COMPANY REGISTER OF THE COMMONWEALTH OF REDMONT

CERTIFICATE OF FORMATION of MONTCLAIR MEOW & CO. BANK AS

This Certificate of Formation is adopted under section 18 of the *Redmont Corporate Entities Act* ("the Act") and filed on 2 July 2026.

1. Name. The registered name of the company is Montclair Meow & Co. Bank AS.
2. Form. The company is a Limited Liability Company within the meaning of section 5(3)(e) of the Act.
3. Purpose. The purpose of the company is to establish stable banking services, providing mortgage loans, and improving the availability of mortgages for all players.
4. In-game Company. The company maintains a corresponding in-game company in the business plugin named Meow. The company sets the registered owner of that company and may direct the Department of Commerce to change that owner at the company's pleasure. Ownership of the in-game company shall not, of itself, be taken to mean that the in-game owner is a manager, member, or officer of the LLC.
5. Incorporators. The initial incorporator of the LLC is Vennefly.
6. Members. The first members, and their membership interests, are:
(a) Vennefly, 100 units.
7. Voting and Distributions. Each unit of membership interest carries one vote and an equal share of distributions. Section 39(4) of the Act is displaced accordingly. Distributions are made when and as the manager(s) determine(s), provided the Company remains able to pay its debts as they fall due.
8. Admission of members. A new member is admitted by resolution of the members passed by two thirds of the voting power cast, and requires the member to contribute an amount of capital equal to $750,000 multiplied by the percentage of membership they will be allocated (for example, a member who is to be admitted to possess 25 membership units will be required to contribute an amount equal to $750,000 x 0.25, or $187,500).
9. Management. The company is manager-managed. The first manager is Vennefly. A manager is appointed by resolution of members, but may only be removed from their position by the directing manager, or by resignation. Any additional roles, including officers of the LLC, shall be created by resolution and subsequently filled by appointment by the manager(s).
10. Initial Contributions. In line with the requirements set out by Part V §16(5)(a) of the Redmont Commerce and Finance Act, the initial incorporator, Vennefly, shall contribute $750,000 to the company. This capital shall be used solely in line with the purposes set out in Part V §16(5-11) of that act.
11. Reserved Matters. The manager may make any action without approval from the members, unless otherwise specified within this certificate.
12. Transfer. A membership interest may not be transferred without the consent of members holding a majority of the voting power. The economic benefit of an interest may be assigned without consent, and such an assignment confers no vote and no management right.

13. Series. The company may establish one or more series of members, managers, interests or assets under section 42 of the Act. The manager establishes a series by resolution, which shall state the name of the series and the assets and liabilities allocated to it, and shall be filed. The records of the company shall account for the assets and liabilities of each series separately. A series obtains the separation of liability given by section 42(2) only from the time it is listed in the Entity Profile.

14. First series. The following series are established on formation and are listed in the Entity Profile:

(a) Managing Director Series: one manager, appointed by the members, who is the most senior executive of the bank; and

(b) Manager Series: all other managers appointed by the members.

15. Bylaws. The company has no bylaws. The manager may adopt bylaws by resolution of members.

16. Amendment. This Certificate may be amended by resolution of members passed by a majority of all voting power. Clause 3 and this Clause 16 may be amended only by resolution of the members passed by three quarters of all voting power.

17. Duration. The Company shall exist perpetually.

18. Limited Liability. The Company is solely liable for its own debts, obligations, and liabilities. No manager or member is personally liable for the obligations of the Company by reason only of holding that status. This Certificate imposes no additional personal liability on members or managers.

19. Effect. This Certificate takes effect upon its filing in the LLC's Company Docket, subject to the Department of Commerce's power to reject the formation for a clear and justifiable reason related to the formation filings.

Signed by the incorporator(s):

Venne Montclair-Contour

Vennefly, Incorporator

Date of filing in the Company Docket: 15 September 2026

— END OF CERTIFICATE—

Prepared by Theory, Talion & Partners Inc. on behalf of Montclair Meow & Co. Bank AS