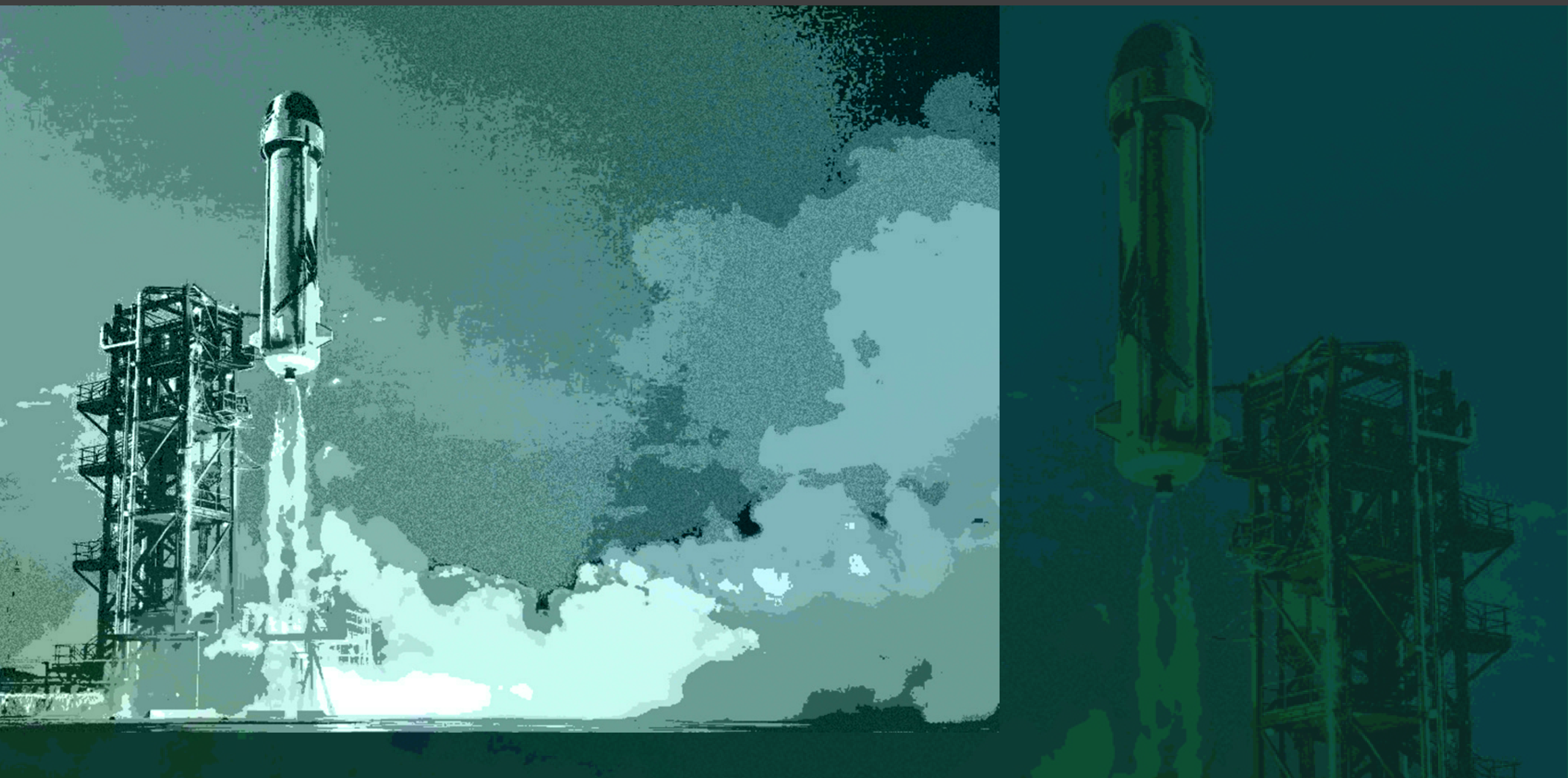
Bangko Maharlika

WHITEPAPER
2022-2023



'MHLKBANGKO' : CARDANO CRYPTOCURRENCY
Asset-Backed by SPACE INDUSTRY "FUEL"

An Asset-Backed Cryptocurrency issued by the Bangko Maharlika Ltd. (BML) for a privately led Universal Basic Income (UBI program) of the 'Formula Green Corporation' ("client") to address the advent of "SINGULARITY" and to protect Humanity's key natural resources from this transition.

