

RC: 73979



DUBAI FINANCIAL SERVICES AUTHORITY

Certificate of incorporation

I hereby certify that:

Skyo Microfinance Bank Limited

*Is this day incorporated under the COMPANIES AND ALLIED MATTERS
ACT 1990 and that the Company is Limited by shares*

Given under my hand in Dubai Seven day of August, 2009



284165

Optima-51449 - 270 - P2428