



REPUBLIC OF THE PHILIPPINES  
**SECURITIES AND EXCHANGE COMMISSION**  
2nd Floor, DEPDev Building, DEPDev Regional Office VIII,  
Government Center, Candahug, Palo, Leyte

**COMPANY REG. NO. CS201642310**  
**COMPANY TIN 044-022-019-331**

## **CERTIFICATE OF INCORPORATION**

**KNOW ALL PERSONS BY THESE PRESENTS:**

**This is to certify that the Articles of Incorporation and By-Laws of**

### **IRONWOOD 66 LENDING CORPORATION**

were duly approved by the Commission on this date upon the issuance of this Certificate of Incorporation in accordance with the Corporation Code of the Philippines (Batas Pambansa Blg.68), and copies of said Articles and By-Laws are hereto attached.

This Certificate grants juridical personality to the corporation but does not authorize it to undertake business activities requiring a Secondary License from this Commission such as, but not limited to acting as: broker or dealer in securities, government securities eligible dealer (GSED), investment adviser of an investment company, close-end or open-end investment company, investment house, transfer agent, commodity/financial futures exchange/broker/merchant, financing company, pre-need plan issuer, general agent in pre-need plans and time shares/club shares/membership certificates issuers or selling agents thereof. Neither does this Certificate constitute as permit to undertake activities for which other government agencies require a license or permit.

As a registered corporation, it shall submit annually to this Commission the reports indicated at the back of this certificate.

IN WITNESS WHEREOF, I have hereunto set my hand and caused the seal of this Commission to be affixed at SEC Headquarters, Makati City, Metro Manila, Philippines this 05<sup>th</sup> day of January, Twenty Seventeen.



  
**TERESITA J. HERBOSA**  
Director

**Company Registration and Monitoring Department**







REPUBLIC OF THE PHILIPPINES  
**SECURITIES AND EXCHANGE COMMISSION**  
SEC Bldg, V. Rama Ave, Cebu City,  
6000 Cebu, Philippines

COMPANY REG. NO. CS201642310

## CERTIFICATE OF APPROVAL OF INCREASE OF CAPITAL STOCK

KNOW ALL PERSONS BY THESE PRESENTS:

This is to certify that the increase of capital stock of the

### IRONWOOD 66 LENDING CORPORATION

from P345,400,000.00 divided into 345,400,000 shares with the par value of P1.00 each, to P845,400,000.00 divided into 845,400,000 shares with the par value of P1.00 each, approved by majority of the Board of Directors and by the vote of the stockholders owning or representing at least two-thirds of the outstanding capital stock at a meeting held on April 15, 2020 certified to by the Chairman and the Secretary of the stockholders' meeting and a majority of the Board of Directors of the corporation, was approved by the Commission on the date indicated hereunder in accordance with the provision of Section 38 of the Corporation Code of the Philippines (Batas Pambansa Blg. 68), approved on May 1, 1980. A copy of the Certificate of Increase of Capital Stock filed with the Commission is attached hereto.

IN WITNESS WHEREOF, I have set my hand and caused the seal of this Commission to be affixed to this Certificate at Cebu City Regional Office Cebu, Philippines, this 27<sup>th</sup> day of April, Twenty Twenty.



  
BENITO A. CATARAN  
Director

Company Registration and Monitoring Department







REPUBLIC OF THE PHILIPPINES  
**SECURITIES AND EXCHANGE COMMISSION**  
2nd Floor, DEPDev Building,  
DEPDev Regional Office VIII, Candahug, Palo, Leyte



**COMPANY REG. NO.: CS201642310**

**CERTIFICATE OF AUTHORITY NO.: L-17-0097-28**

**CERTIFICATE OF INCORPORATION  
AND AUTHORITY TO OPERATE AS A LENDING COMPANY**

KNOW ALL PERSONS BY THESE PRESENTS:

This is to certify that the Articles of Incorporation and By Laws of:

**IRONWOOD 66 LENDING CORPORATION**

were duly approved by the Commission on this date upon the issuance of this Certificate of Incorporation and Authority in accordance with the Revised Corporation Code of the Philippines (Republic Act No. 11232) and Republic Act No. 9474, otherwise known as the Lending Company Regulation Act of 2007 and its implementing rules and regulations, and copies of said Articles of Incorporation and By Laws are hereto attached.

This Certificate grants juridical personality to the corporation but does not authorize it to issue, sell or offer for sale to the public, securities such as but not limited to, shares of stock, investment contracts, debt instruments and virtual currencies without prior Registration Statement approved by the Securities and Exchange Commission; nor to undertake business activities requiring a Secondary License from this Commission such as, but not limited to acting as: broker or dealer in securities, government securities eligible dealer (GSED), investment adviser of an investment company, close-end or open-end investment company, investment house, transfer agent, commodity/financial futures exchange/broker/merchant, financing/lending company, and time shares/club shares/membership certificate issuers or selling agents thereof; nor to operate a fiat money to virtual currency exchange. Neither does this Certificate constitute a permit to undertake activities for which other government agencies require a license or permit.

