



Islamic Finance Solutions

IdealRatings web-based asset management service offers to major financial institutions a complete solution for the entire Shariah fund management operation, that empowers professionals to launch and manage their Shariah compliant funds and help them generate the highest alpha available through a very tight compliance and Shariah purification process. IdealRatings asset management solutions covers a universe of 40,000+ equities, 3000+ Sukuk and 850+ REITs globally, where the Shariah compliant screening process could be customized as per the required guidelines for each organization.

IdealRatings services have been reviewed and approved by several Shariah scholars and advisors globally as the services are designed to support in making investment decisions by screening and managing the compliance cycle for Shariah compliant products, such as equities, funds, REITs, Sukuk and indexes. The subscription-based service enables users to access a comprehensive range of data and functionalities deriving directly from our research-based screening process. The fast-growing service combines an intuitive interface and powerful search capabilities with in-depth, timely and comprehensive coverage. The service delivers up-to-date data and analysis on publicly listed securities for financial professionals.

40K+

Issuers

3K+

Sukuk

850+

REITs

Equity Screening

Screening 40K+ companies to determine their Shariah compliance with customizable screening options and purification process optimization.

Shariah Equity Screening

IdealRatings developed a unique research methodology to accurately analyze companies' business activities and revenue breakdown, by manual research; IdealRatings research team analyzes companies to identify more than 40 unique categories Shariah guidelines in addition to financial ratios of Shariah non-compliant activities that cover most of the global pertinent guidelines in addition to financial ratios.

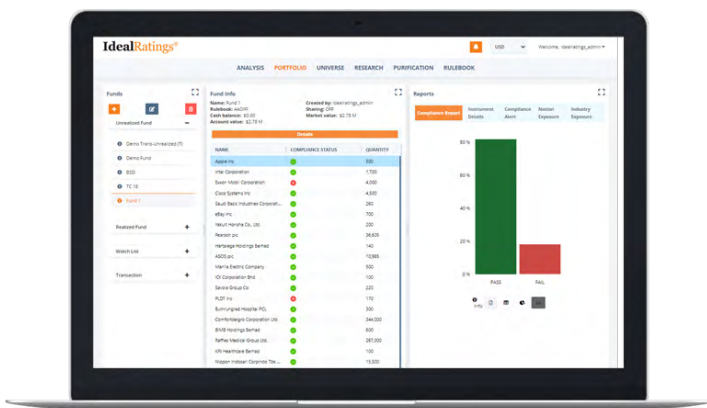
IdealRatings empowers Shariah compliant fund managers with an intuitive screening platform that enables them to identify their investable universe based on their own customized ethical, Shariah and investment guidelines by determining which business activities and revenue streams are Shariah non-compliant as per each investment portfolio parameters.

Purification

IdealRatings has developed a one of a kind Shariah/ Islamic purification engine to ensure that fund managers are able to accurately purify their funds and portfolios more frequently (weekly, monthly, quarterly etc...) and to take the required course of action regarding the non-compliant holdings in coordination with their Shariah-board. Due to IdealRatings inimitable research methodology an exact purification value can be calculated, which would have an outstanding impact on the funds returns.

Business Screening Most Common Categories

Adult Entertainment
Alcohol
Cinema
Conventional Interest Based Banking
Defense
Gambling
Gold & Silver Hedging
Hotels
Insurance
Interest Income-non-Operating
Interest Income-Operating
Mortgage & Lease
Music
Not Slaughtered According to Shariah
Other Financial Services
Pork
Stem Cell Research
Stem Cell Research (Embryonic)
Tobacco



Unique Research Methodology

Research-based intensive analysis has been developed over the years through the companies' reports, websites, corporate actions and all possible credible sources, collecting all information relevant to the company's adherence to the different guidelines.

Custom Screening Guidelines

Custom screening against faith-based aspects. IdealRatings broke down the income generated into 40+ unique revenue streams to identify non-permissible activities as per the required parameters.

Manage Multiple Mandates

IdealRatings enables financial institutions to serve different investors requirements through a single platform with the highest level of customization in the market and largest investable universe that facilitates alpha generation.

Sukuk Screening

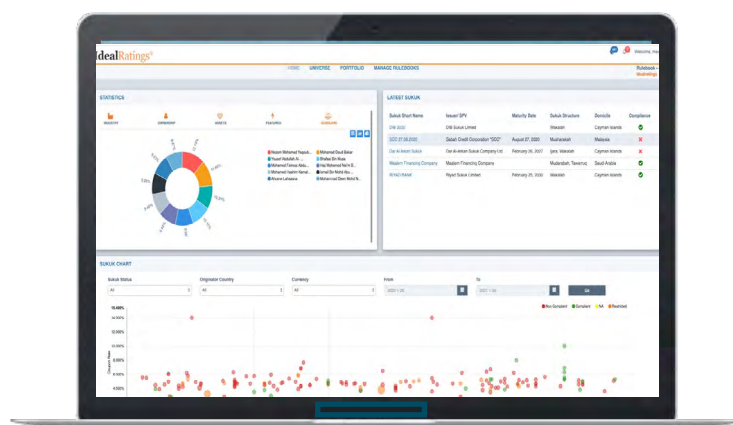
Shariah screening solution with an engine that allows auditors, asset managers and treasuries to import their custom institutional guidelines and screen the global Sukuk universe.

