SHAR	י ווشـرقة ועש. אואה: в אראכוי אראכוי					•••		
		"Eve	QUOTE OF	THE DAY I step to succes	· · · ·			15 January 2025
		LVC						William Whewell
IFZA signed MoU with Abu E (ADIB) to offer seamle advanced financial solutio within its ecosystem.	ess support and	strong	fosters econ ger open tra nunities to rea	NEWS omic growth th ade policies. Bu p further commen from agreements.	siness	across full sp	s new internat company. EXERG ectrum from gas fuels to energy in	Y will invest to chemicals
<ul> <li>Dr Sultan Al Jaber announces mega power project integrating solar &amp; battery storage.</li> <li>Masdar &amp; EWEC to partner for the project providing round-the-clock clean power.</li> <li>ACWA Power announced its formal entry into China's renewable energy market with investment agreements for over 1GW of the cost of AED200 million to support &amp; global maritime &amp; offshore industrie</li> </ul>						Zone in KSA at		
SIB'S DISTRIBUTED (DEC) P	PROFIT RATES -	PER ANNUM		16-Jan-25	EIBOR	SOFR	S	OFR
Watany Investmer Savings Investmer			4.30517 4.30758	O/N	4.29000			
UNRESTRICTED INVESTMENT DEPOSITS (AED) - DEC - PER ANNUM			311011113 4.55004		4.30730	DONIA		
1 month 3 months	6 months	9 months	1 year	6 months	4.33159	4.29626	O/N	4.16720
1.21875% 1.82812%	2.23437%	2.43750%	3.25%	1 year	4.31603	4.27781	1 week	4.25410
1month 4.00%	CUSTOM 3 months			PECTED PROFI				
AD	X General Inde		6 monti	ns 3.85%		hs 3.80% <mark>)FM General Ir</mark>	3	3.75%
		59.18 06.84 9.18		5190 - Last Tv 4990 -	[ wo Months	DFM General Ir	ndex:	3.75%
9470 -	OPEN: 94 HIGH: 950 LOW: 945	9.18 9.18 9.18 197.61	o Months	5190 - Last Tv 4990 -	[ wo Months		ndex:	
9470 9370 9270	OPEN: 94 HIGH: 950 LOW: 945	9.18 9.18 9.18 197.61		5190 - Last Tv 4990 - 4790 - 4590 - ↓ ■ ● <sub>7</sub> ● <sup>●</sup> <sup>↑</sup>	[ wo Months ↓ 0 <sup>↓ + +</sup> 9 a <sup>↓</sup> 9	DFM General Ir	ndex:	, ¢ + + • 0 0 0 + ↓ + ↓ • • • • • • • • • • • • • • • •
9470 9370 9270 9170 STOCKS - ADX SIB	OPEN OPEN OPEN OPEN OPEN 2.570	59.18 59.18 56.84 9.18 197.61 Last Two CLOSE 2.580	o Months % CHG 0.39	Last Tv 5190 4990 4790 4590 4590 5TOCKS Emaar Prop	עס Months ג מיי מיי מיי ג מיי מיי - DFM	DFM General Ir	ndex:	0PEN: 5234.81 HIGH: 5248.89 LOW: 5219.53 CLOSE: 5245.55 <b>% CHG</b> -0.39
9470 9370 9270 9170 STOCKS - ADX SIB ADNOC L&S	OPEN 2.570 5.560	59.18 197.61 197.61 Last Two CLOSE 2.580 5.550	• Months • CHG 0.39 -0.18	Last Tv 5190 - 4990 - 4790 - 4590 - 4590 - 5100 + 4390 - STOCKS Emaar Prop DEWA	vo Months ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓	DFM General Ir	<td< td=""><td>0PEN: 5234.81 HIGH: 5248.89 LOW: 5219.53 CLOSE: 5245.55 <b>% CHG</b> -0.39 1.06</td></td<>	0PEN: 5234.81 HIGH: 5248.89 LOW: 5219.53 CLOSE: 5245.55 <b>% CHG</b> -0.39 1.06
