

*In the name of Allah, the Most Beneficent and the Most Merciful.*

**Shari'a Supervisory Board Report  
For the financial year ended 31 December 2022**

*Praise is to Allah and prayers & peace be upon His Prophet Muhammad, and upon his kinsfolk, companions and those who followed his teachings...*

The Shari'a Supervisory Board of the Bank ("**The SSB**") has reviewed the contracts, operations, and products of the Bank, which were presented to it. The SSB has also reviewed the financial statements, account profits and the losses of the financial year 2022.

The SSB is satisfied that the contract, services, and products of the Bank do not contradict the Islamic Shari'a law.

*May Allah grant everyone to do what he loves, and what pleases him.*

**Shaikh Dr. Walid Bin Hadi**  
**President and Chairman of the Sharia Supervisory Board**