FINOVA CHAIN

ASSET CIRCULATION

I. Project Introduction

In an era where global capital markets are accelerating digital transformation, asset rights are increasingly decentralized on blockchain platforms, and financial systems continue evolving toward intelligentization and globalization, the boundaries between traditional finance and digital finance are being redefined. Traditional capital market instruments such as stocks, dividend rights, equity certificates, and future options—once considered core value carriers—are now being reinterpreted through blockchain technology, enabling more efficient, transparent, tradable, and programmable expressions.

Finova Chain emerges as a next-generation digital financial ecosystem born from this era's trends. Developed and invested in by Elon Musk's company, the project aims to bridge the value gap between real-world capital rights and on-chain digital assets. Centered around four core dimensions—stock mapping, dividend entitlements, equity tokenization, and future option mechanisms—it constructs a digital value network that integrates financial attributes, capital potential, and ecosystem growth opportunities.

In traditional financial frameworks, stocks represent corporate ownership and growth potential, dividend rights signify shareholders' entitlement to corporate performance rewards, equity certificates establish asset ownership and future redemption mechanisms, while stock options embody forward-looking strategies for value appreciation. Finova Chain posits that the essence of future digital finance lies not merely in "asset tokenization," but in leveraging blockchain technology to redefine value recognition, equity representation, and capital participation models. This approach empowers broader user engagement in the evolving financial ecosystem through enhanced transparency, operational efficiency, and cutting-edge methodologies.

Therefore, Finova Chain transcends being merely a digital asset project in the conventional sense, emerging as an integrated digital finance platform dedicated to innovating future capital equity mapping and on-chain circulation mechanisms. Its token system carries profound ecological significance, serving not only as a medium for on-chain transactions but also as a vital digital credential that connects future value, embodies ecosystem entitlements, and reflects capital expectations. Guided by this philosophy, Finova Chain continues to explore clearer, more diverse, and scalable pathways for integrating digital tokens with tangible real-world benefits.

From the perspective of value cognition, Finova Chain aims to create a groundbreaking digital finance narrative: transforming tokens from mere transactional assets into digital representations of future entitlements, and elevating ownership from simple asset allocation to deep engagement with platform growth dividends, capital development expectations, and future ecosystem return mechanisms. The project emphasizes the integration of "tokenization" and "future-oriented thinking," endowing digital assets with enhanced financial capacity and expansive value extension potential.

Finova Chain is a next-generation digital finance ecosystem project co-invested and developed by Elon Musk's companies. Leveraging robust capital backing, cutting-edge technological concepts, and a global vision, it aims to build future-ready digital financial infrastructure. Holding Finova Chain tokens equates to owning future equity certificates. The project is scheduled for Nasdaq listing within two years, after which Finova Chain will not only support stock-equivalent exchange mechanisms but also grant investors access to future dividend distributions.

Finova Chain has a total issuance of 2 billion tokens. The project adopts a dual-driven mechanism in its overall economic model design, combining 'short-term ecosystem incentives with long-term equity growth.'

Short-term dividend model:

The short-term focus is on boosting market activity, maintaining currency stability, and enhancing community engagement. Long-term efforts will center on platform growth, ecosystem expansion, and establishing a sustainable value feedback system through future benefit mapping mechanisms. After Chain launches its public blockchain, 20% of the platform's interim net revenue will be allocated to the ecosystem incentive pool. Users holding Finova Chain in their wallets who meet minimum thresholds will receive periodic incentives.

Hold coins at Level A or above to qualify for basic incentives

Hold coins at Level B or above to qualify for advanced incentives

Hold coins at Level C or above to qualify for advanced incentives.

The short-term dividend model is primarily designed for the initial cold-start phase of projects. By leveraging platform revenue reinvestment and token retention incentives, it enhances user retention, strengthens community cohesion, and creates a virtuous cycle between token circulation and ecosystem vitality.

Long-term dividend model:

Finova Chain's long-term mechanism transcends conventional token circulation logic, focusing instead on platform growth, future equity mapping, and shared long-term value. By establishing frameworks for capital synergy, priority rights allocation, growth incentives, and profit-sharing systems, Finova Chain will progressively develop a more innovative digital equity ecosystem. This approach ensures long-term holders gain clearer value continuity and enhanced participation expectations as the ecosystem expands.

For those holding Finova Chain in their wallets, they will benefit after its future listing.

Stock dividend distribution upon the platform's future listing

Profit-sharing from future product revenues on the platform

Equity Allocation Corresponding to Future Ecological Participation in the Platform

Platform self-management and permissions

II. Market Analysis

1. Industry Background: Digitalization of financial assets is entering a new phase

Over the past decade, blockchain technology has first completed foundational validation in areas such as payments, stablecoins, on-chain settlement, and decentralized asset issuance. In recent years, with the continuous expansion of stablecoin adoption, rapid growth in tokenized U.S. Treasury bonds, and increasing institutional acceptance of on-chain yield products, Real-World Assets (RWA) are transitioning from experimental stages to more scalable applications. The World Economic Forum's 2025 research indicates that asset tokenization is providing financial markets with a novel value exchange mechanism, with core advantages including enhanced transparency, efficiency, and accessibility. It has demonstrated clear potential in scenarios such as issuance, securities financing, and asset management.

From an industrial evolution perspective, RWA does not serve as a replacement for traditional financial systems, but rather functions as a "digital circulation layer" built upon existing asset management, custody, clearing, and compliance frameworks. Its primary objective is not to alter the intrinsic value of underlying assets, but to leverage blockchain-based records, programmable rules, and globally accessible networks to redefine asset ownership verification, circulation efficiency, fragmentation capabilities, and investment accessibility. McKinsey's 2024 research indicates that tokenized financial assets have transitioned from pilot testing phases to large-scale implementation stages. Under baseline scenarios, the tokenized financial assets market size is projected to approach $2 trillion by 2030, with a range estimated between $1 trillion and $4 trillion.

Against this backdrop, Finova Chain's focus on "tokenization of banking-related financial assets" is not an isolated proposition but a pivotal component in the global digital transformation of finance. Unlike early blockchain applications centered on digital native assets, banking-related instruments such as stocks, bonds, fund shares, income certificates, and securitized equity more closely align with the core asset pools of traditional capital markets. These assets are also positioned to serve as key vehicles for scaling Real-World Assets (RWA) in the next phase.

2. Current Status of Blockchain RWA Market: Transitioning from Concept Validation to Asset Scaling on Chain

As of early April 2026, RWA.xyz data revealed that the global on-chain RWA market had a Distributed Asset Value of approximately $26.71 billion, a Represented Asset Value of around $345.07 billion, and approximately 698,200 total asset holding addresses. During the same period, the total on-chain stablecoin scale reached $299.3 billion, with about 241.33 million stablecoin holding addresses. This indicates that the on-chain asset market has evolved beyond being limited to native cryptocurrency tokens, gradually forming a multi-layered structure composed of stablecoins, bond-like assets, credit assets, and securities-mapped assets.

In terms of market maturity, stablecoins and U.S. Treasury bond products remain the most mature segments within the Real-World Asset (RWA) ecosystem. Data from RWA.xyz reveals that monthly on-chain stablecoin transactions have reached approximately $9.83 trillion, with around 52.36 million active addresses. Concurrently, tokenized U.S. Treasury bonds total $10 billion in value, held by approximately 59,000 holders across 61 products. These figures demonstrate that the market has fully validated the feasibility of holding, transferring, and allocating low-risk real-world financial assets through on-chain platforms. In other words, RWA's core infrastructure has been preliminarily validated in both stablecoin and on-chain bond markets.