9470 9370 9270 9170 STOCKS - ADX SIB ADNOC L&S e&	OPEN 2.570 5.560 16.28	EX: 39.18 36.84 9.18 197.61 <b>Last Two</b> <b>CLOSE</b> 2.580 5.550 16.28	• Months • CHG 0.39 -0.18 0.00	Last Tv 5190 - 4990 - 4790 - 4590 - 4590 - 4390 - STOCKS Emaar Prop DEWA Ajman Ban	עס Months איס Months ג ן וויי ג וויי - DFM perties	DFM General II DFM General II DFM General II 0 0 0 0 0 0 12.750 2.830 1.720	ndex:	DPEN: 5234.81 HIGH: 5248.89 LOW: 5219.53 CLOSE: 5245.55 <b>% CHG</b> -0.39 1.06 1.16
9470 9370 9270 9170 STOCKS - ADX SIB ADNOC L&S	OPEN 2.570 5.560	59.18 197.61 197.61 Last Two CLOSE 2.580 5.550	• Months • CHG 0.39 -0.18	Last Tv 5190 - 4990 - 4790 - 4590 - 4590 - 5100 + 4390 - STOCKS Emaar Prop DEWA	עס Months איס Months ג ן וויי ג וויי - DFM perties	DFM General Ir	<td< td=""><td>0PEN: 5234.81 HIGH: 5248.89 LOW: 5219.53 CLOSE: 5245.55 <b>% CHG</b> -0.39 1.06</td></td<>	0PEN: 5234.81 HIGH: 5248.89 LOW: 5219.53 CLOSE: 5245.55 <b>% CHG</b> -0.39 1.06
9470 9370 9270 9170 STOCKS - ADX SIB ADNOC L&S e& FAB	OPEN 2.570 5.560 14.200	EX: 59.18 56.84 9.18 197.61 Last Two CLOSE 2.580 5.550 16.28 14.320	• Months • CHG 0.39 • -0.18 0.00 0.85	Last Tu 5190 - 4990 - 4790 - 4590 - 4590 - 5100 - 4390 - 5100	vo Months	DFM General II DFM General II DFM General II 0 0 0 0 0 0 0 0 0 0 0 0 0	CLOSE 12.700 2.860 1.740 3.130	0PEN: 5234.81 HIGH: 5248.89 LOW: 5219.53 CLOSE: 5245.55 % CHG -0.39 1.06 1.16 0.32
9470 9370 9270 9170 STOCKS - ADX SIB ADNOC L&S e& FAB ADIB	OPEN 94: OPEN 94: LOW: 945 CLOSE: 94 CLOSE: 94 OPEN 2.570 5.560 16.28 14.200 14.980	EX: 59.18 16.84 9.18 197.61 Last Two CLOSE 2.580 5.550 16.28 14.320 14.900	Months % CHG 0.39 -0.18 0.00 0.85 -0.53	Last Tu 5190 4990 4790 4590 4590 5TOCKS Emaar Prop DEWA Ajman Band Air Arabia SALIK	vo Months	DFM General II DFM General II OPEN 12.750 2.830 1.720 3.120 5.360	CLOSE 12.700 2.860 1.740 3.130 5.390	0PEN: 5234.81 HIGH: 5248.89 LOW: 5219.53 CLOSE: 5245.55 % CHG -0.39 1.06 1.16 0.32 0.56
9470 9370 9270 9170 STOCKS - ADX SIB ADNOC L&S e& FAB ADIB Dana Gas ADNOC Gas SUKUK	OPEN 2.570 5.560 16.28 14.200 BID	EXX: 59.18 56.84 9.18 197.61 <b>Last Two</b> <b>CLOSE</b> 2.580 5.550 16.28 14.320 14.900 0.750 3.500 OFF	Months % CHG 0.39 -0.18 0.00 0.85 -0.53 -0.92 0.29 ************************************	Last Tu 5190 4990 4790 4590 4590 4590 5TOCKS Emaar Prop DEWA Ajman Banl Air Arabia SALIK Dubai Islam DFM	vo Months vo Months .↓1 <sup>↓↓↑↓0 ↓</sup> - DFM Derties k hic Bank	DFM General Ir DFM General Ir DFM General Ir 0 0 0 0 0 0 0 0 0 0 0 0 0	CLOSE 12.700 2.860 1.740 3.130 5.390 7.290 1.560 OFF	, • + • • 0         • + • • 1         • + • • 1           , • + • • 0         • + • • 1         • + • • 1           OPEN: 5234.81         • • • • • 1         • • • • • 1           ILGH: 5248.89         • • • • • 1         • • • • • 1           LOW: 5219.53         CLOSE: 5245.55         • • • • • 0           % CHG         - 0.39         • • • • • 0           1.06         1.16         0.32           0.56         0.41         0.00           ER         • • • • • • • • • • • • • • • • • • •
