8000	277.8000	0.01323

MAJOR CHARTS

EUR/USD price movements:

Last Two Months

OPEN: 1.1410

HIGH: 1.1445

LOW: 1.1377

CLOSE: 1.1381

Gold price movements:

Last Two Months

OPEN: 4119.63

HIGH: 4119.63

LOW: 3985.70

CLOSE: 4000.65

SOFR - OVERNIGHT INDEX SWAP (OIS)

	1 year	2 years	5 years	10 years
USD	4.1158	4.1352	4.0809	4.1861

U.S. TREASURY YIELD

	2 years	3 years	5 years	10 years
USD	4.2827	4.3178	4.3786	4.6197

COMMODITIES

	LAST PRICE	NET CHANGE
Gold	4,020.85	\$ / ounce +20.63
Silver	57.98	\$ / ounce +0.28
Brent Crude	84.79	\$ / barrel +1.50
WTI Crude	79.73	\$ / barrel +1.60

CRYPTO CURRENCIES

IN US\$	ETHEREUM ↑ 1,789.82	BITCOIN ↓ 62,807.90
---------	---------------------	---------------------

FORTHCOMING ECONOMIC INDICATORS

14-07-2026 - USD - Inflation Rate YoY (Jun)

14-07-2026 - USD - Core Inflation Rate MoM (Jun)

14-07-2026 - USD - CPI (Jun)

15-07-2026 - USD - PPI MoM (Jun)

15-07-2026 - USD - Fed Chair Warsh Testimony

15-07-2026 - EUR - 3-Month Bill Auction

FINANCIAL TERM OF THE DAY

Annualized income: Estimates yearly income based on less than a full year's data, useful for individuals and businesses with fluctuating incomes. To calculate annualized income, multiply total earned income by the ratio of 12 divided by the number of months with available income data.

DISCLAIMER - This document is issued by Sharjah Islamic Bank (SIB), Sharjah, solely for the purpose of information to its staff's and customers. All efforts have been taken to ensure, facts and figures presented herein are as accurate and error free as possible. The data are subject to change without notice. The information contained within this document is not intended to buy or sell. The information contained within this document are obtained from sources that we believe are reliable, however, there is no guarantee on the part of their accuracy, nor should SIB be held responsible for any action taken on the above information.

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

E-mail : treasury&investmentdealingroom@sib.ae