

MHLK

(using upgraded MHLK-IRM Smart Contract)
Dubai Listing @ XT.COM / August 21, 2023

WHITEPAPER



Zamboanga
dato and maharlika, 1902
National Museum of Natural History, Washington DC

Issued by Bangko Maharlika --- the BANK OF HUMANITY.
The World Leader in a private sector led Universal Basic Income
(UBI) Program. The only Real World Assets (**RWA**)
Cryptocurrency based on reserves of a major historical mandate.
www.bangkomaharlika.com

Available at XT.COM , Dubai , United Arab Emirates

DISCLAIMER

This whitepaper serves as a past, present and future perspective of Bangko Maharlika Ltd. (BML) and its UNIVERSAL BASIC INCOME (UBI) program via digital assets focused on how technological “Singularity” evolves and affects humanity as a whole especially preserving the historical identity of various races and how decentralized banking and finance can transition into a “Resource Based Economy” as natural resources become more critical to our survival.

The Bangko Maharlika Ltd. (BML) as clearly stated in its website at www.bangkomaharlika.com is currently undergoing a historical merger between its TRUST and DIGITAL ASSETS entities and an integration of several family offices who continually work together to provide best practices for various critical natural resource concessions they own which is also under threat from various vested interests which can strike a major imbalance for world peace.

The BML is factual in all declaration clauses in this whitepaper and owns the key labels for cryptocurrencies encompassing the ‘MHLK’, ‘MHLK-IRM’, ‘MHLKART’, ‘MHLKBANK’ and the listed ‘MHLKBANGKO’ both for the main Cardano platform and the back-up / tandem tokens using the Ethereum platform. (pls see chart in ‘part 4 – Structure & PPN Use).

The BML has also trademarked via the Intellectual Property Office (IP) its “method patent” (European Union, Singapore) as part of its conversion protocols, branding, word marks and has extended multiple domain name ownership on the internet including both “.com” and “.crypto” domains for cryptocurrencies.

The BML and its sister company, the Formula Green Corporation (FGC) maintains its ownership of all original files of any of its patents, trademarks and domain ownerships as an added basis to eliminate any form of fraudulent claims, scamming or copies. Please report any fraudulent announcements or efforts by any organization or individual which copies the BML and its program for humanity.

Any family office as part of the BML uses an “Avatar COC” digital signature (view ‘part 15’) which enforces their succession plans within 90 days of their conversion of their assets to digital format. The digital assets are sealed and executed for distribution and trading after the 90-day period. The Avatar COC also serves as a real time and extensive KYC of any account holder.

The BML operates under a multi-family office engaged in collaboration with one another to protect the world’s natural resources as part of their philanthropic legacy.

Please view ‘Legal & Limitations’ for this whitepaper. Any inquiries on this whitepaper can be addressed to : legal@bangkomaharlika.com - All holders of BML cryptos are encouraged to attend educational briefings and SUMMITS as announced in the bulletin page of our website.

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Part 1 : HISTORY

The Maharlika Empire stems from a historical identity in the Asia Pacific which was eradicated from the history books after over 300 years of colonial rule by Spain, the United States and Japan. [“Merdeka” in Indonesian & Malay, “Maharddhika in Sanskrit and “Maharlika” PH].

The “Maharlika” is defined as a warrior class and a noble race of people stretching from Asia to the Mariana Islands and has been a “battle cry” which lives in the hearts and minds of its descendants till today. Foreign vested interests continually insist that there is no such historical empire while the people themselves thru the generations insist that such an empire existed and that all within the declared geographical area of the historical Maharlika come from the same ancestors.

The descendants of the Maharlika Empire is experiencing a rebirth of this noble race across the globe and has participated in a “Singularity” program which includes our private sector led Universal Basic Income (UBI) to ensure the transfer of its wealth for the generations to come.



Exhibit : The “Boxer Codex” enshrined in stamps is a Spanish manuscript written in the year 1590 which contains illustrations of ethnic groups in the Philippines, ethnic groups across Southeast Asia, East Asia, and Micronesia at the time of the early Spanish contact. It is the earliest evidence of the existence of a historical race adorned by gold and wealth before Spanish occupation.

As such, the history of Bangko Maharlika stems from 5 centuries of trade from the historical empire of the Maharlika till today. The continuity of the empire’s trade is our RWA cryptos.

Note : there are numerous organizations which use the brand Maharlika same as any historic figure or battle cry is used in other countries in a variety of organizations. Please note that Bangko Maharlika Ltd. & it’s Trust entity are in no way related to any other organization especially some groups which try to copy it’s program and it’s objectives. The BML and it’s Trust entity reserve the rights of it’s brand based on it’s Intellectual Property (I.P.) filings and based on it’s strict security protocols on it’s digital assets program. Beware of fake representatives who use the brand to sell products & services not sanctioned by the grassroots organization “Official Maharlika Association (OMA)”, it’s key partner in the preservation of the brand.

Part 2 : PURPOSE & CLASSIFICATIONS

The purpose of issuing the “MHLK-IRM Cryptocurrency” is to participate in the RWA or ‘asset-backed segment’ of the digital assets economy representing a multi-family office with consolidated resources encompassing precious metals, renewable energy concessions, water resources and other key natural resources valuable to humanity, including Avatar COC Data.



