

## Islamic Financing Products

### **Murabaha Financing**

*Murabaha* financing follows the principle under which the Bank purchases the goods or assets required by the client and sells at an agreed mark-up to the client. This principle is also known as cost plus mark-up concept.

This financing is for working capital or fixed assets depending on the client's needs.

### **Al-Bai Bithaman Ajil Financing**

*Al-Bai Bithaman Ajil* (BBA) represents financing for the acquisition of a given asset through the concept of a Deferred Payment Sale. Under this scheme, the Bank purchases the asset concerned and subsequently sells the same to the customer at an agreed price which comprises the actual cost of the asset to the Bank and Bank's the margin of profit and allows the customer to settle the payment by installments within the period and in the manner so agreed.

This financing is for acquisition of a residential house and a commercial building. It can also be used for additional operating/working capital.

### **Al-Ijarah Muntahia Bittamleek**

*Al-Ijarah Muntahia Bittamleek* (Leasing ending with ownership) is a form of leasing where a property is leased by the Bank (the lessor) to the client (the lessee) in a way that at the end of an agreed lease period, the lessee becomes the owner of the property.

This financing is for all types of equipment for business, professional, commercial or industrial use; and real properties for real estate, commercial and industrial use.