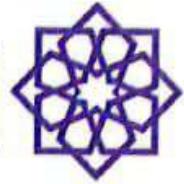


SHARIAH BOARD CERTIFICATE FOR THE OPERATIONS OF RAQAMI ISLAMIC
DIGITAL BANK LIMITED



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

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