Strictly Confidential
For Intended Recipients Only

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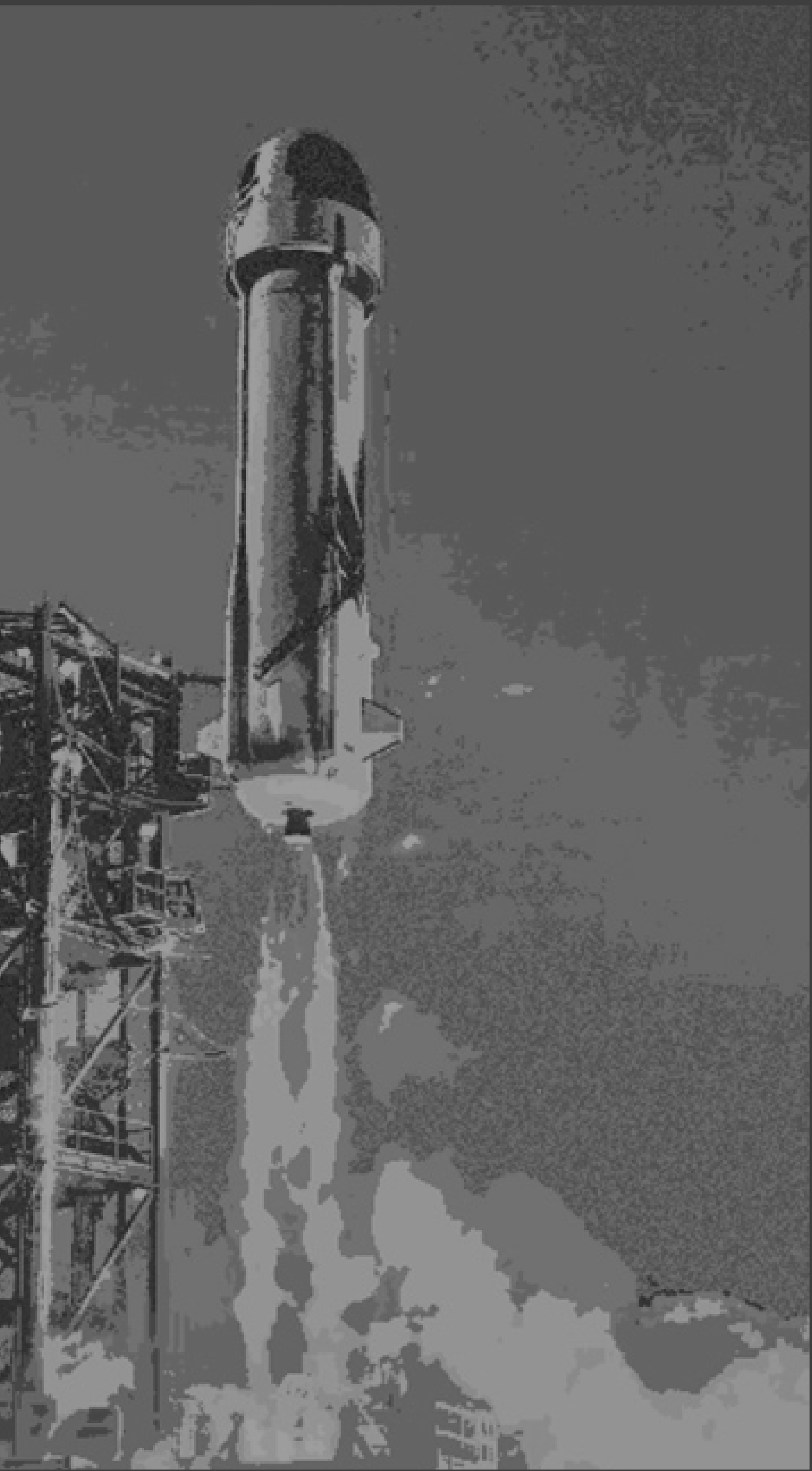
The subject matter of this document is governed by applicable law. Specifically, the direct sale of its asset-backed cryptocurrency (the "MHLKBANGKO" and/or "MAHARLIKA"), from BML , FGC and/or its affiliates, is prohibited in any country which does not embrace the use of cryptocurrencies. In most instances, country's which issue their own digital currencies find asset backed cryptocurrencies as complimentary to their "stablecoins" but holders should exercise wise judgement if they trade BML cryptos in a venue which has rules and limitations around it.

