CERTIFICATE OF INCORPORATION

Plutus Banking or (“PB”)

The undersigned incorporator, pursuant to the Legal Entity Act and the laws of the Commonwealth of Redmont, hereby adopts this Certificate of Incorporation for Plutus Banking (the “Corporation”) commonly known as “PB” within the server. This bank will be formed and operated as a “Commercial Bank”

1. OWNERSHIP AND EQUITY DISTRIBUTION

a) The Corporation is authorized to issue a total of one hundred thousand (100,000) shares.

b) Forty thousand (40,000) of these shall be Class A voting shares with a par value of $0.01 per share. Each Class A share entitles the owner to three (3) votes on all matters submitted to the shareholders.

c) Sixty thousand (60,000) of these shall be Class B voting shares with a par value of $0.01 per share. Each Class B share entitles the owner to one (1) vote on all matters submitted to the shareholders.

d) Upon incorporation, all Class A shares will be issued to Escudos to maintain majority control.

2. MANAGEMENT AND DECISION-MAKING

a) Escudos shall initially serve as sole Director and Chief Executive Officer.

b) Additional officers may be appointed by Board resolution.

c) Ordinary matters require a simple majority where applicable.

3. BANKING POWERS

a) Authority to accept deposits, issue loans, hold collateral, provide escrow services, and conduct lawful banking.

b) Expansion into insurance and financial products and other lawful financial opportunities as permitted by Board resolution.

4. FINANCING ARRANGEMENTS

a) The Corporation may raise capital through borrowing, investment, or additional authorization of share issuances.

5. SHARE TRANSFER AND EXIT STRATEGIES

a) Transfers shall comply with corporate policy.

b) The Corporation may repurchase shares under approved terms.

6. BOARD OF DIRECTORS

a) Player “Escudos” will start as managing director

b) Board size may be increased by amendment.

7. SHAREHOLDER INFORMATION AND MEETINGS

a) Corporate records shall be maintained.

b) Meetings may be called by the Board or qualifying shareholders.

c) Profits earned by the corporation will be distributed through dividends on a variable basis decided by the managing director.

8. DIVIDENDS AND DISTRIBUTIONS

a) All profits earned by PB are to be distributed among the shareholders as dividends at the discretion of the managing director.

b) Dividends, if declared, shall be paid pro-rata according to each shareholder's proportion of issued Voting Shares, unless the Board resolves otherwise for a separate share class.

c) No dividend shall be declared or paid unless the Corporation remains solvent and able to meet its deposit, loan, and other financial obligations following such distribution.

d) Dividends are not guaranteed, and the Corporation is under no obligation to declare a dividend in any given period.

9. DISSOLUTION

a) Voluntary dissolution requires a 75% supermajority vote and compliance with applicable law.

10. CORPORATION PURPOSE AND NATURE

a) The Corporation is established as a financial services and intermediation entity wholly owned by said parent company and under the stewardship of "Escudos";

b) Its purpose is banking, lending, escrow, payment processing, and related financial services.

11. EXECUTION AND ATTESTATION

a) Name: Escudos

b) Role: Incorporator / Chief Executive

Officer

c) Registered Office: C576