

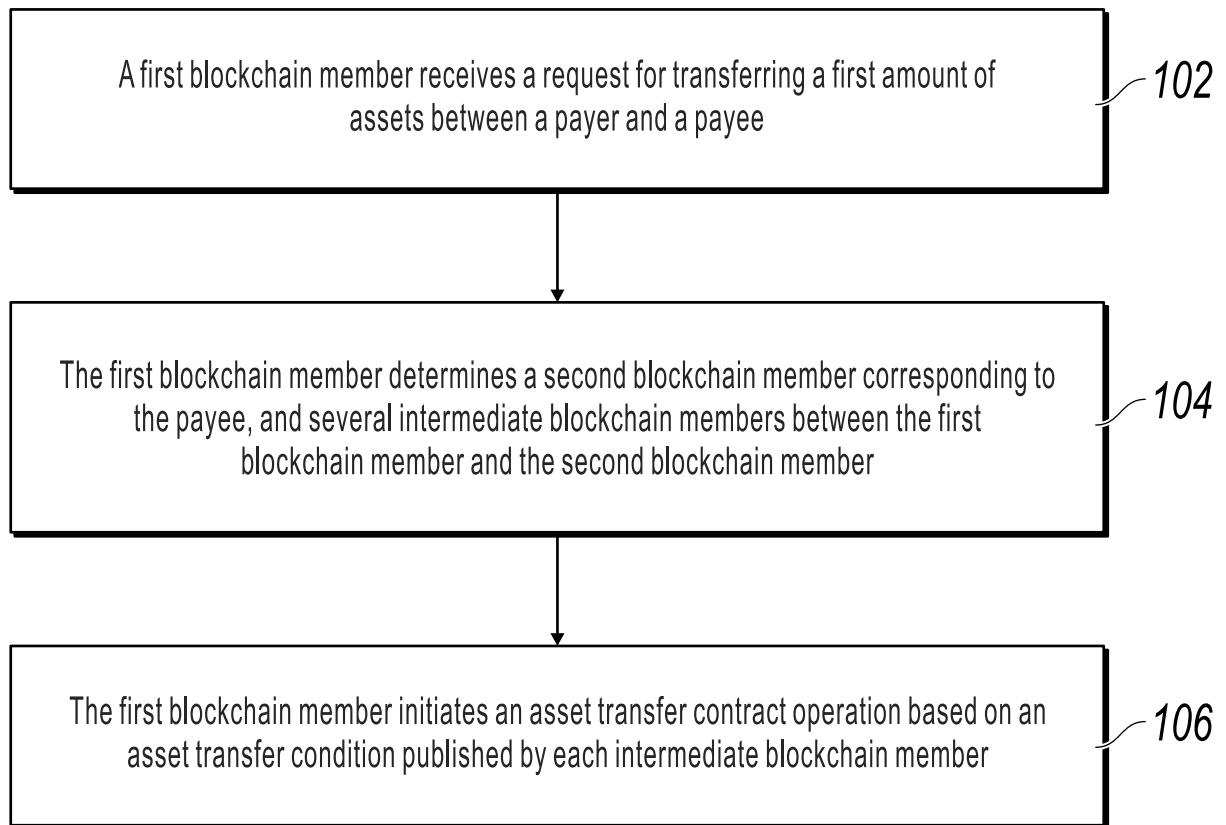


FIG. 1