**This Certificate DOES NOT AUTHORIZE INVESTMENT SOLICITATION AND INVESTMENT-TAKING WITHOUT A SECONDARY LICENSE FROM THIS COMMISSION.**

As a registered corporation, it shall submit annually to this Commission the reports indicated at the back of this certificate.

IN WITNESS WHEREOF, I have hereunto set my hand and caused the seal of this Commission to be affixed to this Certificate at 2nd Floor, DEPDev Building, DEPDev Regional Office VIII, Candahug, Palo, Leyte, Philippines, this day of 17 January Two Thousand Seventeen.

**GERARDO F. DEL ROSARIO**  
Director

**Company Registration and Monitoring Department**

For SEC use only  
K64922 (PSIC as reserved)  
Stock Corporation  
Less Than 5 Incorporators

DOCUMENTARY STAMP TAX PAID



**REPUBLIKA NG PILIPINAS**  
**KAGAWARAN NG PANANALAPI**  
**KAWANTAHAN NG RENTAS INTERNAS**  
**REVENUE REGION NO. 13**  
**REVENUE DISTRICT NO. 081**

**BIR** **2303**  
**Form No.**

Revised July 1997

OCN **2RC0000644198**

**CERTIFICATE OF REGISTRATION**

|   |  |   |
|---|--|---|
| <b>TIN</b><br><b>044-022-019-331</b>  | <b>NAME</b><br><b>IRONWOOD 66 LENDING CORPORATION</b>  | <b>REGISTRATION DATE</b><br><b>05/01/2017</b> |
| <b>REGISTERED ADDRESS</b><br><b>HM Tower W. Geonzon Street Cebu City,</b><br><b>6000 Cebu, Philippines</b>  |  |   |
| <b>REGISTERED ACTIVITY(IES)</b>   |  |   |
| <b>TAX TYPE</b><br><b>INCOME TAX</b><br><b>VALUE - ADDED TAX</b>  | <b>REGISTRATION FEE</b><br><b>WITHHOLDING TAX - COMPENSATION</b>   |   |
| <b>TRADE NAME</b><br><b>IRONWOOD 66 LENDING CORPORATION</b>   | <b>LINE OF BUSINESS / INDUSTRY</b><br><b>64922 LENDING COMPANY OPERATIONS</b><br><b>64923 FINANCING COMPANY OPERATIONS</b><br><b>64924 VENTURE CAPITAL CORPORATION OPERATION</b><br><b>64925 CREDIT GRANTING ENTITY OPERATION</b><br><b>64929 OTHER CREDIT GRANTING, N.E.C</b> |   |
| <b>REMARKS</b><br>* Pay the P500.00 Annual Registration Fee on or before January 31 (use BIR Form No. 0605).<br>* Renew registration of Books of Accounts on or before the time when the pages of previously registered books have all been exhausted or before the last working day of December.<br>* Apply for the Authority to Print Receipts/Invoices within 30 days from date of registration.<br>* File the required returns for the registered tax types, with or without business operation.<br>* Submission of Endir<br>* Surrender this Certificate in cases of transfer, closure and/or any other changes in the registration details (use BIR Form No. 1905). |  |   |



**RDO DRY SEAL**

I HEREBY CERTIFY THAT THE ABOVE NAMED PERSON IS REGISTERED AS  
 INDICATED ABOVE, UNDER THE PROVISIONS OF THE NATIONAL INTERNAL  
 REVENUE CODE, AS AMENDED

**MA. THERESA NOEMI A. PIZON**

**JAN 05 2017**

REVENUE DISTRICT OFFICER (signature over printed name)

THIS CERTIFICATE MUST BE EXHIBITED CONSPICUOUSLY IN THE PLACE OF BUSINESS

**EN**





Republic of the Philippines  
City of Cebu  
OFFICE OF THE CITY MAYOR

RELEASED  
DATE 06/25

2025

## BUSINESS PERMIT

Permit Type:

**RENEWAL**

Permit No.

**002308-9**

is hereby granted to

**IRONWOOD 66 LENDING CORPORATION**

(Owner/Proprietor)

**IRONWOOD 66 LENDING CORPORATION**

(Trade Name)

**64922**

(Business Identification Number)

**HM Tower W. Geonzon Street Cebu City, 6000 Cebu, Philippines.**

(Address of Establishment)

**1730002013358**

(Property Index Number)

to operate and engage in the business/es of:

Kind or Nature of Business

Gross Sales/Capital

Taxes/Fees

**ONLINE LENDING SERVICE PROVIDER  
(LENDER)**

**0.00**

**0.00**

**1,775.00**

**ALL EMPLOYEES MUST SECURE WORKING PERMIT.**

Provided, that the provisions of Laws, Rules and Regulations which are in force and other ordinances of the City of Cebu pertaining to the aforementioned business shall be strictly complied with.

