UK Financial Ltd Creates The 1st Tokenized Reserve Bank For Gold-Backed Tokens

Maya Preferred Reserve Protocol Launches the World’s First-Ever Organized Reserve Bank for Gold-Backed Digital Assets

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UK Financial Ltd proudly announces the launch of the Maya Preferred Reserve Protocol (RP) — the world’s first-ever organized Reserve Bank for gold-backed digital assets. Built on Ethereum, this initiative merges blockchain precision with real-world asset backing, redefining how institutions and investors interact with digital finance.

A New Era of Reserve Banking on the Blockchain

The Maya Preferred Reserve Protocol (RP) extends the Maya Preferred ecosystem — alongside MPRA, SMPRA, WMPRA, UKFL, RPWMPRA, MCAT, and MayaFund (MFUND) — into a unified, asset-backed system designed to function as a fully organized digital Reserve Bank, with the structure of a traditional reserve institution yet operating transparently on-chain.

Each RP token is supported by tangible holdings including gold, MPRA, SMPRA, and UKFL Treasury assets, secured within the verified custody vault UKFinancialLimitedIrrevocableTreasuryVault.eth. This design anchors RP in measurable, verifiable backing to promote trust, compliance, and transparency.

The World’s First Decentralized Reserve Bank Model

Unlike conventional cryptocurrencies, the Protocol operates as a reserve bank — holding, lending, and growing assets — and is engineered to distribute real yield from underlying reserves directly to participants. It bridges traditional reserve functions with blockchain-based, auditable reserves for yield generation, liquidity creation, and on-chain financial sovereignty.

Compliance, Stability, and Real-World Value

Under the regulatory vision of UK Financial Ltd, the ecosystem includes a security-grade component designed for U.S. compliance:

SMPRA (Preferred Class Regulated Security Token) — the SEC-aligned digital security intended for filing, with a fixed total supply of 23,000,000 SMPRA and a lifetime public float of 1,000,000 (with a portion restricted long-term).

RP (Reserve Protocol token) — reserve-linked and infrastructure-oriented; issuance and circulation are governed by protocol and treasury mechanics rather than a fixed “23 million” cap.

This separation ensures clarity: the 23 million supply applies to SMPRA, not RP.

A Unified Gold-Backed Financial Ecosystem

MPRA – The original gold-backed foundation token

SMPRA – Preferred Class Regulated Security Token (SEC-aligned; 23,000,000 total supply)

WMPRA – Wrapped Ethereum version for cross-chain access

RPWMPRA – Retirement-plan program wrapper for long-term holding/yield

UKFL – Parent institutional reserve and corporate asset token

MCAT – Community expansion / common-class token

MayaFund (MFUND) – Institutional fund engine and asset owner

Together, these components form the first fully organized blockchain Reserve Bank system, integrating real-world assets with compliant, yield-bearing tokenization.

Transparency Through Vault-Linked Proof-of-Reserves

All reserve holdings are secured under UKFinancialLimitedIrrevocableTreasuryVault.eth, enabling immutable, real-time verification. This institutional-grade framework ensures the Reserve Bank's balance sheet is publicly auditable and fully collateralized.

Unified Powerhouse Structure — Creator • Security • Owner • Funder

Announced today, the alignment of UK Financial Ltd, SMPRA, MayaFund, and the Maya Preferred Reserve Protocol (RP) constitutes the powerhouse of finance in crypto — the final step that completes the architecture:

Creator — UK Financial Ltd

The originator and architect of the entire Maya Preferred ecosystem and Reserve Bank framework.

The Security — MPRA → SMPRA (Preferred Class Regulated Security Token) (gold-backed)

The security component of the system, with SMPRA designated for SEC filing and a fixed supply of 23,000,000.

Owner — MayaFund (MFUND)

The institutional owner of the treasury and program wallets that hold and administer the security and related reserves.

Funder — Maya Preferred Reserve Protocol (RP)

The organized Reserve Bank that leverages the system's assets (never selling them) to fund the Retirement Plan Program and reinforce ecosystem liquidity.

Outcome for the Retirement Plan

This finalized structure enables a vault-transparent, gold-anchored, yield-supported retirement program — funded by the Reserve Bank's leverage mechanics, administered by MayaFund's ownership, secured by SMPRA, and created by UK Financial Ltd. It's a model built to surprise the market and set a new standard for compliant, asset-backed digital finance.

Learn more: https://ukfinancialltd.com

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Forward Looking Statements

Certain statements in this release may be considered "forward-looking statements" within the meaning of the "safe harbor" provisions of the United States Private Securities Litigation Reform Act of 1995. Forward-looking statements generally relate to future events or our future financial or operating performance. When used in this release, the words "anticipate," "believe," "outlook," and "expect" and similar expressions, as they relate to the company or its management, are intended to identify such forward-looking statements, but are not the exclusive means of identifying these statements.

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