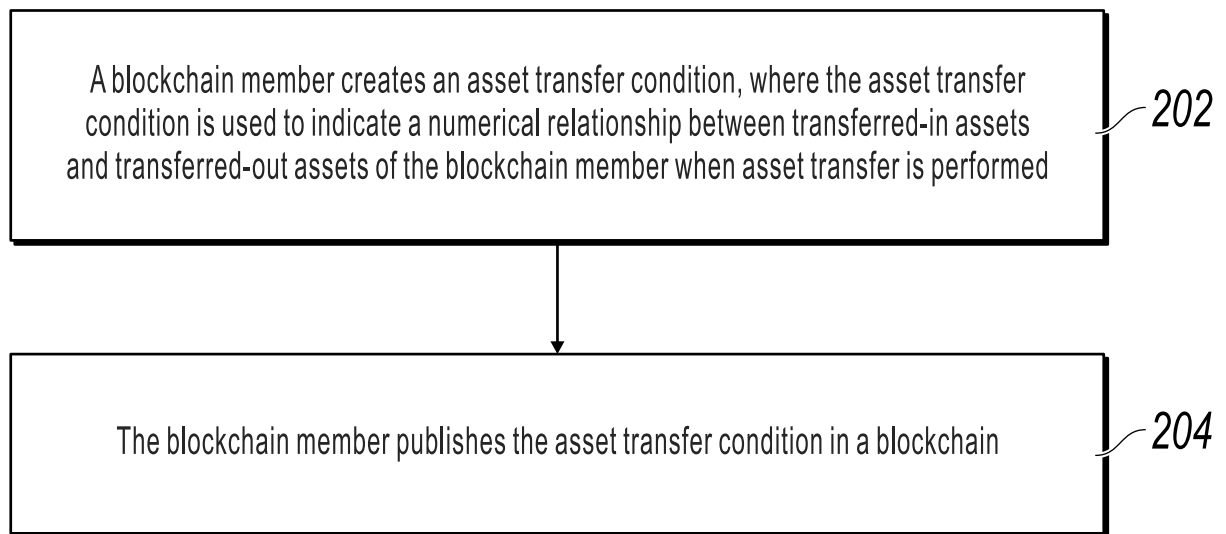
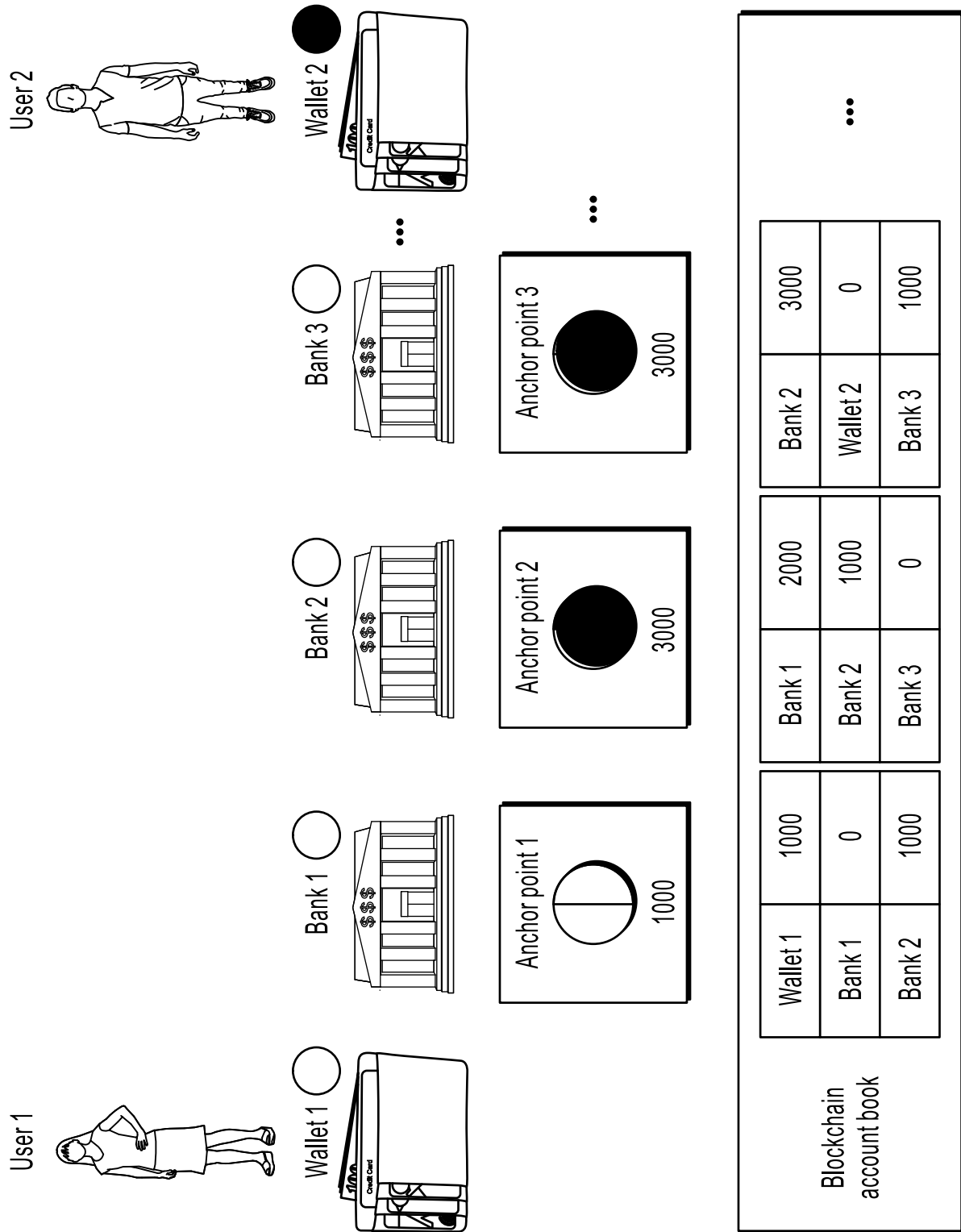


