For Financing Agreements s-n-n

Sharia Committee Decision Number: (144/133) 08-07-2025

TYPE OF RESOLUTION:	Approved unanimously
PRODUCT RELATED:	Corporate Finance

All praise is due to Allah, and Peace and Blessing be upon the Prophet and his Family.

The Shariah Committee at The Saudi Investment Bank reviewed the financing structure and following documentation related to s-n, concerning Murabaha financing facilities using compounded SOFR:

1. Murabaha Facility Agreement
2. Murabaha Facility Investment Agency Agreement
3. Murabaha Facility Guarantee
4. Personal Guarantee
5. ISDA/IIFM Tahawwut Master Agreement
6. Hedging Guarantee
7. Fee Letter

After reviewing and studying the structure and documentation, discussing the relevant matters, the Committee noted that the structure is in line with previous resolution 123-8 and after presenting SC resolution 143-130 related to similar agreements, the Committee found no element that contradicts Shariah principles.

And Allah knows best.