Bangko Maharlika Ltd. (BML) has issued 8 types of Real World Assets (RWA) cryptocurrencies to date where each one is a tandem to another for multiple value conversions.

The BML is the only digital assets bank in the world which holds a historical mandate in terms of wealth transfers as part of succession protocols via Artificial Intelligence.

Please view the succeeding page for the use cases of each cryptocurrency where value and monetization is derived from succession protocols for wealth management, dedicated ecosystems, a digital twin Metaverse and listings in 3 continents (eg : Grand Cayman, Dubai and Singapore).

SECURITY PROTOCOLS : each coin has strict security protocols before it is converted or traded. Any persons who are not desirable and who are part of the ‘blacklist’ of Bangko Maharlika Ltd. (BML), Maharlika Trust, Formula Green Corporation (FGC), Formula Green Foundation (FGF) or the Official Maharlika Association (OMA) will not be issued the clearance to convert or trade the Maharlika Cryptocurrencies.

Note : The blacklist can be obtained only thru an approved request to confirm a single identity. Pls email legal@bangkomaharlika.com to obtain clearance to check identities.

Part 3 : INSTITUTIONAL USES OF THE MAHARLIKA CRYPTO AS PART OF A PRIVATE-SECTOR LED UNIVERSAL BASIC INCOME (UBI) PROGRAM

- 3.1 WEALTH SUCCESSION : based on legal succession protocols managed by BML
 - 3.2 HEDGING : against pricing of natural resource concessions
 - 3.3 FINANCIAL GUARANTEE : for selected projects in selected markets
 - 3.4 INSURANCE : for selected projects in selected markets
 - 3.5 PEER-TO-PEER : transactions covering payment of goods and services
 - 3.6 RETAIL : selected establishments as announced to holders via social media and email
 - 3.7 AID : for various aid programs only thru our Official Maharlika Association (OMA)
 - 3.8 TANDEM : arrangements with selected government central bank digital currencies and free trade agreements and commitments
 - 3.9 SINGULARITY PROGRAMS : payments required to balance the Singularity factor and of which are run by the Official Maharlika Association (OMA)
- ❖ CASE STUDIES :
- 3.10 Case studies are made available to approved parties only due to confidentiality arrangements and cannot be used or integrated with any existing information pack requested. Case studies will be under the full jurisdiction on it's declarations by the board of directors of the BML under applicable laws.
- ❖ AGREEMENTS :
- 3.11 All uses existing for the Maharlika Cryptocurrencies have existing agreements and are consistently maintained and monitored by official representatives of partner organizations.

Note : All Maharlika Cryptocurrencies are registered as Intellectual Property (IP) and trademarks in key markets where trading of the coins are done by the Formula Green Foundation (FGF) and other holders. A total of 32 IP's are filed and approved in both logo and word marks.

Any queries or clarifications on the Maharlika Cryptocurrency can be addressed to admin@bangkomaharlika.com or thru our website at www.bangkomaharlika.com

Part 4 : MANAGED ASSETS & RESOURCES

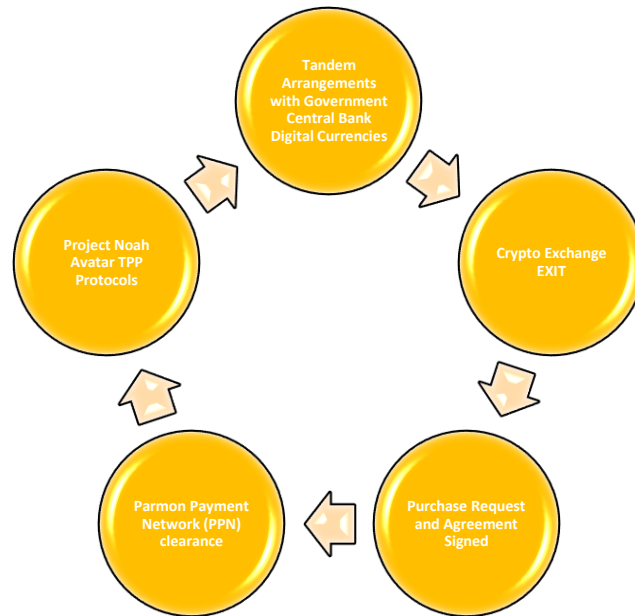
Bangko Maharlika Ltd. (BML) is a merger between the Maharlika Trust and its PPN Payment Gateway. Thru the years, a partnership and/or collaboration evolved between 10 family offices (F.O.'s) in various parts of the world to provide a succession of it's wealth and AUM's which protects the interests of humanity as a whole.

The following are assets and resources owned by the partnership between the family offices as of August 10, 2023 :

Africa F.O.	Gold, Precious Metals ; Salt
Monaco F.O.	Gold, Precious Metals, Marine Reserves
Singapore F.O.	Marine Reserves , Water Resources
Philippines F.O.	Gold, Hydrogen, Deuterium, Oil & Gas
United Arab Emirates F.O.	Artificial Intelligence (A.I.) , DT Metaverses
China F.O.	Carbon Credits, Dairy Products, Energy
Japan F.O.	Protection of Fisheries
Switzerland F.O.	Precious Metals, Art
United States F.O.	Avatar COC Data, Water Resources, Lithium
Malaysia F.O.	Islamic Finance Products & Financial Instruments

Due Diligence :

- Resources pegged to our cryptocurrency are available for due diligence for approved parties before any transactions with the Bangko Maharlika Ltd. (BML) ;
- The trading of BML cryptocurrencies is based on real time world prices and strictly observes in-country and United Nations limitations if any ;
- Except for Clean Energy and Carbon Credits, the trading of the BML cryptocurrency is also based on a "Reverse-Use" method wherein natural resources are traded to ensure that it is not extracted, used or pledged for any form of bad practices but to protect its reserves ;
- Our cryptocurrency serves as an instrument for decentralized ownership of various natural resources managed by the BML with the advocacy of a "Resource Based Economy".