FIG. 2



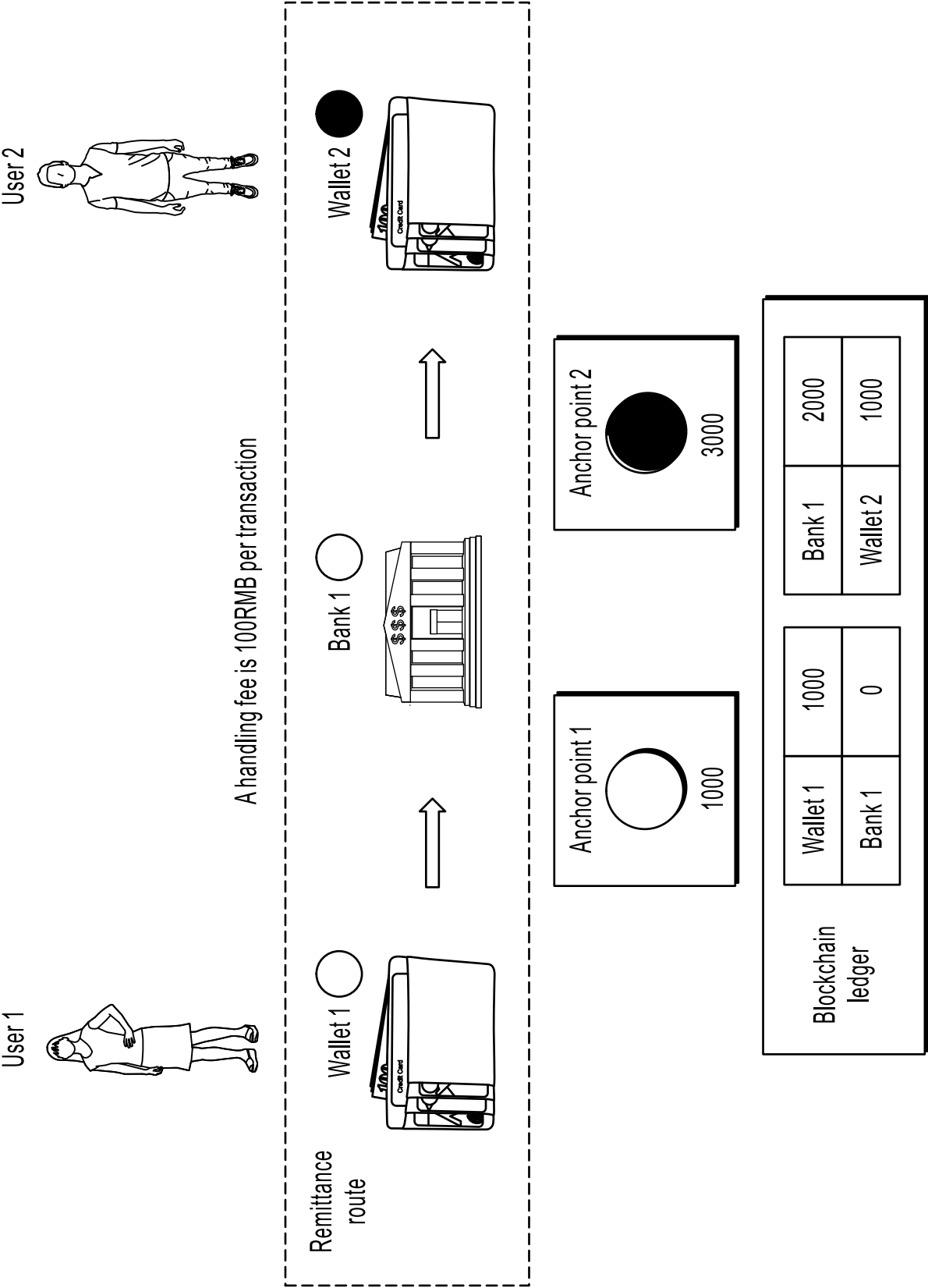


FIG. 4

