

ADVISORY

The is to inform the public that **PATANTUHAN**, an entity being owned and operated by **BERNABE LLASOS** and **GINA HACHERO LLASOS** in Mountain Breeze Subdivision, Lumbo, Valencia City, Bukidnon, is NOT registered with the Securities and Exchange Commission (SEC) as a lending company.



This advisory is based on the information gathered by the Commission showing that **PATANTUHAN** has been **engaged in lending activities without the required authority**, offering loan services to the public despite not being licensed by the Commission.

Investigation conducted by the Commission revealed that **PATANTUHAN** offers small-scale loans ranging from One Thousand Pesos (**₱1,000.00**) to Five Thousand Pesos (**₱5,000.00**) with interest rates ranging from six percent (**6%**) to ten percent (**10%**), payable over a **sixty (60)-day period**. These lending activities are carried out within Valencia City, Bukidnon and are offered to individuals engaged in small-scale businesses.



Further findings confirmed that **PATANTUHAN** operates independently and **without the required Certificate of Authority** from the Commission. Although Bernabe Llasos is employed as a branch manager of a duly registered lending company, **PATANTUHAN** is neither registered with the SEC nor directly affiliated with said entity. The investigation also revealed that it adopts a lending structure and collection scheme similar to that of the registered lending company where Llasos is employed. However, it primarily caters to individuals whose loan applications were previously denied by the said registered entity, thereby exposing borrowers to unregulated lending practices. Based on the foregoing, the acts of **PATANTUHAN**, including its owners and operators, constitute a clear violation of **Republic Act No. 9474**, otherwise known as the **Lending Company Regulation Act of 2007** for engaging in the business of lending without the required registration and authority from the Commission.

In view thereof, the public is strongly advised **NOT TO TRANSACT** or continue transacting with **PATANTUHAN**, or with any individual or group representing or promoting its lending activities.

Persons who have been victimized or who possess information regarding the operations of **PATANTUHAN** may report to the SEC Enforcement and Investor Protection Department via email at epd@sec.gov.ph, or to the SEC Cagayan de Oro Extension Office at sec-cdoeo@sec.gov.ph.

For the information and guidance of the public.

Cagayan de Oro City, 03 February 2026.