➤ PRIMARY PURPOSE

The Bangko Maharlika Cryptocurrencies has the primary purpose to be a decentralized instrument for a direct sale or fractional ownership of various natural resources which benefit humanity as a whole which is held by the bank.

➤ SECONDARY PURPOSE

The Bangko Maharlika Cryptocurrencies has the secondary purpose to provide a direct dividend to a selected pool of beneficiaries who are part of the protective umbrella to ensure humanity has a stake in these resources and it's dividends. We work with selected conversion platforms to achieve this.

➤ CONVERSION PROTOCOLS

The Bangko Maharlika Cryptocurrencies has a strict layer of conversion protocols before any exit of the currency due to it's asset backed nature.

Note : As per the graph above, after the purchase request and agreement have been signed, the purchaser and it's beneficiaries are cleared by the PPN and are obliged to submit an Avatar TPP / COC signature with the bank before the transaction is completed. After account opening holder can now trade BML assets. More details about this process are part of a briefing for our account holders.

Part 6 : TANDEM ARRANGEMENTS



➤ Definition :

Tandem arrangements is a term used by the cryptocurrency or digital assets industry to define an agreement between a selected country thru it's government and local partner with a cryptocurrency instrument to serve as the medium of reservation, storage or trade of a selected resource or asset between the countries (either institutional, individual or thru a custodian like the BML). The key tandem of any RWA crypto is a country's Central Bank Digital Currency (CBDC) ;

➤ Country directory for Tandem Arrangements :

All countries and clients outside the domicile of any transaction is not publicly disclosed and is only available to approved parties.

Tandem arrangements also have confidentiality agreements which is respected between both parties concerned and is part of a global strategy to protect any decentralized application or instrument long term. The confidentiality between both parties is strictly observed to weed out parties who try to copy the framework of the BML but of course, may never copy years of relationships between family offices and government relations.

The BML reserves it's rights to confidentiality as per applicable laws in each country involved in any of our transactions.

Tandem arrangements are geared towards transactions done on the Metaverse by FY2025 encompassing banking & finance, shopping and education.

Part 7 : CORPORATE & INDIVIDUAL ACCOUNT OPENING

- ✓ Step 1 : Obtain clearance to open account from BML ; please write in to “Open Account” at legal@maharlikabank.com ; clearance will be sent to you by email ;
- ✓ Step 2 : Create your Avatar TPP digital signature at www.avatarark.com ; your access code will be part of your approved clearance form ;
- ✓ Step 3 : Your approved Avatar TPP signature will be send to you via Telegram ;
- ✓ Step 4 : Open your cryptocurrency wallet at www.bangkomaharlika.com (account opening page) ;
- ✓ Step 5 : Call the customer relationship representative stated in your clearance form to access any of our services ;