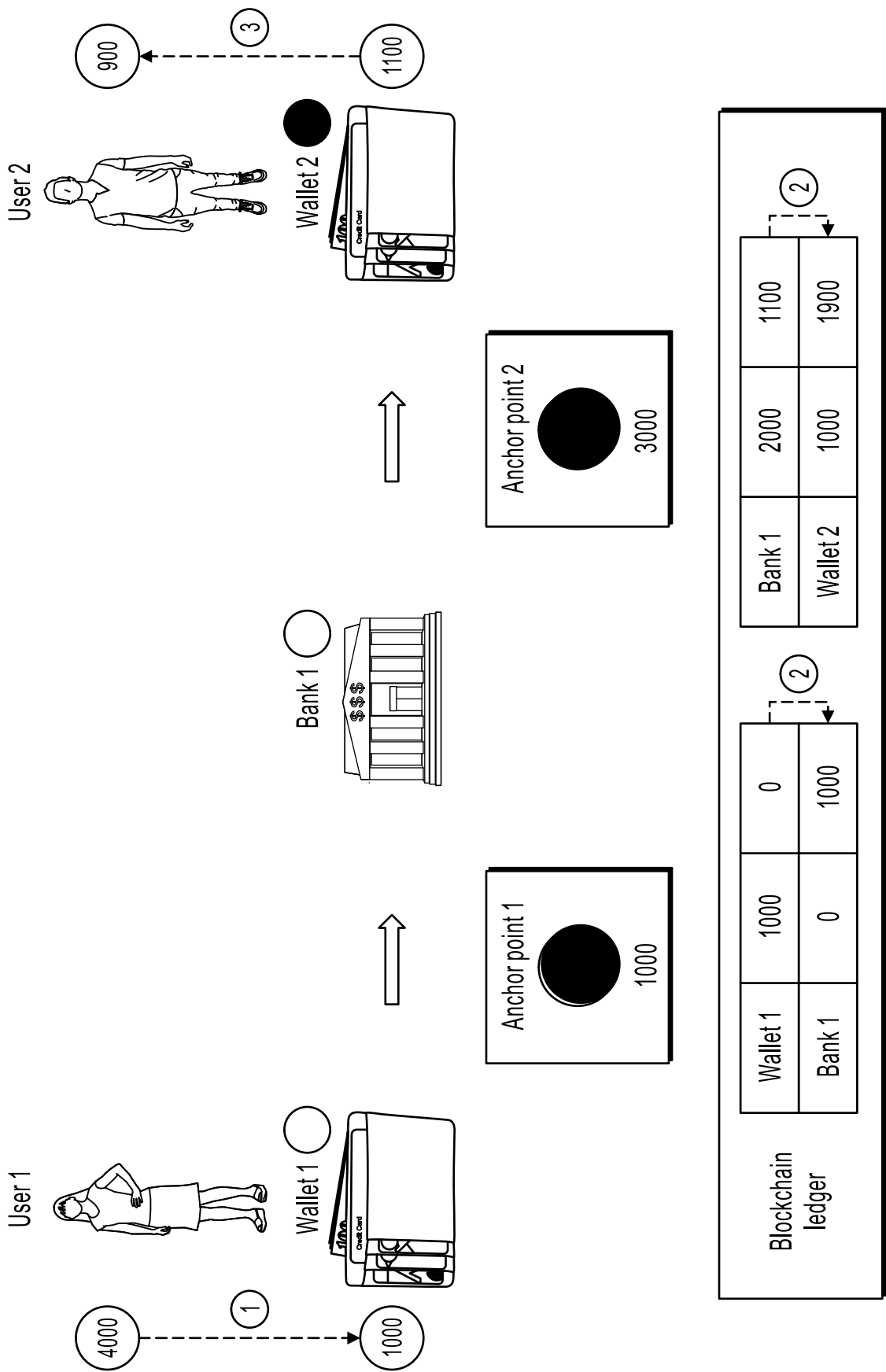


FIG. 5

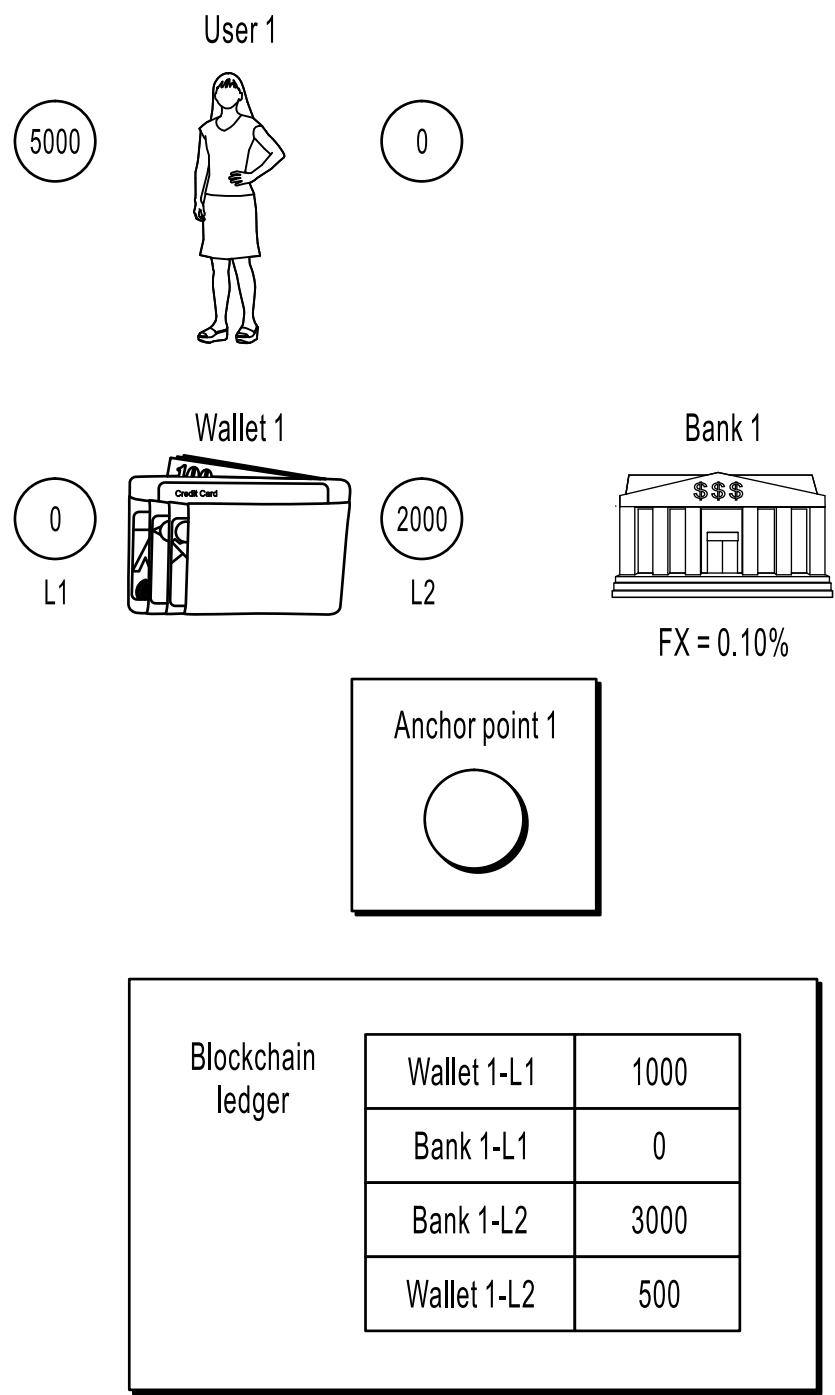
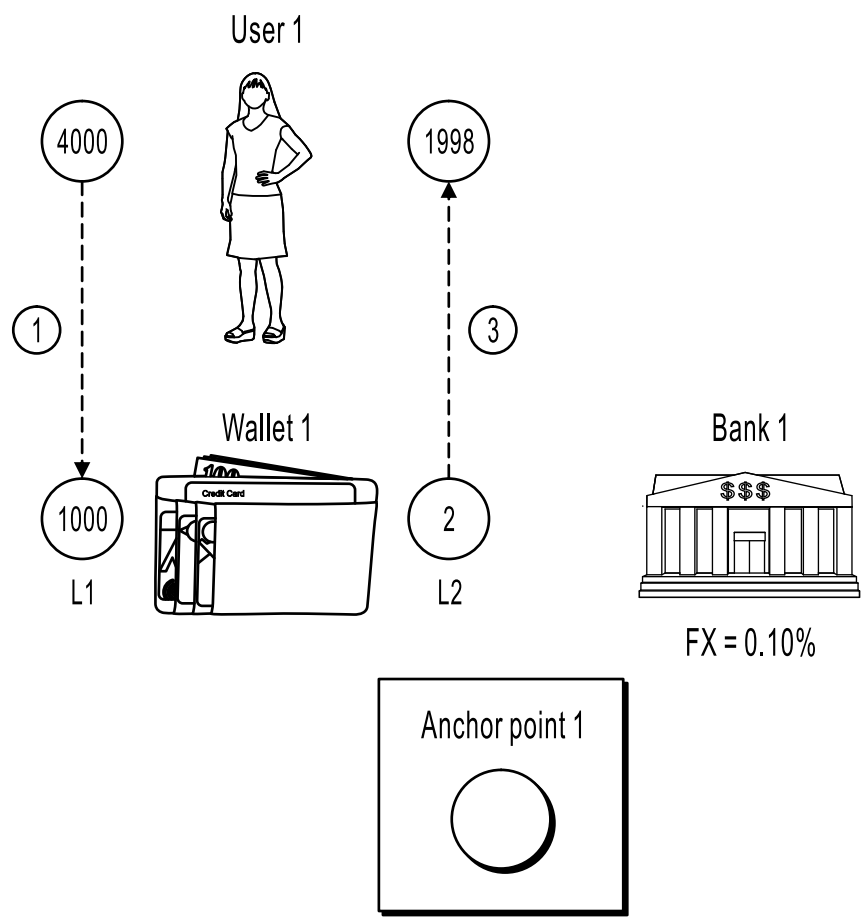


FIG. 6



Blockchain ledger

Wallet 1-L1	1000	0	②
Bank 1-L1	0	1000	
Bank 1-L2	3000	1002	②
Wallet 1-L2	500	2498	

