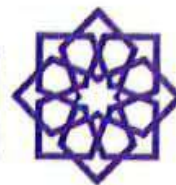


**SHARIAH BOARD CERTIFICATE FOR THE OPERATIONS OF RAQAMI ISLAMIC  
DIGITAL BANK LIMITED**



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.

		
<b>Mufti Muhammad Ashja Khan</b> Resident Shariah Board Member	<b>Mufti Muhammad Muaz Ashraf</b> Member Shariah Board	<b>Mufti Azfer Iqbal</b> Member Shariah Board

	
<b>Mufti Muhammad Hassan Kaleem</b> Member Shariah Board	<b>Dr. Mufti Muhammad Imran Ashraf Usmani</b> Chairman Shariah Board