SERVICES

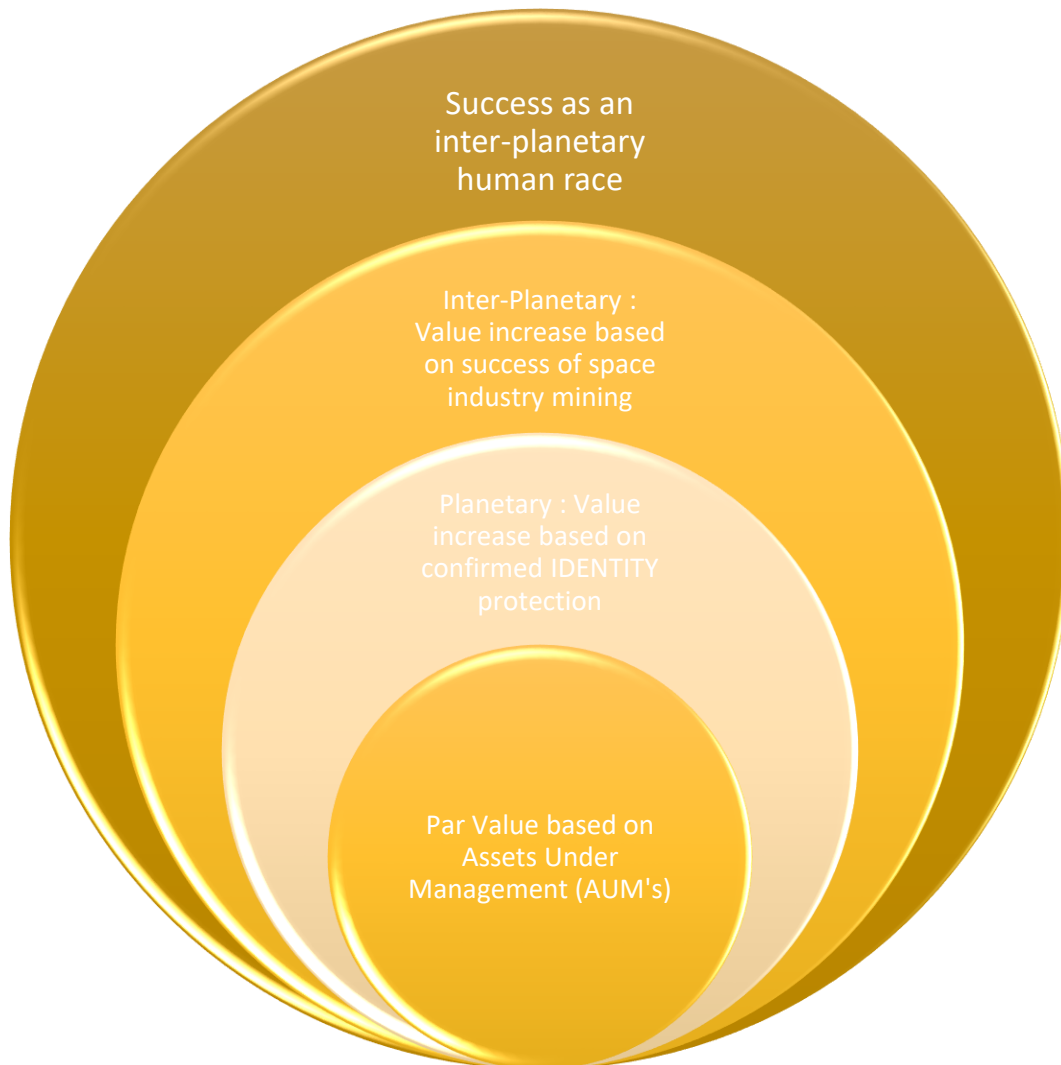
- ❖ Cluster A : convert your various assets in digital format via asset backed cryptocurrencies ;
- ❖ Cluster B : maximise the value of your assets with our ‘Alternative Assets’ program ;
- ❖ Cluster C : insure your Digital Assets ;
- ❖ Cluster D : activate your Crypto Debit / Credit Cards ;
- ❖ Cluster E : Access our Listings and Ecosystems which include all resources under the jurisdiction of Bangko Maharlika
- ❖ Cluster D : Access our Conversion Platforms & Rewards Program
- ❖ Cluster E : Access VIP services including succession protocols

Note : our customer relationship representative will be able to brief you for each service and assist approved parties (both institutional and individuals) on a step-by-step basis with the exception of members of the Official Maharlika Association (OMA) and BPUR International who enjoy mass registration clearance.

The Security Protocols of the Bangko Maharlika Ltd (BML) provides the necessary fraud protection for any account holder which trades or holds our assets.

The BML aims to be one of the top 3 digital asset banks in the world which uses both Artificial Intelligence (A.I.) and Quantum Computing to manage the sourcing, distribution and protection of it's resources under management.

- ✓ PRIMARY PROTOCOL : security clearance to open an account is crossed check with a blacklist directory to ensure our services are only meant for the approved holders and beneficiaries ;
- ✓ SECONDARY PROTOCOL : upon purchase or receipt of our approved asset-backed cryptocurrencies, the account holder is issued a Certificate of Authenticity (COA) and/or Membership Certificates which bears our own embedded codes and marks ; recognitions given by our founders to selected people has to bear the signature of our risk management committee to be able to open an account ; we also issue COA's via our commemorative cards ;
- ✓ TERTIARY PROTOCOL : all account holders create their own unique Avatar Continuity of Consciousness (COC) Protocols, which is used to identify the account holder remotely. The Avatar's thought process is a carbon copy of the account holder and can respond to unique questions before accessing our services ; the Avatar COC signature is issued by the 'Avatar Ark Artificial Intelligence Co.' (3AI UK) ;
- ✓ CRYPTO DEBIT / CREDIT CARDS : all cards issued to account holders are closely monitored to ensure resources go to the declared recipients ;
- ✓ RESOURCE SWAPS : all resources which apply for swaps have to obtain a "Resource Swap Clearance" which ensures any excess value is credited back to the buyer or to the seller ;
- ✓ KYC PROCESS : account holders fill-out general know-your-customer (KYC) documentation for transactions above 18,000 euros of UBI ;



The BML cryptocurrencies and its network of digital asset instruments which are classified under the “Real World Assets” or RWA follow a unique 100-year roadmap on any form of increase in its value to support our UBI program. The ladder is divided into planetary and inter-planetary values from its launch with a value at par with its AUM's at the date of launch.

As an asset-backed cryptocurrency the MHLKBANGKO, MHLKBANK, MHLK-IRM, MHLKART and MHLK, together with other RWA digital assets are NOT speculative in nature but are traded and used to hold the ownership and value of our AUM's. The values are therefore more stable.

We will be providing key memos on the increase of valuation metrics for our cryptos for our account holders directly and are not available for public viewing.

Part 10 : PHILANTHROPY : PRIVATE-SECTOR LED UNIVERSAL BASIC INCOME (UBI)

The distribution of the BML Cryptos as part of it's philanthropy is focused on becoming a crypto for Humanity and therefore it's distribution would be targeting selected recipients with a proven track record which "change the world we live in".