This permit expires on **December 31, 2025** and may be revoked at anytime for violation of any provisions of Laws, Rules and Regulations or if public order and safety so demands and at the same time is valid only upon payment of the corresponding Permit/License Fees.

Issued this **January 06, 2025** in the City of Cebu, Philippines.

By the Authority of the City Mayor:

**GERALDINE A. ZAMORA**

Licensing Officer IV

**Raymond Alvin Neri Garcia**

City Mayor

This PERMIT shall be posted conspicuously at the place where the business/es is/are being conducted and shall be presented and/or surrendered to competent authorities upon demand. THIS IS NOT TRANSFERABLE AND IS NOT VALID WITHOUT THE CORRESPONDING OFFICIAL RECEIPT SHOWING PAYMENT OF MAYOR'S PERMIT FEES, BUSINESS TAXES AND OTHER CHARGES. In case of closure of business surrender this permit to the City Treasurer for official retirement or unless sooner revoked for causes, including non payment of the licenses fee etc.

**ERASURE AND/OR ALTERATIONS WILL INVALIDATE THIS PERMIT**

Not valid without permit number and official seal





This certifies that

**IRONWOOD 66 LENDING CORPORATION**  
(National)

is a business name registered in this office pursuant to the provisions of Act 3883, as amended by Act 4147 and Republic Act No. 863, and in compliance with the applicable rules and regulations prescribed by the Department of Trade and Industry.

This certificate issued to

**ALBERT EDUARTE CALAPATI**

is valid from 05 January 2025 to 05 January 2029 subject to continuing compliance with the above-mentioned laws and all applicable laws of the Philippines, unless voluntarily cancelled.

In testimony whereof, I hereby sign this

**Certificate of Business Name Registration**

and issue the same on 05 January 2025 in the Philippines.

**AIFREDO E. PASCUAL**

Secretary

**Business Name No.100716807**

This certificate is not a license to engage in any kind of business and valid only at the scope indicated herein.



Republic of the Philippines  
DEPARTMENT OF LABOR & EMPLOYMENT  
CENTRAL VISAYAS



This

## CERTIFICATE OF REGISTRATION

Numbered **VIII-A-2017-0501-001**

TIN – 044-022-019-331

is issued to

### IRONWOOD 66 LENDING CORPORATION

HM Tower W. Geonzon Street Cebu City,  
6000 Cebu, Philippines.

*for having complied with the registration requirements including the orientation briefing on D.O. 18-A as provided for in the Labor Code, as amended, and its Implementing Rules and having paid the registration fee in the amount of TWENTY-FIVE THOUSAND PESOS (P25,000.00) per Official Receipt Number 3197285 dated January 05, 2024.*

*In witness whereof, and by authority vested in me by the Labor Code, as amended, and its Implementing Rules specifically Department Order No.18-A, Series of 2011 entitled Rules Implementing Articles 106 to 109 of the Labor Code, as amended, I have hereunto set my hand and affixed the Official Seal of Region VIII, Department of Labor and Employment, Cebu City, on this 05<sup>th</sup> day of January 2024.*

*This Certificate of Registration shall be **Valid until January 05, 2027**, subject for renewal every three (3) years based on Section 20 of Department Order No. 18-A, series of 2011, unless sooner cancelled by the Regional Director.*



**RAYMUNDO G. AGRAVANTE, NCR**  
*Regional Director*



Republic of the Philippines  
NATIONAL PRIVACY COMMISSION

# CERTIFICATE

OF REGISTRATION

**NPC Registration No.**  
**PIC-005-010-2017**

## This is to certify that **IRONWOOD 66 LENDING CORPORATION**

With business address at South National Highway, HM TOWER W.  
GEONZON STREET CEBU CITY, 6000 CEBU, PHILIPPINES

has duly complied with the registration requirements of the Data Privacy Act of 2012, its Implementing Rules and Regulations, and all related issuances. This certificate was issued under the seal of the Commission and serves only as proof of registration and not a verification of the contents of any document submitted in relation thereto.

The information on this certificate has been made part of  
the records of the Commission.

Effective until 05 January 2026

  
**ATTY. JOHN HENRY DU NAGA**  
Privacy Commissioner and Chairman





Republic of the Philippines  
**ANTI-MONEY LAUNDERING COUNCIL**

## **CERTIFICATE OF REGISTRATION**

This is to certify that IRONWOOD 66 LENDING CORPORATION has duly complied with the registration process of the Anti-Money Laundering Council (AMLC) for the purpose of submitting Covered and Suspicious Transaction Reports pursuant to the Anti-Money Laundering Act (Republic Act 9160), as amended, and its Revised Implementing Rules and Regulations.

This certification is issued this 20<sup>th</sup> day of October 2025 in the City of Cebu .

A handwritten signature in blue ink, appearing to read 'Rheasantos'.

**MA. RHEA M. SANTOS-MENDOZA**  
Officer-in-Charge

Control No. : 68121800000