9470 9370 9270 9170 STOCKS - ADX SIB ADNOC L&S e& FAB ADIB Dana Gas ADNOC Gas SUKUK 2.85% SIB SUKUK 2025	OPEN 2.570 5.560 16.28 14.200 14.980 0.757 3.490 BID 98.623	EXX: 59.18 56.84 9.18 197.61 <b>Last Two</b> <b>CLOSE</b> 2.580 5.550 16.28 14.320 14.900 0.750 3.500 OFF 98.6	Months % CHG 0.39 -0.18 0.00 0.85 -0.53 -0.92 0.29 ER	Last Tu 5190 4990 4790 4590 4590 5TOCKS Emaar Prop DEWA Ajman Banl Air Arabia SALIK Dubai Islam DFM SUKL 5.5% SHJ GOVT	vo Months wo Months µµ↓↑♥□ <sup>↓</sup> ♥ - DFM perties k hic Bank JK SUKUK 2029	DFM General Ir DFM General Ir DFM General Ir 0 0 0 0 0 0 0 0 0 0 0 0 0	CLOSE 12.700 2.860 1.740 3.130 5.390 7.290 1.560 OFF 99.5	DPEN: 5234.81 HIGH: 5248.89 LOW: 5219.53 CLOSE: 5245.55 % CHG -0.39 1.06 1.16 0.32 0.56 0.41 0.00 ER 203
9470 9370 9270 9170 STOCKS - ADX SIB ADNOC L&S e& FAB ADIB Dana Gas ADNOC Gas SUKUK	OPEN 2.570 5.560 16.28 14.200 BID	EXX: 59.18 56.84 9.18 197.61 <b>Last Two</b> <b>CLOSE</b> 2.580 5.550 16.28 14.320 14.900 0.750 3.500 OFF	<b>O Months</b> % CHG         0.39         -0.18         0.00         0.85         -0.53         -0.92         0.29	Last Tu 5190 4990 4790 4590 4590 4590 5TOCKS Emaar Prop DEWA Ajman Banl Air Arabia SALIK Dubai Islam DFM	vo Months vo Months p <sup>↓</sup> † <sup>↓</sup> n <sup>↓</sup> <sup>↓</sup> - DFM verties k hic Bank JK SUKUK 2029 HA 2028	DFM General Ir DFM General Ir DFM General Ir 0 0 0 0 0 0 0 0 0 0 0 0 0	CLOSE 12.700 2.860 1.740 3.130 5.390 7.290 1.560 OFF	, # + + • 0         # + # + *           0PEN: 5234.81           HIGH: 5248.89           LOW: 5219.53           CLOSE: 5245.55           % CHG           -0.39           1.06           1.16           0.32           0.56           0.41           0.00           ER           128
9470 9370 9270 9270 9170 STOCKS - ADX SIB ADNOC L&S e& FAB ADIB Dana Gas ADNOC Gas SUKUK 2.85% SIB SUKUK 2025 5% SIB SUKUK TIER 1 PERP'25	OPEN 2.570 5.560 16.28 14.200 14.980 0.757 3.490 BID 98.623 98.412	EXX: 59.18 56.84 9.18 197.61 Last Two CLOSE 2.580 5.550 16.28 14.320 14.900 0.750 3.500 OFF 98.6 99.4	% CHG           0.39           -0.18           0.00           0.85           -0.53           -0.92           0.29           FER           558	Last Tu 5190 4990 4790 4590 4590 5TOCKS Emaar Prop DEWA Ajman Banl Air Arabia SALIK Dubai Islam DFM SUKL 5.5% SHJ GOVT 8.750% SOB	vo Months vo Months ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓	DFM General II DFM General II DFM General II DFM General II 0 0 0 0 0 0 0 0 0 0 0 0 0	CLOSE 12.700 2.860 1.740 3.130 5.390 7.290 1.560 OFF 99.5 102.1	, # + + • • • • + • + • + • •         , # + + • • • • + • + • •         OPEN: 5234.81         HIGH: 5248.89         LOW: 5219.53         CLOSE: 5245.55         % CHG         -0.39         1.06         1.16         0.32         0.56         0.41         0.00         ER         128         339
9470 9470 9370 9270 9270 9270 STOCKS - ADX SIB ADNOC L&S e& FAB ADIB Dana Gas ADNOC Gas SUKUK 2.85% SIB SUKUK 2025 5% SIB SUKUK 2025 5% SIB SUKUK 2025 5% SIB SUKUK 2025 5% SIB SUKUK 2029 10.875% EGYPT 2026 6.95% TURKEY WF 2030	OPEN 2.570 5.560 16.28 14.200 14.980 0.757 3.490 BID 98.623 98.412 101.358	EX: 59.18 56.84 9.18 197.61 <b>Last Two</b> <b>CLOSE</b> 2.580 5.550 16.28 14.320 14.900 0.750 3.500 <b>OFF</b> 98.6 99.4 101.5 103.7 99.7	% CHG 0.39 -0.18 0.00 0.85 -0.53 -0.92 0.29 ER 558 746 732	Last Tu 5190 4990 4790 4590 4790 4590 5TOCKS Emaar Prop DEWA Ajman Banl Air Arabia SALIK Dubai Islam DFM 5.5% SHJ GOVT 8.750% SOB 3.97% T-SUKU 7.95% PAKIS 9.875% MALD	vo Months vo Months - DFM eerties k hic Bank JK SUKUK 2029 HA 2028 K'25 (AED) TAN 2029 IVES 2026	DFM General II DFM General II DFM General II DFM General II 12.750 2.830 1.720 3.120 5.360 7.260 1.560 BID 99.640 101.581 99.802	CLOSE 12.700 2.860 1.740 3.130 5.390 7.290 1.560 OFF 99.9 102. <sup>-</sup> 99.8 92.6 78.7	0PEN: 5234.81 HIGH: 5248.89 LOW: 5219.53 CLOSE: 5245.55 <b>% CHG</b> -0.39 1.06 1.16 0.32 0.56 0.41 0.00 <b>ER</b> 2039 128 339 325 00
9470 9470 9370 9270 9270 9270 STOCKS - ADX SIB ADNOC L&S e& FAB ADIB Dana Gas ADNOC Gas SUKUK 2.85% SIB SUKUK 2025 5% SIB SUKUK TIER 1 PERP'25 5.25% SIB SUKUK 2029 10.875% EGYPT 2026	OPEN 2.570 5.560 16.28 14.200 14.980 0.757 3.490 BID 98.623 98.412 101.358 103.530	EX: 59.18 59.18 59.18 9.18 197.61 <b>Last Two</b> <b>Last Two</b> <b>CLOSE</b> 2.580 5.550 16.28 14.320 14.900 0.750 3.500 <b>OFF</b> 98.6 99.4 101.5 103.7 99.7 106.6	<b>% CHG</b> 0.39 -0.18 0.00 0.85 -0.53 -0.92 0.29 <b>FER</b> -556 441 558 746 732 015	Last Tr 5190 4990 4790 4590 4590 5TOCKS Emaar Prop DEWA Ajman Banl Air Arabia SALIK Dubai Islam DFM SUKL 5.5% SHJ GOVT 8.750% SOB 3.97% T-SUKU 7.95% PAKIS 9.875% MALD 9.625% BINGH	Image: Constraint of the second sec	DFM General II DFM General II DFM General II DFM General II COPEN 12.750 2.830 1.720 3.120 5.360 7.260 1.560 BID 99.640 101.581 99.802 91.875	CLOSE 12.700 2.860 1.740 3.130 5.390 7.290 1.560 OFF 99.5 102.7 99.8 92.6	0PEN: 5234.81 HIGH: 5248.89 LOW: 5219.53 CLOSE: 5245.55 <b>% CHG</b> -0.39 1.06 1.16 0.32 0.56 0.41 0.00 <b>ER</b> 2039 128 339 325 00