Note : We are NOT an Initial Coin Offering (ICO). We are a privately-led "Universal Basic Income" (UBI) platform which uses "asset-backed" cryptocurrencies as an instrument and may use other instruments as needed to deliver a trade. BML is exclusively handling the value of natural resources held by the Formula Green Corporation (FGC) and it's affiliates.

KEY STATEMENT



We have created the world's first private sector led "Universal Basic Income" (UBI platform) consolidating the values of selected natural resources to decentralize it's use and value to be placed in the hands of humanity itself.

This is to address the advent of "Singularity" and to ensure the protection of our historical identity and humanity itself from this transition to a digital world and beyond.

We thank one of the largest philanthropic funds in the world, the European-based Maharlika Trust, for its support as we set out to achieve our mission as the world's first wealth distribution program since launch in 2018.

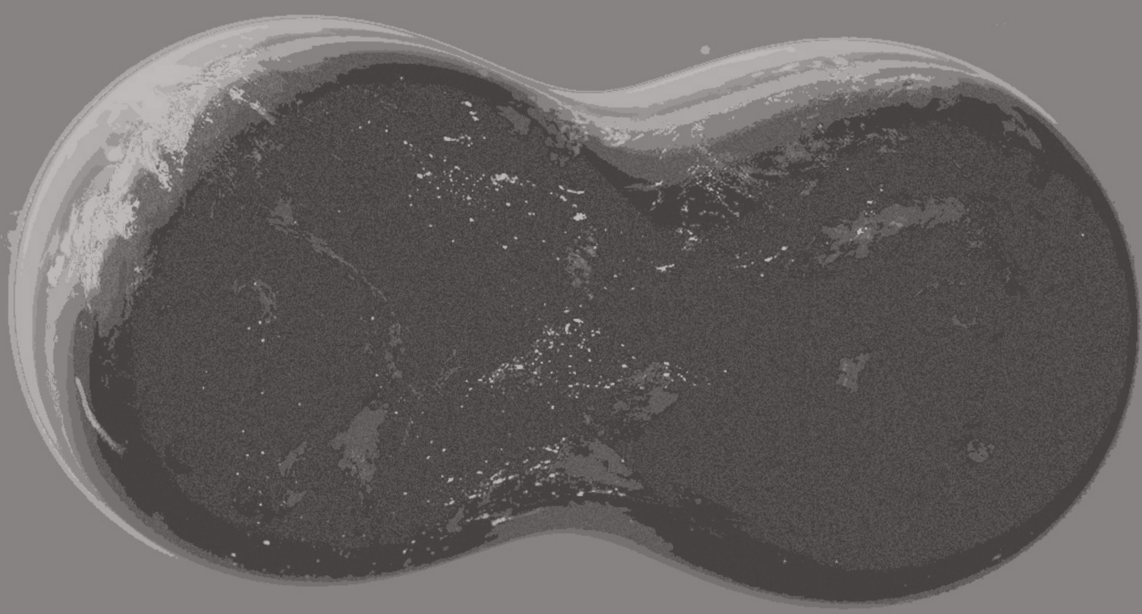
PROFILE OF ISSUER

The BANGKO MAHARLIKA LTD., (BML) a UK based entity, is responsible for the global implementation of the philanthropic and humanity driven programs of the Formula Green Corporation (FGC) and the Formula Green Foundation (FGF), a 'natural resources' company with a storage and logistics arm in Asia.

FGC has also established research and development programs in alliance with UK and US-based academic institutions and has a strict non-political approach to its advocacy.

