DETAILED TOKENOMICS – JTV TOKEN

Integration into the JTV BANK banking system Version 1.0 – May 2025

1. Overview del Token JTV

The JTV token (JTVAULT) is the central digital asset of the JT TRADECAPITAL LTD ecosystem, used for transactions, governance, and premium services in the JTV BANK platform. The token complies with SPL standards (Solana) and is natively integrated into the bank wallet.

2. Total Supply and Initial Distribution

Maximum Supply: 50,000,000 JTV (Fixed, No Inflation)

Category	Quantity	% of total
JTV BANK Treasury	15.000.000	30%
Private sale (investors)	10.000.000	20%
Community & DAO	10.000.000	20%
Team & Advisor	7.500.000	15%
Reserve (staking/reward)	5.000.000	10%
Liquidity pool	2.500.000	5%

Vesting: Team/Advisor: 36 months with an initial cliff of 6 months

3. Utility of the Token in the Bank

- Payment of **bank fees** (discounts for those who pay in JTV)
- Access to **secured loans** and advanced financial products
- Participation in **DAO** and Strategic Governance Votes
- Unlocking premium services on JTV BANK accounts
- Use as an internal currency for real estate and artistic crowdfunding

4. Burn, Staking, and Reward Mechanisms

Burn:

- A % of bank fees paid in JTV is burned quarterly
- Deflationary mechanism to sustain value over time

Staking:

- Native staking on Solana via JTV BANK wallet
- Staking levels (Basic, Pro, Elite) with progressive access to exclusive services
- Minimum lockout: 90 days

Reward:

- Monthly distribution of tokens from reward pools (max 5M JTV)
- Bonuses for active users in the DAO, liquidity providers, and referrals

5. Collateralization for Loans

The JTV token can be used as **collateral** to receive:

- Loans in fiat currency (GBP/EUR/USD)
- Secured credit lines
- Stablecoins tied to real assets (property, art, NFTs)

Requirements:

- Min. 5.000 JTV in staking
- LTV (Loan to Value) massimo: 50%
- Automatic margin call system

6. Future Issuance Policy

- The supply is **fixed and limited**: no new issues after 50,000,000
- The burn mechanism makes the token deflationary over time
- The bank will be able to buy JTV on the secondary market to support liquidity and loyalty rewards
- Governance DAO will be able to propose reallocation of undistributed tokens by 2030

7. Transparency and Audit

- All token movements are traceable on the Solana blockchain
- Annual audit of smart contracts and bank wallets
- In-app publish dashboard for monitoring, deployment, and burn

Conclusion: JTV's tokenomics is designed to ensure sustainability, concrete utility and participatory governance. Integrated into the JTV BANK, the token becomes a true instrument of advanced digital finance.