1443/ربيع الآخر/16
21/November /2021

SHARIYAH
REVIEW BUREAU

بِسْمِ اللهِ الرَّحْمَنِ الرَّحِيمِ

Shari'a Board Report to the Shareholders of Trust Bank

Praise be to Allah, Lord of the worlds, and peace and blessings be upon Mohammed, the leader of Prophets and Messengers, and upon his family and companions, and upon those who follow his Guidance until the Day of Judgment.

It is our pleasure to present you the Shari'a Boards' Report for Trust Bank (hereinafter 'Bank'). In compliance with the letter of appointment, we the undersigned have reviewed the Bank's businesses & activities for the year ended 31st December 2020.

We have reviewed samples of all products, agreements and pertinent documentation adopted by the Bank. Our review was conducted to form an opinion as to whether the Bank has complied with Shari'a rules and principles and also with the directives and guidelines issued by AAOIFI. We planned and performed our review so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the Bank has not violated Shari'a rules and Principles.

The prime responsibility for ensuring compliance with Shari'a standards and rules in all activates and business operations lie with the Banks' management. It is our responsibility to present an independent opinion of the Banks' operations and to communicate it to the shareholders.

Taking into consideration the observations and recommendations detailed in the Shari'a Audit report, and the bank compliance with it, we are of the opinion that the reviewed transactions, related documentations & processes, business activities and dealings entered into by the Bank during the year ended 31 December 2020 are in compliance with the Shari'a Rules and Principles.

May Allah bless us with the best Tawfeeq to accomplish His cherished tasks, make us successful in this world and in the Hereafter, and forgive our mistakes.

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Sh. Muhammad Ahmad   Dr. Salah Al-Shalhoob   Dr. Muhammad Al Bashir

21/11/2021