Sukuk Screening Platform

The first ever and only Sukuk Shariah screening solution with an engine that allows Shariah auditors, asset managers and treasuries to import their custom institutional Shariah guidelines and screen the global universe of sukuk against such mandate and against Market standards such as AAOIFI and SC. The solution has been designed to constitute all sukuk standards from the different Shariah schools and allows users to fully configure the compliance engine to their accepted standards. The solution has been reviewed, audited and approved by prominent Scholars and boards across the globe. The solution is also ideal for fixed income traders and treasuries with comprehensive coverage of all financial, credit and legal details about every issuance. Along with IdealRatings Sukuk analysts' propriety bi-lingual structure diagram that illustrates the asset and cash flow of complex structures in few lines. Altogether, IdealRatings Sukuk Screening solution is outstandingly the perfect solution for sukuk investing, resolving the Shariah risk, while adhering to the financial, legal and credit needs in a fixed income investment.

Sukuk Tradability

Out of its extensive Sukuk screening practice, IdealRatings has developed a Sukuk tradability indicator on the Sukuk solution, whereby, Compliant Sukuk are analyzed further against a "Tradability Threshold". A custom indicator is developed to custom-configure the tradability of Sukuk as per the mandate sought after by each user. Where Shariah views on trading debt, range from absolute permission to absolute prohibition. The indicator allows every user to set the "Required Assets Threshold" above which the Sukuk is deemed "Permissibly Tradable"



“ *A True Innovation. A new chapter in the evolution of the Sukuk industry.* ” *Clients' Quotation*

✓ Expedite Shariah Decision

Through swift screening of huge documentation with an accurate standardize methodology an referenced results.

✓ Largest Investable Sukuk Universe

Offered to the investors with compliance to their custom screens, through the solution designed to cater for the varying Shariah opinions across the globe.

✓ Avoid Reputation Risk

By tight Sukuk screening and auditing consequently institutions invest, affirmatively, in Sukuk that are compliant and have no Shariah controversies

✓ Profound Sukuk Analysis

Empowers your asset managers and compliance officers with bi-lingual Sukuk analysis to help analyze complex Sukuk structures both timely and easily.

✓ Web-based Solution

Requires no installation and an be accesses from an device at any location.

✓ Timely Multi-Asset Selection

For managing your equity and debt-instruments screening most efficiently through a single platform

REITs Screening

IdealRatings innovative propriety screening criteria researched specifically for the global REITs asset class, complimented with several custom benchmarks.

IdealRatings developed a comprehensive qualitative approach to screen REIT instruments against Shariah principles. The universe consists of 850+ listed REIT across more than 35 nations, covering REITs in the US, UK, Japan, Thailand, Canada, Singapore, Australia, GCC among others. IdealRatings research methodology covers all types of REITs including commercial, offices, residential and industrial REITs.

The research process relies upon different informative sources including the company's financial statements, investor presentations and external market research reports to provide thorough analysis of REITs industry portfolio mix, major tenants and their contribution to the company's non-permissible income. This integrated approach allows IdealRatings research team to determine REITs Shariah compliance with superior accuracy.



850+
REITs

The background of the entire page is a dense collection of colorful mosaic lamps, likely of Middle Eastern or North African origin. These lamps are spherical and covered in intricate patterns of small, multi-colored tiles in shades of blue, yellow, red, and green. Some lamps are illuminated from within, casting a warm, golden glow. They are suspended by thin metal chains or rods. The overall effect is a rich, textured, and vibrant visual field.

Delivery Channels

Online Portal

Offers easier accessibility to IdealRatings platforms for the different asset classes, where users can retrieve updated data once reflected on the service, as well as creating their own screening guidelines.

Data Feed Services

Offers universe screening services with customized delivery formats for smooth integration with users' back office and trading platforms.

Reports

Offers company compliance reports with more in-depth analysis.

About IdealRatings

IdealRatings is a leading financial data and technology provider that empowers global asset managers, asset services, financial institutions and asset owners with an array of responsible investment solutions. IdealRatings provides its world class clients with innovative data services, analytical tools and reports for a global universe of equities, fixed income, and REITs with a mission to enable responsible investments worldwide. IdealRatings' state of the art technology infrastructure offers over 10 million data points for diverse instruments backed by an experienced research team, proprietary methodology and robust guidelines customization engine.

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