

October 15, 2015.

The Director NBFC Department Securities & Exchange Commission of Pakistan NIC Building, Jinah Avenue, Blue Area, Islamabad.

Subject: Compliance Certificate under SRO 634(I)/2014 dated July 10, 2014.

Dear Sir,

With reference to the subject cited above, we certify that the Annual Report for year ended June 30, 2015 of MCB-Arif Habib Savings and Investments Limited (MCB-AH) have been uploaded on its website (www.mcbah.com) within stipulated timeline. We declare that such Reports shall remain available on the website of MCB-AH for at least next three (3) years.

In case of any query, please feel free to contact the undersigned.

Yours truly,

Yasir Qadri

Chief Executive Officer