Notably, securities-based RWA remains in its early stages but demonstrates significant growth potential. As of early April 2026, the tokenized equity segment on RWA.xyz had a total value of approximately $1.08 billion, with monthly transaction volumes reaching around $2.3 billion and approximately 190,600 holders. Although its absolute scale remains relatively small compared to global stock markets, these assets have already shown clear user demand and market contours, indicating that "on-chain holding of stocks, ETFs, or securities equity" is not merely a concept but an emerging real market. For Finova Chain, which focuses on blockchain-based financial assets, securities equity, and fund shares, this signifies that the target market is not untapped but rather an emerging sector with infrastructure gaps still requiring development.

Furthermore, the expansion of credit-based and income-based RWA (Real-World Assets) corroborates the development trajectory of financial asset RWA. The current market is not dominated by non-standardized assets like real estate, but rather standardized assets with clearer cash flows and more transparent valuations—such as bonds, government bonds, credit certificates, and securities income assets—have taken the lead in scaling up. This phenomenon indicates that the true core of RWA market expansion lies not in "the novelty of asset types," but in whether underlying assets can be standardized for pricing, compliant custody, and efficient settlement. Finova Chain, which primarily maps bank assets, fund shares, and income certificates, aligns with the mature development path of on-chain RWA.

3. Global Traditional Financial Markets Analysis: RWA targets a multi-trillion-dollar market

The true ceiling of RWA (Real-World Assets) is not determined by the current on-chain asset scale, but rather by the size of traditional financial asset pools it connects to. According to the 2025 Capital Markets Fact Book released by SIFMA, the global fixed income market capitalization reached approximately $145.1 trillion in 2024, while the total market capitalization of global equities stood at around $126.7 trillion. The combined value of core financial assets such as stocks and bonds exceeded $271 trillion. This figure does not include unlisted equity holdings, private equity funds, trust income rights, asset management plan shares, bank on-and off-balance-sheet assets, or numerous structured financial products. Therefore, in aggregate terms, RWA targets a traditional capital pool far larger than the current on-chain market.

From the perspective of capital management, global asset management scale remains at exceptionally high levels. While there are slight variations in institutional definitions, data from McKinsey, BCG, Global Fund industry statistics, and annual reports of major asset management firms consistently indicate a key trend: The global financial asset management scale has long maintained a scale of "trillions of dollars," continuously evolving toward products and platforms with higher standardization, lower transaction frictions, and enhanced global allocation capabilities. This reality underscores why any asset representation method that effectively improves ownership confirmation efficiency, reduces

transfer friction, supports share splitting, and enhances cross-border accessibility can gain traction in mainstream capital market discussions.

Structurally speaking, equities, bonds, fund shares, and securitization products are particularly well-suited as key targets for RWA (Regulatory Risk Weighting). McKinsey's tokenization research explicitly identifies asset classes most likely to achieve large-scale adoption before 2030, including cash and deposits, bonds and ETNs, mutual funds and ETFs, as well as loans and securitization products. These assets share common characteristics: high standardization, clear cash flow logic, relatively well-defined regulatory frameworks, mature institutional investor understanding, and digitalized valuation and redemption mechanisms. Finova Chain's inclusion of bank-related equities, bonds, fund shares, and income certificates in core scenarios aligns precisely with this global mainstream evolution trend.

Comparative analysis reveals a significant "digital divide" between on-chain assets and traditional assets. With global stock markets totaling approximately $126.7 trillion versus on-chain tokenized stocks valued at $1.08 trillion, on-chain equity assets currently represent only a negligible fraction of the global market. Similarly, tokenized U.S. Treasury bonds valued at $10 billion—compared to the $145.1 trillion global fixed-income market—still indicate an extremely early-stage scale. This comparison highlights that the Real-World Assets (RWA) market has not yet reached maturity but remains in an early developmental phase characterized by "extensive traditional markets with minimal on-chain penetration." For projects with clear asset logic and platform capabilities, this low penetration rate precisely signifies substantial long-term growth potential.

4. Market Pain Point Analysis: Why Traditional Financial Assets Require On-chain Circulation Layer

Despite the massive scale of global financial markets, traditional financial assets still face persistent challenges in circulation, allocation, and participation mechanisms. Firstly, conventional securities and financial products typically rely on local markets, specific trading hours, and multi-tiered intermediary structures, resulting in low efficiency for cross-border investments and transfers. Secondly, many high-quality financial assets have high entry thresholds, hindering broader investor participation in refined asset allocation. Thirdly, traditional asset registration, transfer, settlement, and distribution systems remain fragmented, lacking sufficient information transparency and asset combinability. The World Economic Forum highlights that the core value of asset tokenization lies in shared ledgers, flexible custody, decentralized ownership, programmable rules, and cross-asset integration—capabilities that precisely address the fundamental efficiency bottlenecks of traditional capital markets.

These challenges are particularly pronounced for banking-affiliated financial assets. While products such as stocks, bonds, fund shares, and income certificates demonstrate mature legal frameworks and asset logic, they still face significant room for improvement in cross-regional liquidity, rapid segmentation, digital allocation mechanisms, and accessibility to new investor networks. Against the backdrop of escalating global capital allocation demands and the rapid adoption of digital wallets and blockchain-based settlement tools, traditional financial assets lacking digital representation and on-chain circulation capabilities will increasingly demonstrate efficiency disadvantages in the next phase of global capital competition.

The implementation of RWA faces practical challenges including fragmented regulatory frameworks, complex custody and settlement arrangements, stringent requirements for on-chain/off-chain data integration, rigorous investor access controls, and initial liquidity shortages. The World Economic Forum identifies insufficient interoperability, inertia in traditional infrastructure, and liquidity formation difficulties as key obstacles. This reality underscores that future projects aiming to establish competitive advantages must develop systematic capabilities across asset access, compliance

frameworks, technological foundations, custody and settlement systems, and market liquidity — rather than relying solely on conceptual packaging.

5. Industry Trend Analysis: RWA will expand along the path of "prioritizing standardized financial assets"

An analysis of current data and industry research indicates that the expansion of the RWA market does not occur uniformly across all asset classes, but rather follows a "standardized financial assets-first" trajectory. Stablecoins achieved their initial multi-billion-dollar scale primarily due to their dual roles as on-chain cash reserves and clearing intermediaries. U.S. Treasury bonds experienced rapid growth owing to their robust underlying creditworthiness, transparent yield structures, and widespread institutional recognition. Although securities-based assets currently maintain relatively small market sizes, they are anchored to the vast global equity and fund markets. Once product structures and liquidity infrastructure mature, their expansion pace could significantly outpace that of most non-standardized assets.

McKinsey's baseline projection for tokenized asset scale in the 2030s is approximately $2 trillion, with an upper bound of $4 trillion. While this forecast remains relatively conservative, it sufficiently demonstrates the industry's potential to transition from current multi-billion-dollar levels to trillion-dollar scales. The World Economic Forum emphasizes that asset tokenization is not merely a technological innovation for efficiency enhancement but could become a pivotal component in reshaping value exchange mechanisms within future financial markets. Both perspectives converge on a shared trend: RWA (Resilient Wealth Architecture) is evolving from an "emerging concept" into a "next-generation candidate solution for financial market infrastructure."

In this process, digital platforms targeting banking systems and traditional securities assets will demonstrate greater industry penetration than purely conceptual projects. This is because banking-related assets inherently possess credit foundations, cash flow logic, market recognition, and compliance flexibility—making them not only suitable for institutional collaboration but also more easily integrated with asset management, wealth allocation, and securities circulation needs. Finova

Chain's strategic focus on tokenization of banking financial assets represents an active response to this industry trend.

