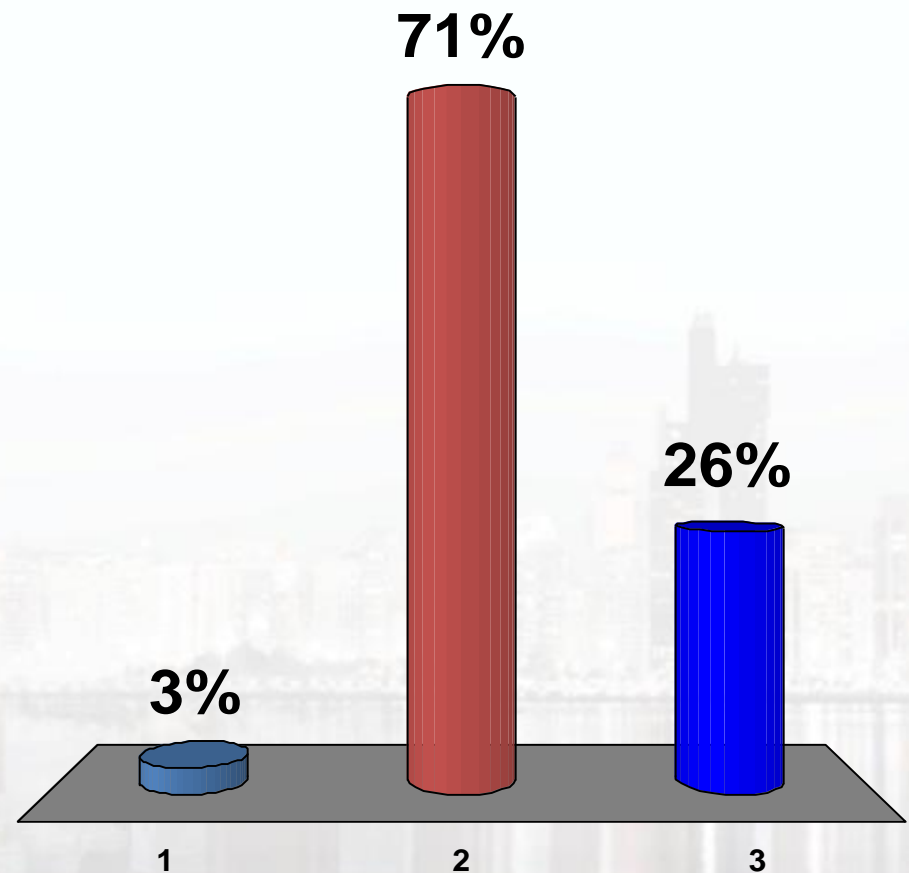


Interactive Voting

International Islamic Finance Forum
10th – 12th October 2010

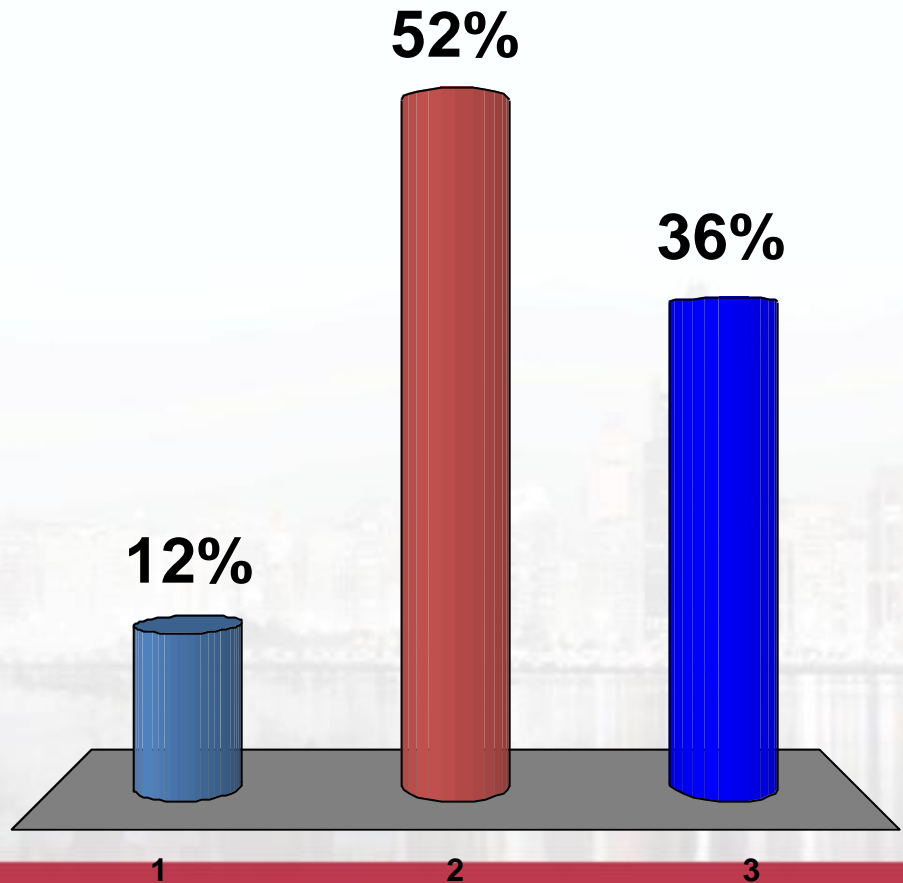
What is an Islamic financial institution's corporate social responsibility (CSR)?