Thus, BML in partnership with the Maharlika Trust, FGC & affiliates has launched the Maharlika Crypto ("MHLKBANGKO" and "MAHARLIKA"), both asset-backed cryptocurrencies created to support a private sector led "Universal Basic Income" (UBI platform), advocating a "Resource Based Economy" for humanity.

This white paper outlines the vision, roadmap, and deployment of BML's initiatives and the use of blockchain/cryptocurrency to execute and meet its objectives to address the advent of "Singularity".



ADVOCACY

The main advocacy of our client, the Formula Green Corporation (FGC) is to fully develop a "Resource Based Economy" as a means for achieving world peace.

FGC believes that there should be sharing of the most critical resources for humanity such as water, energy, food, shelter, metals, minerals and even the best of human capital with all countries to sustain peace.

In order to achieve this, the old economic models of the past must change. The world is changing much faster than we can imagine. The pace is so rapid and ambitious that it is becoming increasingly difficult for the old management mechanisms to keep society and economic processes under control. Governments, corporations, and other forms of centralized organization along with their rules, regulations, and barriers will no longer work simply because they restrict movement, activities, freedoms and growth in general worldwide, they have also become obsolete due to corruption at all levels of society creating wealth for only the upper 1% of the global population, therefore creating unbalanced wealth to sustain economies.

More and more people want to play a role in managing and protecting basic resources around the globe. This advocacy of "decentralization," which the world and humanity has embraced, is starting to strengthen and to use this technology to put the value of any asset in the hand's of the people directly.

The Formula Green Corporation (FGC) has taken this major step to address the protection of selected natural resources and to ensure it's succession for the generations to come.

A RESOURCE BASED ECONOMY

The vision of the Bangko Maharlika Ltd (BML) "UBI platform" is driven by three key building blocks to create a tandem coin for selected government digital currencies or 'stable coins' and to jumpstart a "Resource Based Economy" so humanity can share in the world's wealth, which is it's key natural resources.

1st Block : Planetary

The consolidation of selected natural resources of the BMI-UBI platform starts with "planetary resources" which are key to humanity's survival. Thru concessions with selected governments and corporate partners, our portfolio includes basic resources such as the protection of water reservoirs, forest covers and reefs which ensures the availability of our fish stock. The value of these resources are pegged to our asset-backed crypto label.

2nd Block : Inter-Planetary (MHLKBANGKO)

Our "inter-planetary" portfolio includes resources critical to enabling us to evolve as an inter-planetary species and therefore geared for the space industry. These encompass hydrogen, deuterium (for Fusion energy), lithium and thorium. All of these 4 resources are part of "Space Fuel" which will be a key resource in the future and are also pegged to our asset-backed crypto label.

3rd Block : Identity Protocols

We have included as part of this 3-blocks of transition an "Identity Protocols" block. Thru our sister organization, the Avatar Ark A.I. Company, we hold data for COC transitions of humanity to Avatars, Metahumans and Robotics which enforces the succession of these critical resources via the Metaverse. We therefore need to protect our historical identities and our present identities in the transition from general A.I. to super intelligent A.I. as one of the 3 building blocks. The value of these avatars has it's own tandem crypto.

Decentralization of Natural Resources

Inspired by the "Resource Based Economy" concept, where all resources are declared as the common heritage of all Earth's inhabitants, advocated by the late American futurist and United Nations awardee Jacques Fresco, the BML-UBI is focused on creating a global sharing economy by developing programs to provide every human its basic needs as "Singularity" integrates with humanity.

The objective of the BML-UBI platform is to put the value of the world's natural resources in selected geographies in the hands of the people themselves. The people can now have access to a unique "dividend" program where they can have a stake in.

This program will also enable more distribution of the world's wealth in emerging economies and a rise in financing for micro and SME businesses.

This is an approach with comparables in countries which share their natural resources with their people besides any form of taxation. As a prime example, countries such as the Netherlands, UAE and Brunei have a resource based economy where they heavily subsidise their citizens way of living by giving out shares of state-owned companies.