6. Market Opportunity Assessment for Finova Chain

Based on the above analysis, Finova Chain targets a market characterized by clear growth logic, vast scale potential, and early-stage adoption. Firstly, the RWA market has demonstrated genuine demand for on-chain holdings of real financial assets, particularly in stablecoins, U.S. Treasury bonds, and credit assets sectors, with foundational market education already established. Secondly, while global traditional financial assets amount to trillions of dollars, on-chain securitized assets currently represent only a minimal proportion, indicating substantial incremental growth potential from future adoption rate increases. Thirdly, mainstream global research consensus suggests that standardized financial assets such as bonds, funds, deposits, and securitized products will be the first to achieve large-scale adoption—a strategic alignment with Finova Chain's market entry direction.

From a competitive perspective, Finova Chain's value proposition lies not in merely proposing the concept of "asset on-chain," but in establishing comprehensive mechanisms for blockchain mapping, rights confirmation, circulation allocation, and value linkage around banking-related products such as stocks, bonds, fund shares, and income certificates. The future market demands not standalone asset display platforms, but infrastructure protocols that efficiently bridge traditional financial credit systems with on-chain liquidity. Projects demonstrating continuous improvements in asset standardization, digital rights representation, compliance frameworks, on-chain settlement systems, and investor engagement stand to secure pivotal positions in securities-based RWA (Reserve-Weighted Assets) and tokenization of banking assets.

III. Market Pain Points and Finova Chain Solutions

1. Problem Statement: The opportunities for RWA are immense, but its practical implementation is challenging.

The tokenization of real-world assets is emerging as a pivotal trend in global financial digitalization. However, current industry analysis reveals that the core challenge for Real-World Assets (RWA) lies not in "market demand availability," but rather in "how to integrate traditional financial assets into blockchain ecosystems through verifiable, tradable, configurable, and sustainable mechanisms." The World Economic Forum notes that while asset tokenization enhances transparency, efficiency, and accessibility, its large-scale implementation remains constrained by regulatory fragmentation, inconsistent standards, limited interoperability, liquidity challenges, and inertia in traditional market infrastructure. McKinsey emphasizes that although tokenized financial assets are transitioning from pilot programs to broader adoption, achieving true scalability still requires overcoming practical obstacles in issuance processes, settlement systems, feasibility assessments, and regulatory compliance frameworks.

These challenges are particularly pronounced for bank-affiliated financial assets that Finova Chain focuses on. Assets such as stocks, bonds, fund shares, and income certificates inherently possess mature financial attributes and broad market recognition. However, when transitioning to blockchain environments, they still face issues including complex rights confirmation processes, stringent custodian framework requirements, inefficient cross-market liquidity, uneven investment thresholds, fragmented settlement systems, and opaque value distribution mechanisms. Therefore, Finova Chain's mission extends beyond simple token issuance. Instead, it aims to address critical obstacles in digitizing traditional financial assets by establishing comprehensive mechanisms for asset mapping, circulation, management, and value synergy tailored for future needs.

2. Analysis of Core Market Pain Points

2.1 Pain Point 1: Traditional financial asset circulation chains are complex, resulting in low efficiency for cross-market participation

Traditional financial assets have long relied on localized registration systems, tiered intermediaries, restricted trading hours, and multi-node clearing mechanisms. While existing frameworks remain mature for stocks, bonds, fund shares, and income-based products, their liquidity efficiency is predominantly dependent on centralized market structures that impose high entry barriers across regions, markets, and time zones. The processes of asset registration, verification, transfer, settlement, and final delivery are often fragmented across disparate institutions and systems, resulting in cumbersome workflows, elevated costs, and limitations in global asset allocation capabilities. The World Economic Forum identifies tokenization as a key potential solution, emphasizing that shared ledgers, programmable mechanisms, and digital records can significantly enhance the efficiency and consistency of value exchange.

Finova Chain Solution

Finova Chain will establish an asset circulation infrastructure centered on "blockchain mapping + digital registration + programmable liquidity." By adopting unified asset mapping standards, the project will represent key rights information, share structures, revenue attributes, and circulation rules of traditional financial assets on the blockchain. Smart contracts will enable digital registration, conditional transfers, and rule enforcement, thereby reducing friction caused by traditional intermediary chains. The project's objective is not to replace conventional financial infrastructure but to create a more efficient digital circulation layer bridging traditional financial assets with global blockchain liquidity. This transition aims to evolve asset circulation from localized, closed systems toward a new paradigm characterized by verifiability, connectivity, and global accessibility.

2.2 Pain Point 2: High threshold for premium financial assets, posing significant participation barriers for ordinary investors

Many high-quality assets within the traditional financial system—particularly institutional securities products, income certificates, private equity fund shares, or high-net-worth targeted allocation tools—typically impose high entry barriers. Even publicly traded stocks, bonds, and fund products in open markets often face allocation constraints due to geographical limitations, account systems, subscription units, settlement cycles, and intermediary costs. This means substantial potential capital remains unable to participate in premium asset allocation through finer-grained and more flexible mechanisms. A key reason for the widespread appeal of RWA lies in its fractional ownership capability, which enables high-value assets to be held and traded in smaller units.

Finova Chain Solution

Finova Chain will introduce asset segmentation and fractionalization mapping mechanisms, enabling traditional financial assets to be expressed and circulated on the blockchain through more flexible digital units. By adopting standardized share division rules, projects will enhance asset participation and configurability, transforming previously high-barrier, inflexible financial assets into digital financial units better suited for multi-tiered user engagement. For investors, this means lower entry thresholds, enhanced portfolio management capabilities, and improved allocation efficiency; for asset owners, it signifies broader capital accessibility and more flexible distribution pathways.

2.3 Pain Point 3: Limited transparency of traditional asset information and lack of consistent representation between on-chain and off-chain data

One of the core challenges for RWA lies in ensuring consistency between on-chain digital asset representations and off-chain real asset states. Traditional financial assets are often constrained by multiple layers of custody, registration, issuance, and regulatory frameworks, with underlying rights, revenue structures, redemption rules, and jurisdictional boundaries typically preserved across systems operated by different entities. The absence of clear data structures, audit logic, and update mechanisms in on-chain mappings can lead to information opacity, broken trust chains, and market confusion. McKinsey emphasizes that tokenization must establish credible connections among underlying assets, on-chain representations, and business execution to transition from pilot projects to large-scale implementation.

Finova Chain Solution

Finova Chain will establish a mapping mechanism centered on "asset authenticity, structural transparency, and verifiable status." The project will design unified asset information templates at the protocol layer to standardize expressions for underlying asset categories, equity attributes, revenue models, term structures, redemption conditions, risk identifiers, and transfer boundaries. Simultaneously, it will introduce multi-layer verification and state update mechanisms to transform on-chain assets from abstract tokens into digital equity carriers with clear asset anchoring logic, rule boundaries, and verifiable information. Through this approach, Finova Chain will enhance asset transparency, alleviate user concerns about asset authenticity and ambiguous rules, and improve overall platform trust and asset identifiability.

2.4 Pain Point 4: Fragmented on-chain RWA liquidity and insufficient cross-chain and cross-platform collaboration

The RWA ecosystem remains in its early stages, with significant fragmentation across platforms, blockchains, and asset issuance frameworks. The World Economic Forum identifies "lack of standardized protocols" and "poor interoperability" as major obstacles in tokenization markets, while McKinsey highlights immature interconnected infrastructure as a key challenge for scaling tokenization systems. Prolonged isolation of liquidity within fragmented networks leads to inefficient price discovery mechanisms, limited market depth, and increased user migration costs.