Current and future support include the following organizations :

- ✓ Organizations which preserve and protect historical identities of humanity
- ✓ Support for home based businesses and micro entrepreneurs
- ✓ Support for various educational fields in this age of Singularity
- ✓ Creation, protection and maintenance of marine reserves and coral reefs
- ✓ Food, clothing & shelter aid for victims of calamities and pandemics
- ✓ Support for Indigenous People
- ✓ Support for Overseas Workers
- ✓ Selected digital transition initiatives
- ✓ Support and partnerships for Artificial Intelligence (A.I.) initiatives

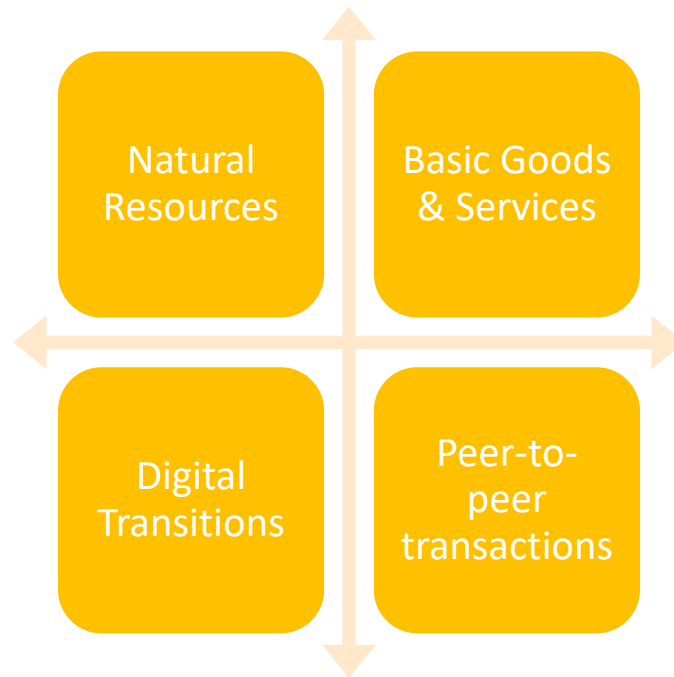
HOW REWARDS WORK

For every purchase and trade of our digital assets a corresponding value is donated to the various organizations in page 12. Account holders at BML can also request for a recipients list to be followed under a Trust agreement. This trust agreement between the BML and his/her recipients will strictly be followed in one's passing and will last for a period 100 years which will be programmed into our A.I. systems. Any form of increase in value will be reflected and the next of kin or appointed administrator of account holder can adjust their books accordingly.

1.00 +	MHLKBANK (CARDANO)	1.00 in credit – MHLK-IRM (ETHEREUM)
100 +	MHLKBANK (CARDANO)	1.50 in credit – MHLK-IRM (ETHEREUM)
1,000 +	MHLKBANK (CARDANO)	2.00 in credit – MHLK-IRM (ETHEREUM)
10,000 +	MHLKBANK (CARDANO)	3.00 in credit – MHLK-IRM (ETHEREUM)
100,000 +	MHLKBANK (CARDANO)	5.00 in credit – MHLK-IRM (ETHEREUM)
1million +	MHLKBANK (CARDANO)	10.00 in credit – MHLK-IRM (ETHEREUM)

- Peer-to-peer transactions are allowed and therefore credits are done directly to the account holder/s ; there are limitations to individual credits (pls refer to memos)
- Physical withdrawal of precious metals are permitted only for gold and copper and selected alternative / digital assets ; these are done in selected locations only and only for preferred account holders – pls inquire from your relationship managers and customer support staff ;

The BML cryptocurrencies serve as an instrument in 4 key areas of trade :



- **NATURAL RESOURCES :**

To acquire ownership and or trade selected natural resources as part of our AUM's ; also as leverage for 'free trade agreements' with other countries ; [Access : directly to appointed relationship managers] ;

- **BASIC GOODS & SERVICES :**

To purchase basic goods & services with selected partner outlets worldwide ; [Access : directly to appointed relationship managers] ;

- **DIGITAL TRANSITIONS :**

To access BML's digital transitions program which provides account holders with key services in creating a transition of assets to the digital economy ; [Access : directly to appointed relationship managers] ;

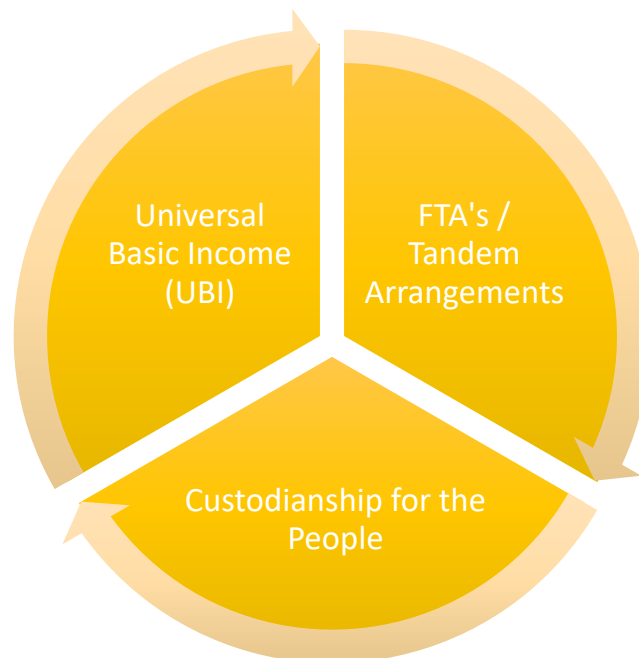
- **PEER-TO-PEER TRANSACTIONS :**

To settle any other transactions between individuals directly as accepted and agreed upon ; [Access : wallet-to-wallet] ;