Trading, Withdrawals & Rewards

Our Digital Assets

The Bangko Maharlika digital assets led by the listed labels "MHLKBANGKO" and "MAHARLIKA" uses both the Ethereum and Cardano platforms. Conversion or tandem cryptocurrencies which can be used to monetize the value of our main label are mentioned in page 8 , under "Tandem Cryptocurrencies" and of which, has a value algorithm for it's conversion for approved account holders only.

Withdrawal of Physical Assets

All cryptocurrencies are backed with "physical stock" of each natural resource besides the reserves which are not yet extracted.

All cryptos can be used to withdraw the corresponding physical stock packaged on a per ounce or per gram basis unless otherwise declared in another form and due to it's availability at the time of trading.

All approved withdrawals in the form of metals especially gold or bullion for preferred account holders are only available in Singapore, Hongkong and Dubai.

Claiming Rewards in NFT's

Alternative asset classes used as rewards such as Artificial Intelligence Art or "A.I. Art" or historical memorabilia tokens which are backed by both the physical piece and it's NFT's is part of our rewards.

All art pieces and memorabilia rewards are done once a year and is communicated via email. Special events (post covid pandemic) are also organized. Delivery of physical assets tied to NFT's can be arranged worldwide.

Pre-Sales

There are currently no pre-sales of our listed crypto labels which will start trading in July 2022. However, we have institutional buyers who are reserving our energy resources and expect delivery of the physical stock of our "space fuel" resources starting FY2023.

Pre-Sales of our other crypto labels will only be approved starting June 2022 onwards for the "MHLKBANGKO" and the "MAHARLIKA" both in Cardano slated for July 2022.

What does the sale of our cryptocurrencies do ?

The sale of our asset-backed cryptocurrencies go to the following :

1. Maintain existing contracts and concessions owned by the Formula Green Corporation (FGC) with selected governments to access and extract the resource if needed

2. Pay licensing and royalties to corporate partners who own some of the concessions thru their family offices for preservation purposes only

3. Buy options on physical stocks of selected resources in stock markets as needed

4. Reserve "lots" of the physical stocks of selected resources as needed from suppliers

5. Update our proven reserve reports and other case studies as needed

6. Purchase insurance for any cryptocurrency loan value which can be derived, if needed.

Therefore, the sale of our cryptocurrencies go to these 5 areas to maintain the ownership of our client, the Formula Green Corporation (FGC) on these selected natural resources consolidated to this UBI platform as the lead role in the "Universal Basic Income" (UBI) initiative.

Please note that most natural resources are for "preservation" and not "extraction".

Are we participating in the Metaverse ?

Bangko Maharlika has started a presence in the realistic Metaverse and is focused on how we can build a unique presence in this virtual world.

As a digital assets platform, the Metaverse will enable us to be accessible to various crypto holders who want to experience how we protect and maintain the ownership of these natural resources. It also enables our crypto holders to experience how we use our various "real world / physical concessions" for the benefit of humanity.

In some cases, the Metaverse provides our cryptocurrencies to also have a 2nd layer of asset value if there is use of land in the Metaverse for a specific project. Therefore, it serves as an insurance to the value of a selected cryptocurrency label under BML.

For example, a crypto can be priced at €1.00 (1euro) per coin based on the valuation of the natural resource backing it and would have a secondary layer which backs 50 to 70% of the value of the coin as insurance based on the Metaverse land value, presence, use and/or revenue.

SNAPSHOT

The Maharlika Crypto (Cardano : “MHLKBANGKO”)

The Maharlika Crypto label “MHLKBANGKO” is issued on the “Cardano” platform and has several “tandem coins” both in the Ethereum and Cardano platforms which integrates the use, value and protection of key natural resources vital to the existence of humanity.

Symbol : “MHLKBANGKO” Type : CARDANO Value : €1.00 per coin

Upside : EXPONENTIAL 100 - YEAR SPACE AGE BLUEPRINT

ASSETS

The Maharlika Crypto is backed by the following :

“SPACE FUEL” : Physical stock and proven resources of the resource BUILDING BLOCKS : Hydrogen, Deuterium, Lithium and Thorium (including storage rods)

OUTLOOK

The 4 - key building blocks of “space fuel” pegged to the asset backed “MHLKBANGKO” cryptocurrency is driven by the potential exponential growth of hydrogen, deuterium (for fusion), Lithium (batteries) and Thorium ; one of these resources will be the sustainable space fuel of the future and bring humanity to become an inter-planetary species.

