

11 September 2017

**FATWA WITH RESPECT TO GIB's COMMODITY MURABAHAH
FINANCING AGREEMENT & REVOLVING MURABAHA FACILITY AGREEMENT**

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

*All praise is due to Allah, the Cherisher of the world, and peace and blessings
be upon the Prophet of Allah, on his family and all his companions*

We, the undersigned, members of Gulf International Bank B.S.C.'s ("GIB") Global Shariah Supervisory Board ("GSSB"), have received from GIB the final draft of the following agreements, for our review and approval:

1. Commodity Murabaha Financing Agreement; and
2. Revolving Murabaha Facility Agreement.

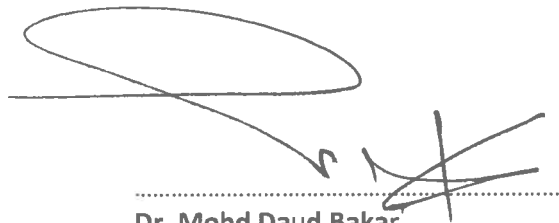
Pursuant to our review of the aforesaid agreements, we hereby rules that the agreements are in compliance with the principles of Shariah.

Allah Almighty knows best.

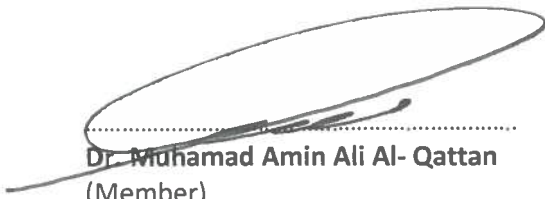
APPROVED BY:-



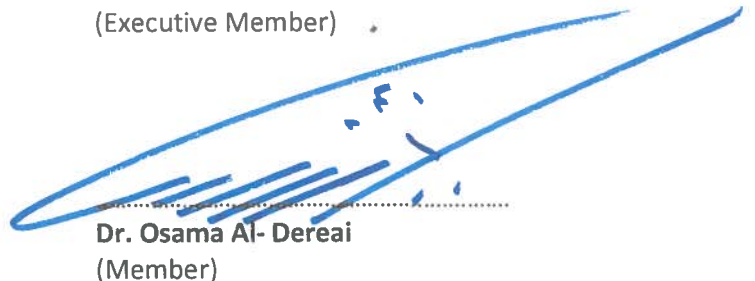
Dr. Mohamed Ali Elgari
(Chairman)



Dr. Mohd Daud Bakar
(Executive Member)



Dr. Muhamad Amin Ali Al- Qattan
(Member)



Dr. Osama Al- Dereai
(Member)