

Date: September 29, 2025
07-Rabi-us-Saani-1447 H.J.

SHARIAH CERTIFICATE ON SIRAT TREASURY PRODUCTS

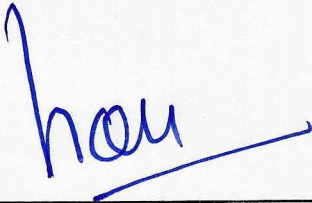
HABIBMETRO SIRAT, the Islamic Banking Division of the Bank, offers a range of Shariah compliant Islamic banking treasury products under the supervision and guidance of the Shariah Board of the Bank.

The following Islamic products are offered and executed as per the policies and procedures duly approved by the Shariah Board:

- Musharakah (Placement)
- Musharakah (Acceptance)
- Mudarabah (Placement)
- Mudarabah (Acceptance)
- Wakalah (Placement)
- Bai Muajjal - Sukuk
- Promise/Waad based transactions (Forward cover)
- Currency Salam

The Shariah Board, hereby certify that the aforementioned products are in conformity with Shariah principles, as interpreted by the Shariah Board of the Bank.

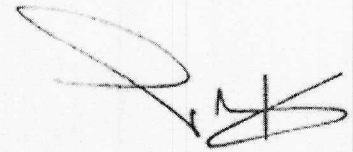
And Allah Subhanahu knows the Best.



Mufti Khawaja Noor ul Hassan
Resident Shariah Board Member



Mufti Abdul Sattar Laghari
Shariah Board Member



Tan Sri. Dr. Mohd. Daud Bakar
Chairperson Shariah Board