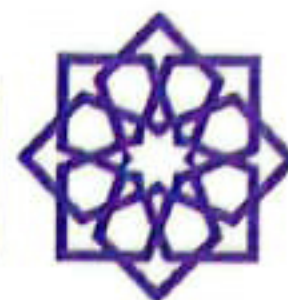


SHARIAH BOARD CERTIFICATE FOR THE OPERATIONS OF RAQAMI ISLAMIC
DIGITAL BANK LIMITED



December 15, 2025



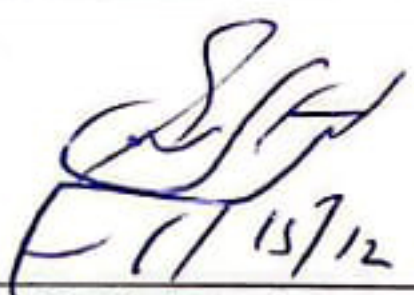
بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ



RAQAMI ISLAMIC DIGITAL BANK

With the grace of Allah, the Almighty, the Shariah Board of Raqami Islamic Digital Bank Limited confirms that RIDBL's processes, policies and procedures are reviewed by the Shariah Board and found satisfactory from Shariah compliance perspective. Further, it is certified that RIDBL's operations are performed under the continuous supervision of the Shariah Board.

Based on our oversight and engagement with RIDBL in the capacity of Shariah Board, we are satisfied that RIDBL has completed the Shariah compliance related requirements to commence its banking operations as a fully Shariah-compliant digital bank.

May Allah show all of us the straight path, and He Almighty knows the best.

		
Mufti Muhammad Ashja Khan	Mufti Muhammad Muaz Ashraf	Mufti Azfer Iqbal
Resident Shariah Board Member	Member Shariah Board	Member Shariah Board

	
Mufti Muhammad Hassan Kaleem	Dr. Mufti Muhammad Imran Ashraf Usmani
Member Shariah Board	Chairman Shariah Board