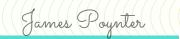




CHRISTINA WILLOUGHBY Credit Officer



JAMES POYNTER Director

Carbon Neutral Britain Certification[™] IS PRESENTED TO

Al Rayan Bank PLC

Certified Carbon Neutral

FEBRUARY 2025 - JANUARY 2026

This certificate is to verify that Al Rayan Bank PLC has met all Carbon Neutral Britain Certification[™] standards in measuring, calculating and carbon offsetting organisational carbon emissions selected within the Scope 1, 2 and 3 (Category 3 and 6) GHG emissions boundary during the period of 1st January 2024 to 31st December 2024.

Certificate No: BCNB - 05330

Calculations made following the ISO 14064-1:2018 and GHG Protocol Emissions Standards. Credits Issued from one or more of the International Carbon Offsetting standards:



United Nations Framework Convention on Climate Change Verified CER





Certification is awarded based on accurate and assumed full disclosure of all relevant and necessary data by the Company. United Nations Credits issued via the Clean Development Mechanism (CDM). VCS is a certification standard for carbon projects and credits. VCS does not oversee retail markets nor does it certify or endorse any retailer or broker of VCUs, visit verraorg. (Gold Standard is a certification standard for carbon projects and a registered trademark.)