9470 9470 9370 9270 9270 9270 STOCKS - ADX SIB ADNOC L&S e& FAB ADIB Dana Gas ADNOC Gas SUKUK 2.85% SIB SUKUK 2025 5% SIB SUKUK 2025 5% SIB SUKUK 2029 10.875% EGYPT 2026 6.95% TURKEY WF 2030 7.250% ADIB CAP 2028	OPEN 2.570 5.560 16.28 14.200 14.980 0.757 3.490 BID 98.623 98.412 101.358 103.530 99.317 105.287	EX: 59.18 56.84 9.18 197.61 Last Two Last Two CLOSE 2.580 5.550 16.28 14.320 14.900 0.750 3.500 OFF 98.6 99.4 101.5 103.7 99.7 106.0 LATES	% CHG           0.39           -0.18           0.00           0.85           -0.53           -0.92           0.29           FER           558           746           732           015           ST STOCK MA	Last Tv 5190 4990 4790 4590 4590 500 500 500 500 500 500 500	Image: Constraint of the second sec	DFM General II DFM General II DFM General II DFM General II DFM General II DFM General II COPEN 12.750 2.830 1.720 3.120 5.360 7.260 1.560 BID 99.640 101.581 99.802 91.875 77.800 102.735	CLOSE 12.700 2.860 1.740 3.130 5.390 7.290 1.560 OFF 99.8 92.6 78.7 102.7 99.8	0PEN: 5234.81 HIGH: 5248.89 LOW: 5219.53 CLOSE: 5245.55 <b>% CHG</b> -0.39 1.06 1.16 0.32 0.56 0.41 0.00 <b>ER</b> 2013 128 339 525 00 280
9470 9470 9370 9270 9270 9270 STOCKS - ADX SIB ADNOC L&S e& FAB ADIB Dana Gas ADNOC Gas SUKUK 2.85% SIB SUKUK 2025 5% SIB SUKUK 2025 5% SIB SUKUK 2025 5% SIB SUKUK 2025 5% SIB SUKUK 2029 10.875% EGYPT 2026 6.95% TURKEY WF 2030	OPEN 2.570 5.560 16.28 14.200 14.980 0.757 3.490 BID 98.623 98.412 101.358 103.530 99.317	EX: 59.18 59.18 59.18 9.18 197.61 <b>Last Two</b> <b>Last Two</b> <b>CLOSE</b> 2.580 5.550 16.28 14.320 14.900 0.750 3.500 <b>OFF</b> 98.6 99.4 101.5 103.7 99.7 106.6	<b>% CHG</b> 0.39 -0.18 0.00 0.85 -0.53 -0.92 0.29 <b>FER</b> -556 441 558 746 732 015	Last Tr 5190 4990 4790 4590 4590 5TOCKS Emaar Prop DEWA Ajman Banl Air Arabia SALIK Dubai Islam DFM SUKL 5.5% SHJ GOVT 8.750% SOB 3.97% T-SUKU 7.95% PAKIS 9.875% MALD 9.625% BINGH	Image: symmetry of the	DFM General II DFM General II	CLOSE 12.700 2.860 1.740 3.130 5.390 7.290 1.560 OFF 99.9 102. <sup>-</sup> 99.8 92.6 78.7	0PEN: 5234.81 HIGH: 5248.89 LOW: 5219.53 CLOSE: 5245.55 <b>% CHG</b> -0.39 1.06 1.16 0.32 0.56 0.41 0.00 <b>ER</b> 2039 128 339 325 00

## This document is classified as Internal

				ISLAMIC BA	NKING NEV	/S					
year pe	Al Rajhi Bank set the final price for its ATI capital sustainable 6- year perpetual non-call mudaraba sukuk. Final price guidance disclosed is 6.375% +/- 12.5bps, with IPTs in the 6.750% area.				IIIM has completed its first auction for 2025, successfully reissuing a total of US\$127 billion in short-term sukuk across tenors of one, three, and six months.						