Part 12 : DECENTRALIZATION VIA RESOURCE BASED ECONOMY (RBE)

The BML cryptocurrencies advocates a “Resource Based Economy” (RBE) initially focused on historical identities which needs to be protected and preserved along with our natural resources, a program developed by the late United Nations Awardee Jacques Fresco.

As the world moves into the “Singularity” factor and as countries become more globalized and DECENTRALIZED, humanity needs to be continually identified with it’s rich history and to ensure that resources are shared to preserve world peace, as we lead to the Kardashev Scale 1 to 7.



As an asset-backed digital assets program, BML cryptocurrencies plays a supporting role in ensuring that natural resources are owned by humanity and not a chosen few. This is a common denominator for all family offices participating to pledge their assets & concessions for humanity.

The Philanthropy centers around ensuring that tandem arrangement with government issued central bank digital currencies (CBDC's), together with free trade agreements (FTA's) and over-all custodianship for the people remain non-political and neutral for world peace as part of an over-all Universal Basic Income (UBI) program.

Value Proposition

“As an account holder at Bangko Maharlika, each crypto you hold provides a dividend for humanity and therefore creates a hybrid model of revenue for the people to participate in decentralization for the preservation of natural resources and world peace. Thru our program, the people benefit directly based on succession protocols”.

The advent of Artificial Intelligence (A.I.) and Quantum Computing has a tremendous impact on the banking & financial industry especially the management of assets for succession planning.

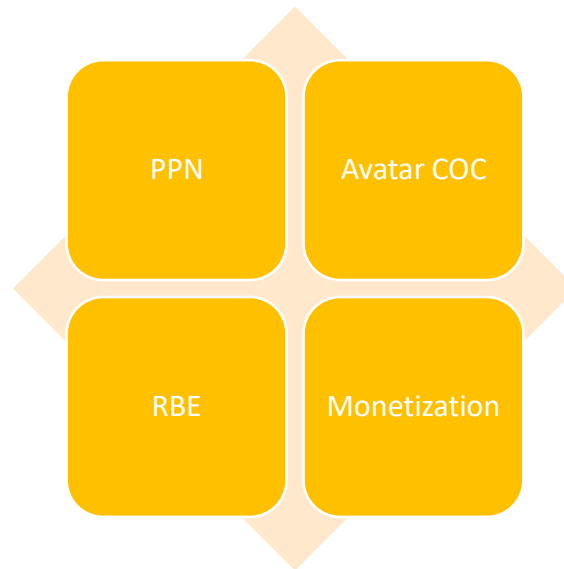
The Bangko Maharlika prides itself being at the forefront of the succession protocols provided for it's account holders thru a unique "Avatar Thought Process Protocol (TPP)", now called a "Continuity of Conscience" (COC) protocol.



The BML is one of the first decentralized digital asset banks which enable know-your-customer (KYC) requirements updated on a daily basis with it's account holders maintaining an "Avatar TPP/COC" digital signature account which is updated on a daily basis and as technology evolves, on a real time basis.

Provided by the Avatar Artificial Intelligence Inc. (3AI) company, BML account holders upload their thought process on a daily basis, weekly or monthly basis as an option. This is done with 3AI's online diary which generates an identical twin to the account holder after which, crypto rewards are initiated to the account holder.

As such, a unique digital signature is created and used to manage the account holder's succession plans and the distribution of one's assets. The Avatar TPP/COC digital signature provides a clear direction and a defensive stance on any person's last "WILL" to ensure no fraudulent claims are done on one's assets and to maximize its growth potential and succession protocols thru the generations.

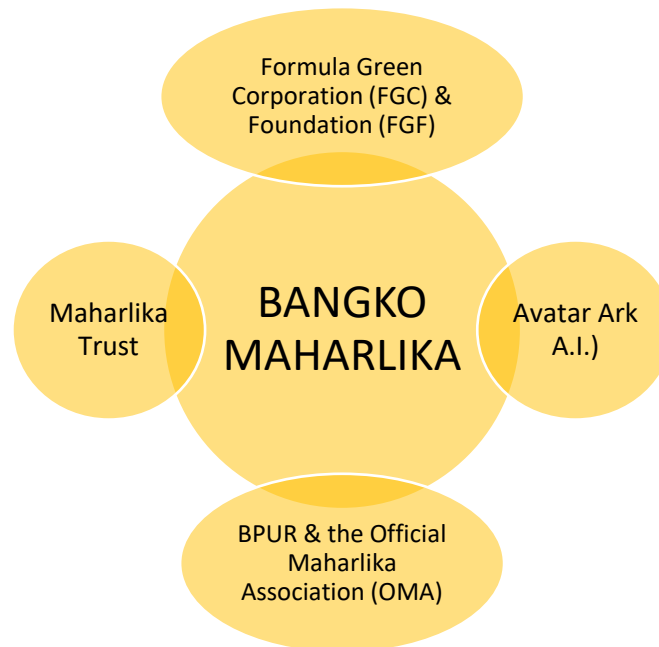


The uniqueness of the Bangko Maharlika's private-sector led UNIVERSAL BASIC INCOME (UBI) program are built on 4 building blocks which are exclusive to the BML as outlined :

