

## RATIOS AND WEIGHTAGES

APPLICABLE FOR THE PERIOD: 1st JAN to 30<sup>th</sup> JUN 2022

Type of Liability	Current	Proposed
	Utilization (%)	
Mudarabah	15	15
Flexi - Wakala	50	45
Wakala – upto 6 M	50	40
Wakala 6 M – 1 Y	55	50
Wakala 1 Y – 3 Y	80	55
Wakala > 3 Y	100	60
FIG Wakala	60	40
Flexi – Government	60	50
Flexi – Elite	60	45
Premium Flexi Wakala	30	25
Kids Flexi Wakala	30	25
Muzn Tijarah	30	30
Shareholder's Funds	80	80

	Ratio (%)	
Profit Equalization Reserve (PER)	1.00	
Investment Risk Reserve (IRR) ratio	0.50	
Mudarib Share	60	