				GCC	NEWS						
non-co	lational Bank Alah introlling interest i compared to EGP 1	rose 62.67% YoY			Qαtar's trade with GCC up 64% in 2024. UAE emerged as Qatar's largest trading partner in the GCC countries, followed by Kuwait, Oman, Saudi Arabia, and Bahrain.						
				COMM	ODITIES						
consum	Gold prices edged lower as caution prevailed ahead of the U.S. consumer price inflation report that could provide more clarity on the Federal Reserve's interest rate trajectory.					Oil fell after U.S. gov agency forecast steady U.S. oil demand in 2025 while lifting forecast for supply. Declines limited by new U.S. sanctions on Russian oil exports to India & China.					
FOREX Solutions to wering rally hit a speed bump as traders turned cautious ahead of a closely watched U.S. consumer inflation report due later, making them hesitant to take on new positions.					X NEWS AUD won some relief from selling pressure after a tame reading on U.S. producer prices restrained the U.S. dollar and pulled bond yields off its high.						
				FOREX	RATES						
		Prev. High	Prev. Low	AED			Prev. High	Prev. Low	AED		
EUR 🕇	1.0302	1.0308	1.0237	3.7839	JPY 📕	157.360	158.2000	157.1000	0.02334		
GBP 📕	1.2207	1.2250	1.2137	4.4836	CAD 1	1.4361	1.4410	1.4341	2.55762		
AUD 🕇	0.6193	0.6207	0.6164	2.2747	INR 🕇	86.513	86.6950	86.4650	0.04246		
CHF 🕇	0.9120	0.9173	0.9119	4.0274	PKR 1	278.370	278.7500	278.3700	0.01319		
				MAJOR	CHARTS						
	EUR/US	SD price move	ments:			Go	old price move	ments:			
1.10 1.00 1.00 1.00 1.00 1.05 1.04 1.05 1.04 1.05 1.04 1.05 1.04 1.03 1.02					2795 - OPEN: 2662.15 HIGH: 2678.08 LOW: 2659.39 CLOSE: 2677.16 2615 - CLOSE: 2675						
	SOFR - OVE	RNIGHT INDEX	SWAP (OIS)		COMI	MODITIES	LAST	PRICE	NET CHANC		
	1 year	2 years	5 years	10 years	Gold		2,674.69	\$ / ounce	-2.47		
USD	4.2593	4.2229	4.2730	4.3086	Silver		29.83	\$ / ounce	-0.11		
050					Brent Cru	ıde	80.05	\$/barrel	+0.13		
030	115	TREASURY Y	ELD								
	U.S 2 years	<mark>. TREASURY YI</mark> 3 years	ELD 5 years	10 years	WTI Crud	e	77.75	\$/barrel	+0.25		
		3 years	5 years	-	WTI Crud	C	RYPTO CURRE		+0.25		
	2 years		5 years 4.5837	4.7771	IN US\$	C ETHEREUM					
USD 5-01-2025 15-01-2025	2 years	3 years 4.4631 mer Price Inde mer Price Inde	5 years 4.5837 FORTH x (YoY) (Dec) x (YoY) (Dec)	-	IN US\$ DNOMIC INI 16-01-2025 16-01-2025	ETHEREUM DICATORS 5 - USD - Reta 5 - EUR - Harm	RYPTO CURRE	NCIES BITCOIN (Dec) of Consumer I	₱ 96,902.51		

current market price for the same underlying asset with a future closing date.

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