1. The Parmon Payment Network (PPN) : is an expanded conversion protocol platform which enables account holders to use the BML cryptocurrency to pay bills and send fund transfers based on AMLC rules – cross border. {Patent No. WO 03/041024 A1} . Patent in Singapore, UK and the EU has expanded into 152 countries and with ecosystem links.
2. The Avatar COC Protocol : is a cutting edge digital signature which enables account holders at the BML to manage their accounts using a “digital twin”. All details of succession are captured and relayed for generations eliminating fraud for “last will and testaments” and for day-to-day transactions. It of course provides transparency and addresses the identification requirements under AMLC rules.
3. Withdrawals : besides exiting cryptos at selected exchanges, the Metaverse and Ecosystems, the BML is one of the few entities in the world where “special account holders” can withdraw their crypto value thru gold bars in Singapore, Hongkong and Dubai. Details on this type of exit is done directly with the account holder. Authenticity certification is required.
4. Resource Based Economy (RBE) tandems : the BML enables it's account holders to use the MB crypto to withdraw physical stock of selected natural resources for special purposes to monetize it's value for the good of humanity.

Part 15 : PARTNERSHIPS & ALLIANCES

The following organizations are affiliated to Bangko Maharlika :



- Formula Green Corporation (FGC) : www.formulagreencorporation.com
 - FGC was responsible for the consolidation of natural resources thru the various Family Offices and is putting more resources around supporting planetary and inter-planetary energy sources ; the Formula Green Foundation (FGF) : www.formulagreen-foundation.com. FGF is a recipient of the “Dividend for Humanity” program of FGC and the BML to ensure it’s distribution to key recipients worldwide ;
- Avatar Ark Artificial Intelligence Ltd. (3Ai) : www.avatarark.com
 - 3Ai provides the unique A.I. succession protocols to the BML which enables account holders to play a role and expand its Universal Basic Income (UBI) program ;
- Official Maharlika Association (OMA) / BPUR International)
 - The OMA is the official grassroots logistics arm for resources of BML’s UBI program ; OMA handles key aid programs of the BML and it’s affiliates and has a global reach (www.officialmaharlikaassociation.com) ; presence in 30 countries ;
 - BPUR International : global religious and cultural community present in 60 countries (www.bpur.org)
- Maharlika Trust (MT) : www.maharlikatrust.com
 - The MT and FGC are the founders of the BML so a structure to ensure successions of key family offices serve the needs of its various goals in venture philanthropy and humanity as a whole ;

Part 16 : CASE STUDIES FOR TOKENIZATION

Institutional : Purchase of Natural Resources directly with BML

- Step 1 : buyer issues online purchase order for physical stock of selected resource at www.bangkomaharlika.com ;
- Step 2 : BML responds with formal quote and offer sheet ;
- Step 3 : buyer confirms order via signed offer sheet and notes if it is to be delivered or to be held at warehouse ;
- Step 4 : BML schedules and confirms order via video call ; order is confirmed
- Step 5 : Buyer opens account and purchases BML cryptocurrency ;
- Step 6 : BML Crypto is sent to buyer or appointed recipient ;
- Step 7 : Natural Resource is delivered to buyer or kept at warehouse ;
- Step 8 : Buyer holds crypto and can trade crypto after a period advised by BML ;
- Step 9 : Upon trading of crypto, buyer pledges half of crypto to people programs where the natural resource was extracted from ; the people benefit directly locally and thru the over-all UBI program ;

PAYMENT FOR TRADES :

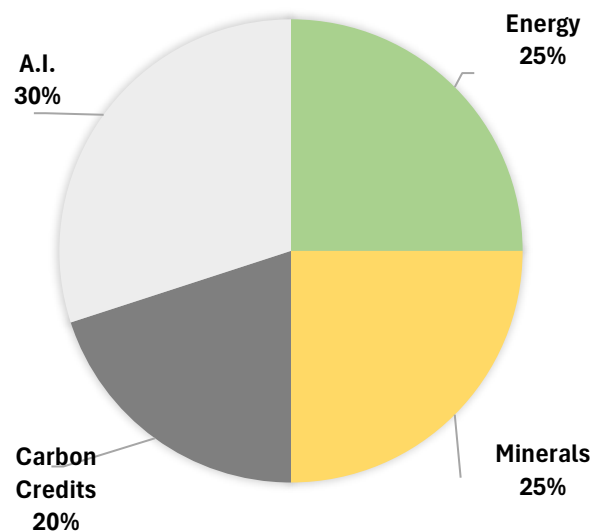
- Step 1 : open account at BML ;
- Step 2 : purchase BML crypto and declare recipient ;
- Step 3 : BML will provide under custodianship the amount of crypto purchased for the appointed recipient ;
- Step 4 : trade crypto with an appointed exchange if needed (memo will be sent to account holders) ;

Note : both institutional and individual holders of the BML crypto can use the crypto for peer-to-peer (P2P) transactions as long as payor and payee agree to the terms of their transaction and is between both parties.