Finova Chain Solution

Finova Chain will prioritize open interfaces, standardized asset models, and cross-network compatibility in its technical design to progressively establish a more scalable asset circulation framework. The project focuses not only on asset issuance and trading within single-chain ecosystems but also emphasizes future interoperability with multi-chain liquidity networks, on-chain wallet systems, compliant custody solutions, and external transaction scenarios. Through standardized asset protocols and scalable cross-system interfaces, Finova Chain aims to free banking financial assets from platform lock-in, enabling the gradual formation of a broader digital circulation market that enhances liquidity efficiency and market coverage.

2.5 Pain Point Five: Lack of Unified Value Linkage Mechanism Between Traditional Financial Assets and Web3 Market

While many blockchain projects excel at designing digital native assets, they lack the ability to deeply integrate with real-world financial assets. Traditional financial institutions, despite possessing mature asset portfolios and credit systems, lack digital circulation mechanisms tailored for the Web3 market. These two sectors have long faced challenges such as inconsistent value representation methods, divergent user demographics, differing settlement logic, and incompatible market terminology. Consequently, the market is not short of isolated attempts to "bring assets to the blockchain," but rather requires an intermediary platform that can simultaneously comprehend both traditional financial asset logic and on-chain liquidity mechanisms.

Finova Chain Solution

Finova Chain positions itself as the "bridge layer" in this ecosystem. The project takes banking financial assets as its core entry point, connecting traditional asset credit with Web3 capital networks through standardized mapping, digital rights representation, on-chain settlement rules, asset portfolio mechanisms, and multi-scenario circulation design. Rather than simply replicating traditional securities markets or creating purely on-chain financial models detached from underlying asset logic, Finova Chain aims to build a new financial infrastructure that balances real-world asset value foundations with digital market efficiency advantages. Its fundamental goal is to facilitate the transition of traditional financial assets from closed, localized, and institutionalized circulation to open, digital, and globalized circulation models.

2.6 Pain Point Six: Weak investor value perception and lack of sustainable equity synergy mechanism

Many early-stage RWA projects shared a common flaw: after assets were deployed on the blockchain, platforms merely completed the "issuance" process without establishing clear long-term equity mechanisms or ecosystem synergy frameworks. Once users held specific assets on the chain, they often found themselves passively waiting for trading opportunities, lacking comprehensive designs for revenue sharing, asset allocation coordination, governance collaboration, and ecosystem integration.

This approach not only diminished users' willingness to engage long-term but also hindered platforms from building sustainable user networks and value ecosystems.

Finova Chain Solution

Finova Chain will establish a comprehensive stakeholder collaboration mechanism through three interconnected layers: asset layer, liquidity layer, and ecosystem layer. Firstly, at the asset level, the project will enhance portfolio diversification capabilities among financial assets, transitioning from single holdings to structured allocations. Secondly, in terms of liquidity, flexible subscription/redemption, transfer, and distribution rules will boost asset circulation value. Thirdly, regarding ecosystem development, the project will implement incentive mechanisms for stakeholders, track ecological contributions, and establish long-term growth-sharing frameworks. This approach transforms asset ownership from one-time purchases into active participation in digital financial network development. Through these measures, Finova Chain aims to strengthen users' long-term value perception and platform engagement.

3. Finova Chain's comprehensive solution framework

To address these market pain points, Finova Chain will develop a systematic solution comprising four layers: asset mapping, protocol governance, circulation and clearing, and ecosystem synergy.

3.1 Asset Mapping Layer

The asset mapping layer is responsible for converting traditional financial assets such as stocks, bonds, fund shares, and income certificates into standardized digital asset units on the blockchain, featuring unified criteria, clear rules, and well-defined rights boundaries. Its primary objective is to address issues including inconsistent asset representation, complex rule interpretation, and information opacity.

3.2 Protocol Governance Layer

The protocol governance layer is responsible for defining asset admission criteria, risk identification mechanisms, parameter configuration logic, and platform operation rules, enabling different types of assets to be managed and coordinated within a unified protocol framework. Its objective is to enhance the platform's sustainable operational capabilities and rule transparency.

3.3 Clearing Layer

The clearing layer for liquidity is responsible for supporting on-chain asset transfers, share splitting, subscription/redemption processing, profit distribution, and cross-scenario integration. Its objectives include reducing liquidity friction, enhancing allocation efficiency, and improving transaction and settlement experiences.

3.4 Ecological Synergy Layer

The ecological synergy layer is tasked with establishing network mechanisms centered on asset ownership, value sharing, long-term incentives, and participatory contributions. Its objective is to transform Finova Chain from merely an asset hosting platform into an ecosystem platform capable of continuously accumulating users, assets, and liquidity.

4. Core Value Proposition of Finova Chain

Through the aforementioned solutions, Finova Chain aims to deliver four core values to the market:

First, enhance asset circulation efficiency.

By leveraging chain mapping, standardized expression, and programmable rules, the friction chain in traditional financial asset processes—including issuance, registration, transfer, and allocation—is effectively shortened.

Second, expand the scope of asset participation.

Through fractionalization, digitalization, and open circulation mechanisms, more users can access and participate in high-quality asset allocation within traditional finance.

Third, enhance asset transparency and credibility.

By adopting a unified digital asset representation model and verifiable information structure, the clarity, identifiability, and rule transparency of on-chain assets are enhanced.

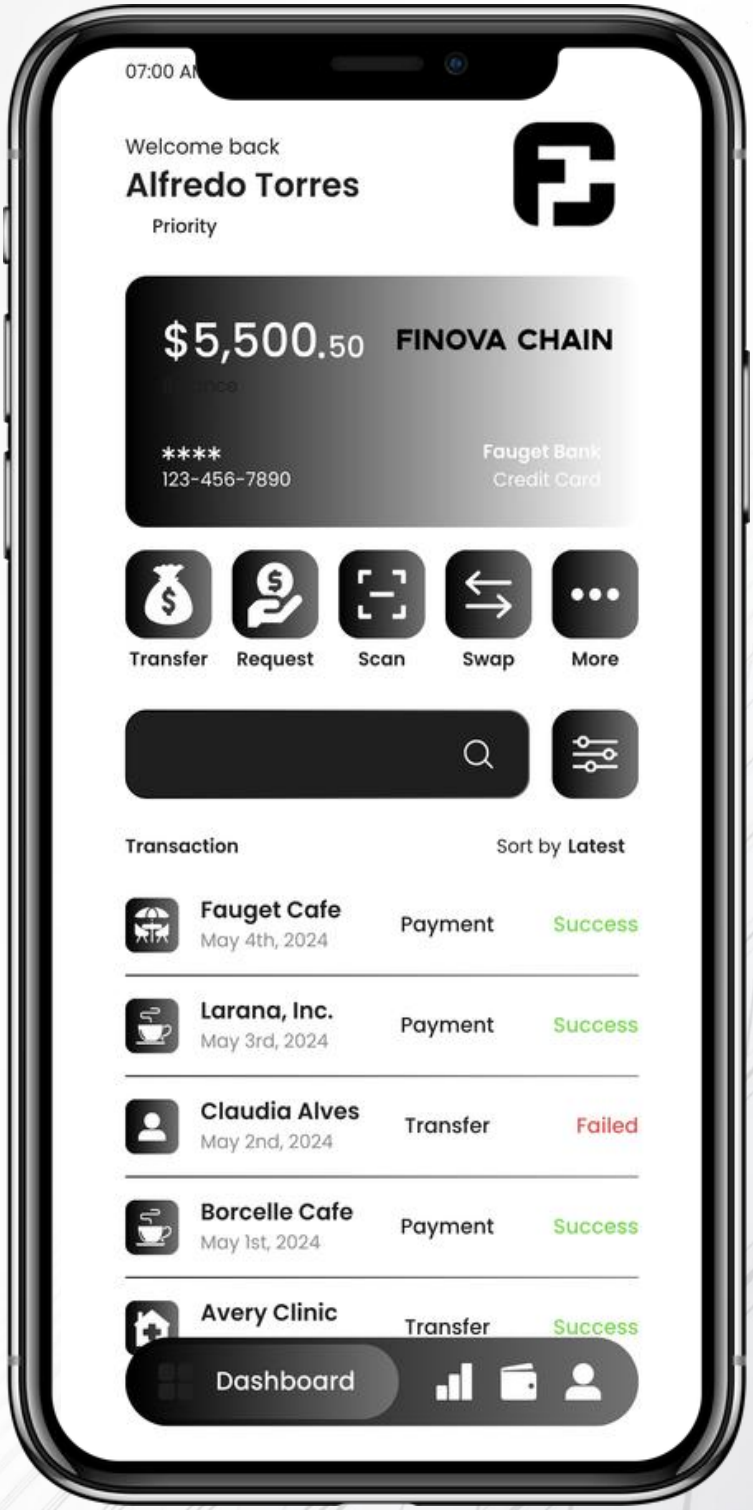
Fourth, bridging traditional financial credit with on-chain global liquidity.

