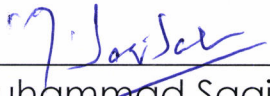


CERTIFICATE

We certify to the Board of Directors (BOD) of MCB-Arif Habib Savings and Investments Limited that we have reviewed all non-compliances reported by Compliance Department during the period from October 01, 2021 to December 31, 2021 and no major non-compliance is observed that require BOD's attention.



Muhammad Saqib Saleem
Chief Executive Officer



Muhammad Asif Mehdi Rizvi
Chief Operating & Financial Officer