BML can assist any P2P transaction via it's Avatar Technology or thru normal legal documentation channels.

- The total reserves of Bangko Maharlika's MHLK crypto in terms of digital assets across all natural resource AUM clusters is 10.8 Trillion (euro) with an active trading base of 8 Trillion (euro) and 2.8 Trillion of property, debt, derivatives and non-fungible tokens (NFT's) representing 15% of its reserves held by the public ;
- The total reserves declared is based on a 50-year horizon from extraction to monetization and is based on proven reserves of all AUM clusters ;

RESOURCE CLUSTERS FY2021



- As of FY2021, Artificial Intelligence (A.I.) resources which creates our Avatar TPP/ COC signature and of which controls the cryptocurrencies leads the valuation followed by Energy (Hydrogen & Deuterium for Fusion) and Minerals (esp : gold) ; lastly, carbon credits currently plays a role but is expected to decrease as renewable energy becomes more effective in the years to come ;
- As space industry mining becomes more successful in the years to come, minerals are expected to fall in value and A.I. resources becomes more and more valuable ;
- As A.I. strengthens it's stronghold in the Singularity factor between humans, it is expected that the BML may increase it's issuances to preserve humanity especially the historical identities in our world today without being invasive ; current technology which uses invasive procedures try to continually control humanity which is against our protocols ;
- In the long term, A.I and energy (see Kardashev Scale) will be basis of BML's value ;

Part 18 : OUR PEOPLE & HUMAN CAPITAL

Bangko Maharlika and its digital assets program has a multi-national talent pool from diverse backgrounds. Our board of directors are handpicked to serve the people and ensure that our cryptocurrency reaches as much of humanity as possible.

Designation	Board of Directors	Nationality
▪ Chairman & CEO	Paul Monozca	Philippines
▪ Vice-Chairman	-	-
▪ Director	Simon Thomas	United Kingdom
▪ Director	Don Sanchez	United States
▪ Director	Thomas Schibli	Switzerland
▪ Director	Ronald Sanchies	United States
▪ Director	Ananda Leone Gari	Italy

Management Committee		
▪ Head, Oversight	Shanney Fuentes	Philippines
▪ Head, Risk Management	Noel Saavedra	Philippines
▪ Head, Technology	Sherwin Enriquez	Philippines
▪ Head, Digital Assets	Josh Cobarrubias	Philippines
▪ Head, Communications	Lyn Buenaventura	Philippines
▪ Head, Coordinations	Ryzal Alvarez	Philippines
▪ Head, Natural Resources	Angel Pegolio Jr.	Philippines
▪ Head, Ecosystems	Kent Celoso	Philippines

Contact Details	
• For Legal Matters :	legal@bangkomaharlika.com
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Note : Local (LCCS) and International Custodianship Committees (ICCS) are currently expanding the Universal Basic Income (UBI) program of Bangko Maharlika Ltd. (BML).

ICCS nominated seats comprise of chosen officials from key financial hubs and natural resource countries worldwide.

- Bangko Maharlika Ltd. (BML) is now known as “The Bank of Humanity”
- Bangko Maharlika has mapped out a 50-year “planetary strategy” and a 100-year “inter-planetary” strategy to achieve exponential growth for humanity as a whole. What the BML does today is linked to how the space race evolves and most importantly how “Singularity” completes itself ; BML’s key client, the Formula Green Corporation (FGC) is a fuel supplier to the space race ;
- As we see humanity “transfer” into the digital realm, we play a role on how the BML’s positions itself as a “SEED BANK” for humanity thus, integrating all key building blocks mentioned in this whitepaper to achieve this. Providing the plot for the future is centered around how much of the human race can benefit from a “Resource Based Economy” advocacy of the BML and it’s digital assets program
- We project 4 Trillion (euro) of energy related trading from our assets, followed by 3 Trillion of mineral trades and 1 Trillion of alternative assets ; a total of 8 Trillion of digital assets will flow thru the BML and will benefit emerging economies and it’s people thru food, shelter, clothing and education in the next 50 years ;
- As a seed bank of Artificial Intelligence (A.I.), we would provide ultimate transparency as a digital assets bank in ensuring our cryptocurrencies and other instruments benefit best practices and will work with countries to ensure we support the needy and will serve as a uniting force to ensure succession protocols ;
- Our patented “Avatar Continuity of Conscience (COC)” protocols will enable our account holders to address invasive control of the human race ; our Avatar COC digital signatures is a unique option for this and will be coordinate with appropriate authorities as needed and as we operate in various countries ;
- Our ecosystems will ensure that beneficiaries which benefit from the trade of our digital assets have access to basic goods and services of the highest quality and an equal opportunity for all to evolve in this world with singularity evolving at a rapid pace ;
- The BML is also the platform to hedge transitions in the value of precious metals as space mining becomes a reality ;
- The BML aims to be a one-stop-shop for humanity as we assign assets and ensure succession for our families in this age of singularity ;
- Account Holders are invited to our briefings and summits ;
- Visit us at www.bangkomaharlika.com or email admin@bangkomaharlika.com