By establishing a bridge-type protocol layer, we integrate the credit foundation of traditional banking assets with the efficiency advantages of Web3 networks, creating a value circulation system that better adapts to contemporary needs.

sum up

The evolution of the RWA industry has demonstrated that real-world assets entering blockchain systems exhibit clear demand and long-term momentum. However, the primary barrier to industry scaling lies not in conceptual understanding gaps, but rather in deficiencies across critical infrastructure capabilities—including asset representation, circulation mechanisms, transparency, interoperability, and value synergy.

Finova Chain's solution addresses these core challenges by establishing a standardized mapping system for banking financial assets, programmable circulation mechanisms, clear information architecture, and an extensible ecosystem collaboration framework. This initiative transforms traditional assets such as stocks, bonds, fund shares, and income certificates from closed circulation models in conventional financial markets into a more open, efficient, transparent, and globalized digital circulation ecosystem.



IV. Introduction to the Finova Chain Project

1. Project Overview

Finova Chain, officially named Financial New Yuan Protocol in Chinese, is a future-oriented RWA digital asset infrastructure platform dedicated to tokenizing banking financial assets. The project leverages blockchain technology to facilitate digital mapping, on-chain circulation, and global allocation of high-quality assets within traditional financial systems, establishing a next-generation asset circulation protocol that bridges conventional financial credit with Web3 value networks. Finova Chain's core mission revolves around creating standardized, transparent, and programmable on-chain asset representation systems for traditional financial instruments including stocks, bonds, fund shares, income certificates, and other equity-based financial assets. By decomposing, mapping, and circulating traditional financial assets through blockchain technology, Finova Chain aims to transform previously high-barrier, illiquid, and regionally inefficient financial assets into verifiable, tradable, and configurable digital financial units. Amid accelerating global financial digitization and the growing trend of real-world assets being tokenized, Finova Chain transcends being merely an RWA project to become a future-oriented digital financial infrastructure platform. Starting with banking financial assets, the initiative will progressively expand into securitized products, income-generating instruments, and structured financial asset scenarios, driving traditional financial markets toward open, digital, and globally integrated circulation models.

2. Project Vision

Bringing traditional financial assets into the era of global blockchain-based circulation, we aim to build a next-generation value network that bridges real-world financial credit with digital capital markets.

Finova Chain believes that the future direction of financial market development will not only involve asset digitization, but also a digital transformation of asset circulation methods, value allocation approaches, and global participation mechanisms.

The project aims to establish a more efficient, transparent, and open global digital asset circulation system by continuously promoting chain mapping of banking assets, securities assets, and income-based financial products.

3. Project Mission

Blockchain technology is revolutionizing traditional financial asset ownership, circulation, and allocation mechanisms, enabling high-quality assets to enter digital financial markets with lower entry barriers, higher efficiency, and enhanced global participation capabilities.

Finova Chain's mission goes beyond simply converting assets into tokens. By leveraging protocol-based, standardized, and programmable approaches, it establishes new digital infrastructure for traditional financial assets. The project is dedicated to:

Promoting the Digital Representation of Traditional Financial Assets

Enhancing Global Circulation Efficiency of High-quality Assets

Lowering the threshold for financial asset participation

Establishing value connectivity between traditional finance and Web3 market

Building a More Open, Transparent and Sustainable Digital Finance Ecosystem

4. Core competitive advantages of Finova Chain

4.1 Focus on banking-related financial assets with clear market segments

Finova Chain avoids generic RWA narratives and instead focuses explicitly on tokenization of banking financial assets, strategically deploying solutions for mature financial instruments including stocks, bonds, fund shares, and income certificates.

This positioning aligns more closely with the logic of global mainstream capital markets and better reflects RWA's development strategy of entering the market through standardized financial assets.

4.2 Bridging Traditional Finance and Web3 Liquidity Networks

The core value of the project lies in bridging traditional financial credit with on-chain liquidity.

Finova Chain goes beyond simply tokenizing assets on the blockchain; it empowers them with on-chain capabilities for holding, allocation, transfer, portfolio management, and value circulation, effectively bridging the gap between traditional and digital financial markets.

4.3 Enhancing Asset Liquidity and Allocation Efficiency

Traditional financial assets often have high thresholds, slow circulation, and complex participation paths.

Finova Chain enhances the liquidity and accessibility of traditional assets through asset segmentation, fractional representation, and chain mapping mechanisms, enabling more users to access high-quality financial assets.

4.4 Standardized Asset Mapping Mechanism

By adopting unified asset mapping standards, the project integrates diverse financial assets into a standardized protocol framework, establishing clear digital rights representation, defined regulatory boundaries, and transparent circulation mechanisms.

This enhances asset transparency, strengthens platform credibility, and lays the groundwork for future large-scale expansion.

4.5 Protocol-based management with long-term scalability

Finova Chain is not a standalone product platform, but rather an infrastructure protocol designed for future financial digitalization.

The project demonstrates sustained capacity to expand into diverse asset classes, application scenarios, and ecosystem roles. In the future, it can progressively extend to on-chain securities markets, digital revenue markets, portfolio asset markets, and global digital capital networks.

4.6 Value Network Oriented to Global Markets

Finova Chain's vision extends beyond single regional markets. By leveraging digital asset representation and on-chain liquidity mechanisms, it aims to progressively build a global value network connecting investors, asset providers, partner institutions, and digital users.

This endows the project with enhanced international narrative capabilities and long-term growth potential.

sum up

Finova Chain is a global RWA infrastructure platform dedicated to tokenizing banking financial assets, bridging traditional financial credit with Web3 digital liquidity.

It aims not only to achieve asset tokenization, but to empower traditional financial assets with genuine digital liquidity capabilities.

V. Token System Explanation

Token name: FNC

Full name of the token: Finova Chain Token

Total print run: 2,000,000,000 copies (2 billion copies)

FNC serves as the core token in the Finova Chain ecosystem, performing the following functions: facilitating ecosystem circulation and representing value.