1. As the industry is less than 40 years old, its too early to start talks about CSR
2. We need to define Islamic CSR before we start talking about it
3. There is no need to talk about CSR, as Islamic finance is already ethical banking



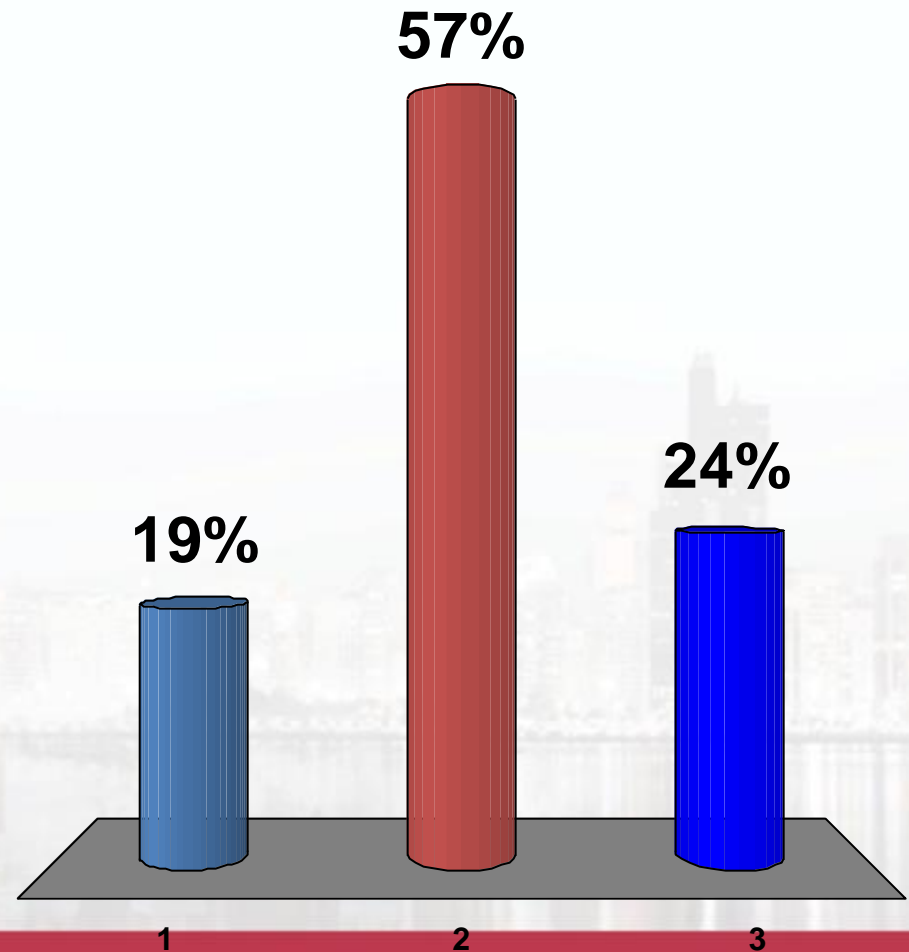
Islamic finance is prohibition oriented industry, is there a need to move towards positive of Sustainability?

1. No, its not necessary as more work needs to be done
2. Yes, but the industry should initially focus on investing (positive screening like DJIM Sustainability Index)
3. Yes, but the industry should focus on financing and include Carbon, Climate and Equator Principles



Are Shariah Scholars change agents for social responsibility in Islamic finance?

1. No, their role is confined to comments on documents and issuing Fatawas
2. Yes, they are an important stakeholder of Islamic finance, and must now show greater vision
3. Yes, but need to work closely with BoD on issues relating to issues relating to social responsibility



How does Islamic finance industry convey its ethical nature?

1. By presenting the status quo: technical nature of its screening and asset backed/based financing
2. By addressing the question, What the difference, showing what happens in case of defaults on, say, Islamic mortgages v. conventional mortgages
3. The industry needs to better market and promote itself to Muslims and non-Muslims