The supply of these resources are based on concessions from selected governments or joint-ventures / acquisitions with corporate partnerships and alliances and within limitations set forth by the United Nations.

ECOSYSTEMS

The following ecosystems are used by the BML for it’s cryptocurrencies and digital assets :

www.formulagreencorporation.com
(natural resources, metals and minerals)
www.avatarark.com (metaverse, avatars and identity security)
www.coralworldpark.com “Metaverse”
www.bargainbaystore.com (online shopping)
www.abaglobalgames.com (sports)

An updated list of ecosystems are available for crypto account holders of BML under request at admin@bangkomaharlika.com

TANDEM CRYPTOCURRENCIES

The value of the Maharlika Crypto “MHLKBANGKO” is convertible upon approval thru the following cryptocurrencies and it’s value drivers reflected on a daily basis at the Bangko Maharlika website :

“MAHARLIKA” CRYPTO (CARDANO) : AVATAR DATA for deployment as security applications for metahumans / robotics ; [color code : aqua green]

“MHLK” (CARDANO) : SPACE INDUSTRY related “downstream” investments of our client, the Formula Green Corporation (FGC) ; [color code : purple]

“MHLKIRM” (CARDANO) : INTER-PLANETARY human habitats or settlements and it’s future value ; [color code : red]

“MHLK-IRM” (ETHEREUM) : Increase in PLANETARY use of renewable energy in the decentralized-grid reaching human populations beyond cities ; has preferred and exclusive rewards link with “MHLK” (ethereum) ; [color code : mustard yellow]

“MHLKART” (CARDANO) : ART 1 conversions or “resurrections” art pieces done by Artificial Intelligence (A.I.) ; these are physical pieces ; [color code : pink]

“MHLK-ART” (ETHEREUM) : ART 2 other Non-Fungible Tokens (NFT’s) besides art assets ; [color code : blue]

“MHLKBANK” (CARDANO) : PARKS resources and reservoirs preserved and protected ; [color code : grey]

“MHLK” (ETHEREUM) : physical stock of GOLD or BULLION and it’s proven reserves for extraction and/or use. [color code : green]

NOTE : ALL TANDEM CRYPTOS MAY NOT BE NECESSARILY LISTED ON A CRYPTO EXCHANGE BUT TRANSACTED AND MANAGED BY BML.

ISSUANCE, SUPPLY & SCARCITY

The "MHLKBANGKO" cryptocurrency, which uses the Cardano platform is based on an asset-backed rule of thumb : the value is based on the exponential use, supply abundance and scarcity of the resource backing the cryptocurrency or digital asset.

ISSUANCE

"To achieve the long term growth, the value of the past and present has to be absorbed and engulfed by the value of the future. Eventually, this will lead to a 'Resource Based Economy' where natural resources critical to the survival of the human race will have it's value in the hands of humanity (the people) themselves"

Issuance is therefore based on the value of the physical resource and it's proven reserves only. It is not based on the over-all issuance of BML. The issuance will be reflected during trading.

Briefings & Projections

Applications to attend these briefings can be done by sending an email with the title "Request to Attend Digital Assets Briefing" to digitalassets@bangkomaharlika.com; kindly state your full name, country, mobile number and email.

Succession Technology (A.I.)

A key aspect which drives the value of reserves of BML's digital assets is a unique algorithm which ensures succession of resources thru a "Continuity of Consciousness" (COC) protocol :

A unique algorithm which provides our crypto holders and preferred clients the opportunity to pass on the value of their physical, digital and memorabilia assets for the benefit of chosen recipients or humanity as a whole;

This form of custodianship includes any digital assets encompassing cryptocurrencies, NFT's and other digital / blockchain related assets ;

The algorithm uses a unique Avatar technology which preserves the identity of the account holder for generations to come ;

The ownership of this algorithm is a partnership with the "Avatar Ark Artificial Intelligence (A.I.). Ltd. Company" and its METAVERSE.