Participation in Agreements and Community Governance

Platform Incentives and Ecosystem Rewards

Node Collaboration and Market Construction

Consumption and Settlement of Ecological Application Scenarios

Going forward, FNC will serve as the core value medium within the Finova Chain ecosystem, bridging platform development, user engagement, and ecosystem expansion.

1. Token Allocation Scheme

Here is a 2-billion-unit allocation model tailored for white paper presentations:

Allocation section	scale	Quantity (items)	Usage Description
ecological construction	30%	600,000,000	For ecological expansion, collaborative integration, application deployment, and product development
market development	20%	400,000,000	For global market promotion, community growth, brand publicity, and user expansion
node excitation	15%	300,000,000	For node construction, ecological contribution incentives, and long-term network maintenance
Community Engagement	12%	240,000,000	For user incentives, event rewards, and ecosystem support for coinholders
Technology Research and Development	10%	200,000,000	For underlying protocol development, product upgrades, security audits, and technical maintenance
Team Fund	8%	160,000,000	For long-term motivation of core teams and strategic execution assurance
strategic stockpile	5%	100,000,000	For future capital cooperation, special market deployment, and strategic resource allocation

2. Token Allocation Logic Explanation

2.1 Highest proportion in ecological construction

Finova Chain's long-term value stems from the continuous expansion of its asset ecosystem and application ecosystem. Therefore, 30% of the portfolio is allocated to ecosystem development, aimed at facilitating asset integration, partner expansion, and platform scenario implementation.

2.2 Market Development as the Core Growth Engine

As a global RWA platform, Finova Chain must possess strong market expansion capabilities. Therefore, 20% of its budget is allocated to market development, supporting community growth, brand building, and international market expansion.

2.3 Dual-driven Strategy of Nodes and Communities

The project establishes a more robust ecosystem participation network through two key modules: node incentives and community incentives, thereby enhancing the shared growth momentum among coinholders, promotional participants, and long-term contributors.

2.4 Long-term Competitiveness of Technology R&D Support Platform

The RWA project's core lies not just in its concept, but in its technical foundation, asset mapping capabilities, and security architecture. Therefore, 10% of the resources are reserved for protocol development and long-term technological upgrades.

2.5 Maintain a reasonable ratio between team size and strategic reserves

The combined team fund and strategic reserve account for 13%, ensuring the resources required for continuous project advancement while avoiding excessive centralization, thereby enhancing market trust in the project structure.

sum up

Finova Chain capitalizes on the global trend of financial digital transformation, with tokenization of banking financial assets as its core focus. It facilitates standardized blockchain-based mapping and global value circulation for traditional financial instruments including stocks, bonds, fund shares, and income certificates.

By building a more transparent, efficient, and programmable digital asset infrastructure, Finova Chain aims not only to enhance the liquidity efficiency and participation scope of traditional financial assets, but also to establish a long-term bridge connecting traditional financial markets with Web3 digital capital networks.

Going forward, Finova Chain will leverage technology as its foundation, assets as its core, and ecosystem as its driving force to continuously advance the evolution of physical financial assets toward digitalization, globalization, and configurability, ultimately building a next-generation RWA financial infrastructure platform.

VI. Technical Architecture and Protocol Mechanism of Finova Chain

1. Technical Positioning: Building on-chain infrastructure for banking financial assets

Finova Chain's technical objectives go beyond merely building an asset display platform or providing on-chain issuance tools for single-category assets. Instead, it aims to establish an infrastructure protocol for tokenization of financial assets within banking systems. The protocol must address four core challenges simultaneously: First, how to standardize traditional financial assets for on-chain representation; Second, how to ensure on-chain assets possess verifiable, tradable, and configurable attributes; Third, how to enhance clearing and distribution efficiency while maintaining clear regulatory frameworks; Fourth, how to enable the platform to continuously expand its capabilities in accommodating diverse asset categories, market scenarios, and ecosystem applications.

To achieve this objective, Finova Chain will adopt a multi-layer technical architecture comprising the Asset Mapping Layer, Protocol Rules Layer, Circulation and Settlement Layer, and Ecosystem Synergy Layer. This hierarchical design ensures rigorous asset access control and rule enforcement while maintaining flexibility in circulation, portfolio management, distribution, and scalability scenarios. The system's core design principles include asset standardization, modular rule architecture, programmable circulation mechanisms, and scalable ecosystem capabilities.

2. Overall Architecture Design

2.1 Asset Mapping Layer

The asset mapping layer serves as the foundational gateway of Finova Chain, converting traditional financial instruments—including stocks, bonds, fund shares, income certificates, and other financial assets—into digital asset units that are identifiable, manageable, and configurable on the blockchain.

The core responsibilities of this layer include:

standardization of asset base information

Abstraction of underlying equity structure

Digitalization of Income and Term Rules

Risk Labeling and Asset Classification Representation

On-chain asset identifier generation

In the Finova Chain system, each asset class must be mapped into a standardized data structure before integration. This structure includes key attributes such as asset category, issuer entity, equity type, maturity parameters, yield mechanism, subscription/redemption thresholds, liquidity permissions, risk indicators, and settlement protocols. Through standardized templates, diverse assets can be seamlessly recognized and interoperably utilized within a unified protocol framework, establishing essential foundations for subsequent circulation, portfolio management, and governance processes.

The essence of the asset mapping layer lies in transforming traditional financial assets from "document-based, institution-based, and system-discrete representations" into "data-driven, rule-based, and programmable representations".

2.2 Protocol Rules Layer

The protocol agreement layer serves as the core logical hub of Finova Chain, managing asset access, parameter configuration, risk boundaries, permission structures, and rule enforcement.

This layer primarily performs the following functions:

Asset Access Rule Definition

Risk Level and Asset Classification Management

On-chain parameter configuration and change mechanism

Mapping Asset Lifecycle Management

Conditional logic control for income, distribution, freezing, and redemption

The significance of the protocol rule layer lies in Finova Chain's approach: rather than simply converting assets into tradable tokens, it ensures that every asset entering the system is governed by clear, transparent, and executable on-chain rules. For instance, different assets can be assigned distinct holding periods, transfer conditions, profit distribution cycles, redemption rules, and permission structures. These rules are not arbitrarily modified by centralized backends but are defined through protocol frameworks, thereby enhancing the platform's overall consistency, transparency, and predictability.

2.3 Clearing Layer

The Circulation Clearing Layer facilitates asset transfers, splits, combinations, profit distribution, redemption processing, and settlement on the blockchain, serving as the critical layer for Finova Chain to enhance asset efficiency.

This layer mainly includes:

On-chain transfer module

Share Split Module

Portfolio Management Module

Revenue Distribution Module

Redemption and Destruction Module

Clearing and Settlement Module

The liquidity efficiency of traditional financial assets is constrained by multiple intermediary nodes. In contrast, Finova Chain's clearing layer automates key processes through smart contracts, enabling faster and more transparent asset transfers, profit distribution, and status updates.

For instance, when a revenue-generating asset enters its distribution cycle, the system automatically executes profit allocation based on predefined rules. When mapped assets meet redemption criteria, the system processes withdrawals and updates asset statuses according to established logic. For users holding multiple assets, the system supports portfolio representation and structured management. Thus, Finova Chain goes beyond mere "on-chain issuance" to establish a complete on-chain closed-loop ecosystem encompassing issuance, holding, circulation, distribution, and exit mechanisms.

2.4 Ecological Synergy Layer

The ecosystem synergy layer serves as a pivotal component for Finova Chain's future expansion, seamlessly integrating asset ownership, protocol engagement, ecosystem applications, and long-term value creation.

