STEARNS SALAAM BANKING

A DIVISION OF STEARNS BANK

Certificate of Sharia Compliance

Sharia Supervisory Board

The Sharia Supervisory Board (SSB) is constituted as a three-person independent subcommittee of the Islamic Finance Advisory Board (IFAB) of Stearns Bank National Association's Stearns Salaam Banking Division. The Sharia Supervisory Board is engaged to issue *Fatawa* on all Sharia-related matters for financial products and services developed by Stearns Salaam Banking.

Process and Basis for Sharia Certification

The purpose of this Sharia review is to confirm Sharia compliance as determined in the judgment of the Sharia Supervisory Board of the agreements, statements, processes and procedures related to the following product:

- Murabaha Financing Product

The Sharia review involves obtaining evidence that demonstrates compliance with Sharia. The Sharia Supervisory Board determines such compliance considering the decisions of Islamic jurisprudence academies and the Sharia Standards of the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI).

Sharia Certification

The Sharia Supervisory Board has reviewed all related agreements, statements, processes and the procedures related to the Stearns Salaam Banking Products, deliberated, and obtained sufficient appropriate evidence to issue this Certificate of Sharia Compliance. Therefore, we hereby certify in the Sharia Supervisory Board's determination that the Stearns Salaam Banking Products are Sharia compliant.

Signed by: By: Ibrahim Essa 56EF7FE706724F1...	DocuSigned by: By: E6C7491537CA4A4...	DocuSigned by: By: 3BB5EB166395461...
Print: Mufti Ibrahim Essa	Print: Shaykh Taha Abdul-Basser	Print: Mufti Mirza-Zain Baig
Chair of SSB	Member of SSB	Member of SSB

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