Unprecedented Access

The success of the "MHLKBANGKO" cryptocurrency as a tandem coin / crypto to governments and their digital currencies is a step to build a bridge between the people and the financial network, which was previously only accessible to high-net worth individuals and organizations.

Ultimately, the success of the "MHLKBANGKO" cryptocurrency is a giant stride in the sustainability of a private sector led "Universal Basic Income" (UBI) platform, to cushion humanity from the advent of "Singularity".

Q&A :

What provides credibility to this digital asset ? Our founders and it's advisory board are visible world leaders in the advocacy to cushion the advent of "Singularity" ; materials are available upon request by crypto holders.

How can I be assured your briefings and reports are accurate as an asset backed cryptocurrency ? Our board, advisory board and R&D teams are made up of key individuals who are leaders in the space industry and selected natural resources as part of this UBI platform . They are present during key briefings. Our UBI platform and digital assets are here for the long term.

How much of your business is in research & development (R&D) ? As the advent of digital assets continually evolve at lightning speed on a daily basis, our R&D is a capable team of physicists, engineers, academics and technology / A.I. specialists who consistently ensure we are at the frontlines of succession protocols and as the leading private sector "Universal Basic Income" (UBI) platform worldwide.

Independence Structure Declaration : Bangko Maharlika Ltd (BML), Avatar Ark, Coral World Park Artificial Intelligence Ltd. (3AI) and the Formula Green Corporation (FGC) are sister organizations and have overlapping shareholders, board members and management committees. The structure has been adopted for investment purposes and security protocols in the long term.

www.bangkomaharlika.com

ANNEX A

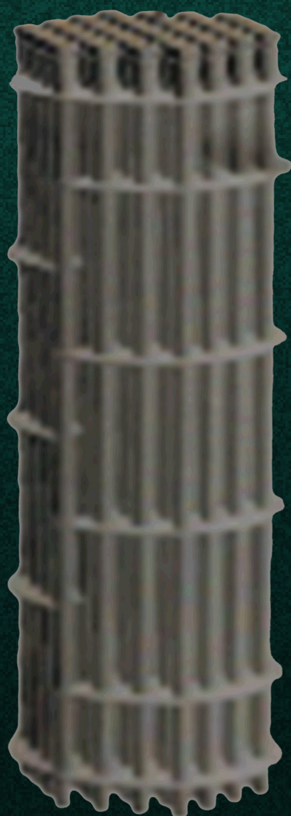
Physical Heat Generator & Hot Tubes

The Formula Green Corporation (FGC) will include the physical storage and heat generators as part of the assets backing our cryptocurrency label, the "MHLKBANGKO".

This is a ground breaking renewable energy product which is modular and scaleable worldwide for micro-grids and eventually main power grids as it evolves into power plants. It also has space industry applications especially for human habitats and colonies as we become a Type 3 Kardashev Civilization (based on energy extracted and used for both planetary and inter-planetary needs.

Each unit which can power a village using a patented "Enhanced Hydrogen" process will be priced at $100 to $200 so the product can reach emerging economies, 3rd world countries, homes and facilities everywhere so it can be a clear measurement of how our cryptocurrency benefits humanity as a whole.

We therefore are pegging both the natural resource for space fuel and it's physical hardware to the "MHLKBANGKO" cryptocurrency.



ANNEX B

Key Ecosystem
The Metaverse

The main ecosystem of Bangko Maharlika and it’s asset backed cryptocurrencies is the Avatar Ark - Coral World Park (CWP) Metaverse.

The Avatar Ark - CWP Metaverse is on a realistic digital world with the exact topography of a key property in Asia which houses two (2) marinas and berths upon entry into the Metaverse and encompasses the world’s largest Offshore Financial Center (OFC), shopping districts, luxury villas, it’s own golf course, formula one track, a spaceport and much more including undersea restaurants, bedrooms and multiple galleries for art and NFT’s.

Transactions can be done using the listed cryptocurrencies of Bangko Maharlika in this immersive world which includes any form of physical withdrawal or transfer of assets.

Access to the Avatar Ark - CWP Metaverse : www.coralworldpark/metaverse