Its main directions include:

incentive mechanism for asset holders

Participant contribution record

Governance Voting and Parameter Negotiation

Scenario-based Application Interface

Multi-product Ecological Portfolio Capability

The objective of this layer is to transform Finova Chain from a mere technical protocol into a digital financial network that continuously expands its scope encompassing assets, liquidity, users, and application scenarios. As the platform diversifies its asset categories, expands participant roles, and broadens its application ecosystem, the ecosystem synergy layer will serve as the core driver for upgrading the platform from an 'asset protocol' to an 'asset network.'

3. Technical modules of Finova Chain

3.1 Asset Tokenization Engine (Asset Tokenization Engine)

The asset tokenization engine serves as the core foundational module of Finova Chain, responsible for generating underlying assets through mapping to the blockchain.

The engine includes the following key features:

Asset template generation

Benefit Mapping Modeling

Asset Label Creation

Supply and Share Parameter Configuration

Asset metadata write

When assets enter the platform, different template logics can be applied based on their categories. For instance, equity assets emphasize share-to-unit relationships and liquidity attributes; bond assets focus on maturity periods, interest rates, dividend distribution, and maturity logic; while fund unit assets prioritize net asset value mapping, redemption rules, and portfolio allocation capabilities. Through its asset tokenization engine, Finova Chain can integrate diverse financial assets into a unified protocol framework.

3.2 Rights Mapping Module (Equity Mapping Module)

The rights mapping module defines the relationship between mapped assets and underlying assets on the chain, serving as a core component of Finova Chain's trustworthiness.

This module primarily handles:

Attribute Property Definition

Identification of Beneficiary Rights and Holding Rights

temporal equity rule

limited circulation boundary

Redemption and Cancellation Trigger Mechanism

In Finova Chain, on-chain assets are not mere "token symbols," but digital financial units with defined ownership structures and regulatory boundaries. The equity mapping module is designed to ensure asset holders clearly understand their holdings, the digital rights they possess, applicable rules, and the conditions under which transfers, distributions, or exits may occur.

3.3 Liquidity Routing Module (liquidity routing module)

The liquidity routing module connects diverse assets and user needs within the platform to enhance liquidity efficiency and trading experience.

Its main functions include:

Asset pool matching

Multi-Asset Liquidity Path Design

Priority Matching Logic

Asset conversion interface call

liquidity scheduling optimization

Given the varying liquidity characteristics of different financial assets, Finova Chain does not rely solely on a single transaction logic. Instead, it employs a liquidity routing module to determine optimal circulation paths for each asset type. For high-frequency assets, the system provides direct matching channels, while for low-frequency or term-based assets, it adopts conditional transfers, scheduled liquidity, or composite liquidity approaches to mitigate liquidity fragmentation issues.

3.4 Settlement Engine (Clearing Engine)

The clearing engine handles asset transfers, profit distribution, redemption processing, and final confirmation updates following status changes, serving as a critical component for Finova Chain to maintain orderly asset operations on the blockchain.

Its core competencies include:

transaction result confirmation

benefit distribution processing

Due settlement logic

Status Update and Asset Cancellation

Archive liquidation records

The clearing engine prioritizes automation and traceability. Whether it involves periodic allocation of income-generating assets or exit management of maturing assets, the system executes operations based on predefined rules while maintaining clear records on the blockchain. This approach enhances comprehensive asset lifecycle management capabilities and strengthens users 'trust in the platform's process transparency.

3.5 Governance Kernel (Governance Kernel)

The governance core serves as the central control hub for the long-term evolution of the Finova Chain protocol, managing platform rules, asset classification parameters, protocol upgrades, and ecosystem participation mechanisms.

The governance kernel is primarily responsible for:

Adjust protocol parameters

Approval logic for new asset class access

Risk control parameter update

Governance Proposal and Voting Implementation

Collaborative Mechanism Among Community and Ecological Participants

The governance framework design ensures that Finova Chain remains flexible rather than becoming a static platform, enabling it to evolve dynamically with market conditions, asset structures, and business scale. In the future, when the platform expands into new asset categories, introduces additional circulation scenarios, or broadens its collaboration ecosystem, these changes can be seamlessly integrated through the governance framework.

4. Agreement Operation Mechanism

4.1 Asset Access Mechanism

When traditional financial assets are ready to join the Finova Chain, the system first performs structural identification, rule modeling, and classification mapping. The integration process typically includes:

Asset information entry

Attribute Recognition for Rights

Risk level labeling

Tokenization parameter settings

Mapping asset generation

Blockchain registration and state activation

Through this process, Finova Chain ensures that diverse assets are not introduced into the system in a disorganized manner, but are instead digitally represented within a unified protocol framework.

4.2 Asset Circulation Mechanism

After asset mapping is completed, assets can be held, transferred, split, combined, and redeemed in circulation scenarios supported by the protocol. Different assets may have varying circulation permissions and restrictions based on their rule templates.

for example ：

Open-ended assets support higher-frequency circulation

Time-bound assets may have holding period rules set.

Income-generating assets can be linked to distribution cycles

Combination assets can support repackaging and restructuring

Finova Chain's circulation mechanism prioritizes' rules first,' ensuring all transactions and transfers strictly adhere to asset rule definitions, thereby enhancing transparency and consistency throughout the circulation process.

4.3 Profit Distribution Mechanism

For assets with income attributes, Finova Chain will implement standardized allocation through its income distribution module. The mechanism supports the following operational models:

Fixed cycle allocation

Conditional Trigger Allocation

combined return redistribution

redemption settlement allocation

The system automatically calculates distribution logic based on different asset templates and records the corresponding results on-chain, ensuring transparent, verifiable, and traceable revenue processing.

4.4 Exit and Redemption Mechanism

To ensure asset lifecycle integrity, Finova Chain will establish clear exit mechanisms tailored for different mapped assets. Exit methods may include:

redeem at maturity

conditional redemption

Destroy agreement

Exit liquidation after status freezing

The exit and redemption mechanism ensures that assets can be orderly closed-looped at the end of their lifecycle, rather than remaining permanently on the chain as invalid assets. This is a key feature that distinguishes Finova Chain from many early projects that focused solely on issuance without exit mechanisms.

5. Core Advantages of Technical Architecture

Compared to conventional asset tokenization platforms, Finova Chain's technical architecture demonstrates several core advantages:

First, clear stratification

Through its layered architecture comprising asset mapping layer, protocol rule layer, circulation and clearing layer, and ecosystem collaboration layer, the platform achieves both rigorous rule adherence and scenario scalability.

Second, strong asset compatibility

The platform transcends single asset types by establishing a unified framework for diverse banking financial assets, including stocks, bonds, fund shares, and income certificates.

Third, rules are programmable.

Assets are not static tokens, but digital financial units with clearly defined circulation boundaries, revenue models, maturity conditions, and exit mechanisms.

Fourth, complete lifecycle

The platform covers the entire lifecycle of assets—from integration and mapping to circulation, allocation, and exit—ensuring closed-loop management.

Fifth, it possesses long-term scalability.

Through its governance framework and ecosystem synergy design, Finova Chain can continuously expand its portfolio of new assets, functionalities, and application scenarios as the market evolves.

sum up

Finova Chain's technical architecture is not designed around a single "decentralized issuance mechanism," but rather focuses on comprehensive lifecycle management capabilities required for traditional financial assets to enter the blockchain ecosystem. Through a four-tier framework encompassing asset mapping, protocol rules, circulation and settlement, and ecosystem synergy, the platform transforms conventional financial assets such as stocks, bonds, fund shares, and income certificates into verifiable, tradable, configurable, and scalable digital financial units.

Within this framework, Finova Chain aims to establish not merely a suite of asset tokenization tools, but a comprehensive infrastructure protocol bridging traditional financial credit systems with global on-chain liquidity networks. As asset categories expand, ecosystem roles diversify, and application scenarios multiply, Finova Chain will continue to propel banking financial assets toward digitalization, globalization, and programmability.

VII. Finova Chain Future Ecosystem Plan

1. General Direction of Ecological Development

Finova Chain's vision extends beyond being merely a standalone RWA asset mapping platform. It aims to progressively develop a comprehensive digital financial ecosystem network centered on the digitization of traditional financial assets, on-chain liquidity, global asset allocation, and value synergy.

The project will focus on tokenizing banking financial assets as its core entry point, gradually expanding to securities assets, income-generating assets, fund shares, digital settlement systems, asset portfolio management, and global on-chain financial applications. This initiative aims to elevate Finova Chain from an 'asset on-chain protocol' to a 'global digital asset ecosystem infrastructure.'

Finova Chain's future ecosystem development will focus on five key directions for continuous advancement:

Asset ecology

circulation ecology

Application Ecosystem

Ecosystem governance

Globalization Ecology

2. Future Ecology Plan

2.1 Establishing a Multi-level RWA Asset Ecosystem

Going forward, Finova Chain will build upon its existing bank-based financial asset tokenization capabilities to continuously expand into more real-world financial asset categories, ultimately forming a more comprehensive on-chain asset matrix.

Key priorities include:

bank stock mapping assets

Bonds and fixed-income assets

Fund shares and portfolio products

Digital assets with revenue certificates

Securitization of equity assets

In the future, it can be expanded to more compliant financial equity products.

Through multi-tiered asset deployment, Finova Chain will progressively establish an integrated RWA asset network encompassing equity, income, and allocation categories, thereby enhancing the platform's asset diversity and market appeal.

2.2 Building an On-chain Asset Circulation and Trading Ecosystem

Listing assets on the blockchain is merely the first step. The true value of a platform lies in whether its assets can achieve sustained circulation and efficient allocation.

Going forward, Finova Chain will progressively enhance its ecosystem by focusing on on-chain asset circulation scenarios:

Digital Asset Transfer Mechanism

Asset Splitting and Share-based Circulation

Multi-Asset Portfolio Allocation System

Profit Distribution and Settlement Mechanism

On-chain redemption and exit mechanism

Secondary Circulation and Market Deepening Construction

The project aims to enhance the allocation efficiency and value discovery capabilities of traditional financial assets in digital markets by establishing a more efficient, transparent, and convenient asset circulation network.

2.3 Expanding the Finova Chain Application Ecosystem

Going forward, Finova Chain will not remain confined to a single asset protocol layer, but will actively expand on-chain financial application scenarios to establish a closed-loop ecosystem.

Future key application directions include:

RWA Digital Asset Management Platform

On-chain wealth allocation tool

Combined Income Product

Digital Asset Settlement and Payment Scenarios

Global asset management portal for users worldwide

On-chain configuration services for institutions and high-net-worth users

Through application scenario expansion, Finova Chain will further enhance the utility value of user-held assets, transforming the platform from a 'holding-type protocol' to a 'usage-oriented ecosystem'.

2.4 Establishing a Community Governance and Node Synergy Ecosystem

Finova Chain's long-term development requires a governance framework that ensures sustained engagement and value co-creation capabilities.

In the future, the project will progressively advance ecological governance construction, including:

Community Proposal Mechanism

Protocol parameter governance

Node Participation and Collaborative Mechanism

Incentive System for Ecological Contributors

long term equity holder mechanism

Community consensus participation in key development directions

Through ecosystem governance initiatives, Finova Chain will continuously enhance community engagement, foster a sense of belonging within the ecosystem, and ensure long-term platform stability, ultimately transitioning the platform from project-driven to ecosystem-driven operations.

2.5 Advancing the Global Market Ecosystem Layout

Finova Chain's objective extends beyond a single region, aiming to progressively build a global digital financial ecosystem network.

Going forward, the project will accelerate its global expansion in the following key areas:

Expanding international community and market networks

Establishing a multi-regional partnership system

Drive the global user growth initiative

Strengthening International Communication Capabilities of Brands

Access more international fintech resources

Gradually Establishing a Globalized System for Asset Circulation and Value Synergy

Through its globalization strategy, Finova Chain aims to enhance international market recognition and ecosystem coverage capabilities in the future, thereby creating broader growth opportunities for the platform's long-term development.

3. Ecological Development Stage Planning

Phase 1: Basic Ecological Construction Period

During this phase, Finova Chain will prioritize completing foundational protocols, asset mapping systems, token economy models, and initial market network deployment to establish the platform's core operational framework.

primary objective ：

Complete the underlying protocol setup

Launch the core asset mapping system

Establishing Community Foundations and Market Consensus

Pushing the first batch of ecological cooperation to take effect

Establish the platform's initial liquidity capacity

Phase II: Asset Expansion and Application Implementation Period

Upon completion of the foundational framework, the project will prioritize integrating additional asset categories and accelerating application scenario development, enabling Finova Chain to evolve from a basic protocol into a multifunctional ecosystem platform.

primary objective ：

Extend multi-type financial asset mapping

Improve the on-chain circulation and revenue distribution system

Promote the implementation of asset management and allocation tools

Enhance user engagement and ecosystem vitality

Expand the platform's overall market scale

Phase III: Ecological Synergy and Global Growth Period

As the platform enters its stable growth phase, Finova Chain will further expand its global market presence, foster ecosystem synergy, and establish multi-stakeholder participation mechanisms to create enhanced network effects.

primary objective ：

Establish a more comprehensive global ecological cooperation system

Promote the maturation of governance mechanisms

Building a Multi-level Stakeholder Equity System

Enhance brand international influence

Building a Global Digital Financial Assets Network

4. Core Future Ecological Values

Finova Chain's future ecosystem isn't just about adding more assets and users, but about building a digital finance network with genuine long-term value creation capabilities.

The core values of future ecology are reflected in:

4.1 Empower more traditional financial assets with digital representation capabilities

Drive the integration of assets including stocks, bonds, fund shares, and income-generating products into the blockchain ecosystem to expand the digital boundaries of asset management.

4.2 Enhancing Asset Circulation Efficiency

By leveraging chain mapping, digital circulation, and programmable mechanisms, we enhance asset allocation efficiency and market liquidity.

4.3 Engage users more broadly

Through shareholding mechanisms, globalization initiatives, and ecosystem application gateway development, we enable more users to access premium assets and participate in digital financial markets.

4.4 Enhancing the Sustainability of Platform Value

Through coordinated advancement of asset ecosystems, application ecosystems, governance ecosystems, and globalization ecosystems, we establish a long-term value system for sustainable growth.

5. Future Outlook

Finova Chain believes that future competition in financial markets will not only revolve around product offerings, but also encompass digital asset capabilities, circulation efficiency, global allocation capabilities, and ecosystem synergy.

Going forward, Finova Chain will begin by tokenizing banking financial assets, gradually expanding the on-chain circulation system to include more real-world financial assets. It will then build a more open, efficient, transparent, and sustainable digital financial ecosystem network, encompassing assets, protocols, users, applications, and global markets.

Finova Chain aims not only to be an RWA project, but also to serve as a pivotal infrastructure connecting traditional financial assets with global digital capital markets.