FIG. 7

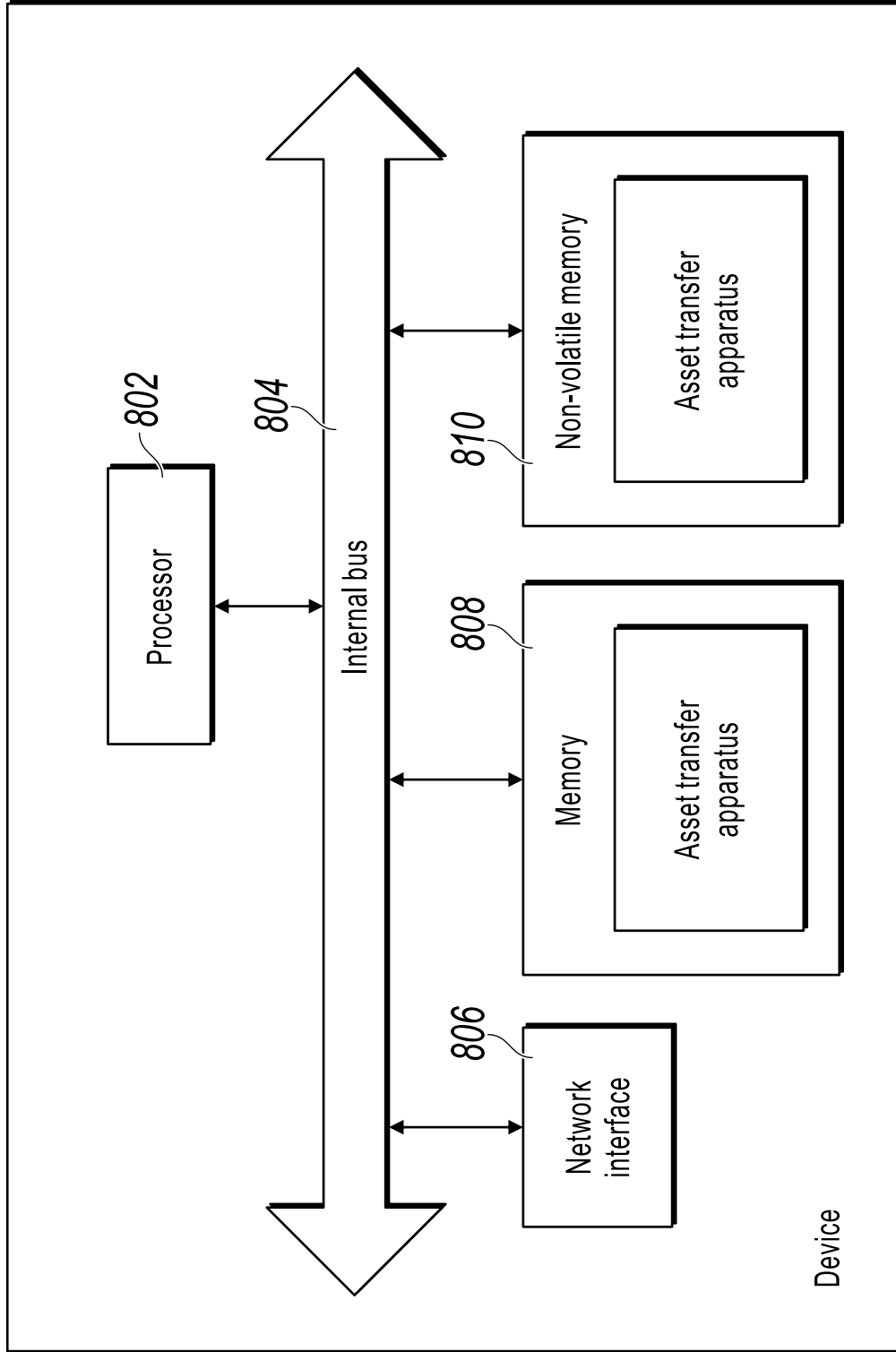


FIG. 8

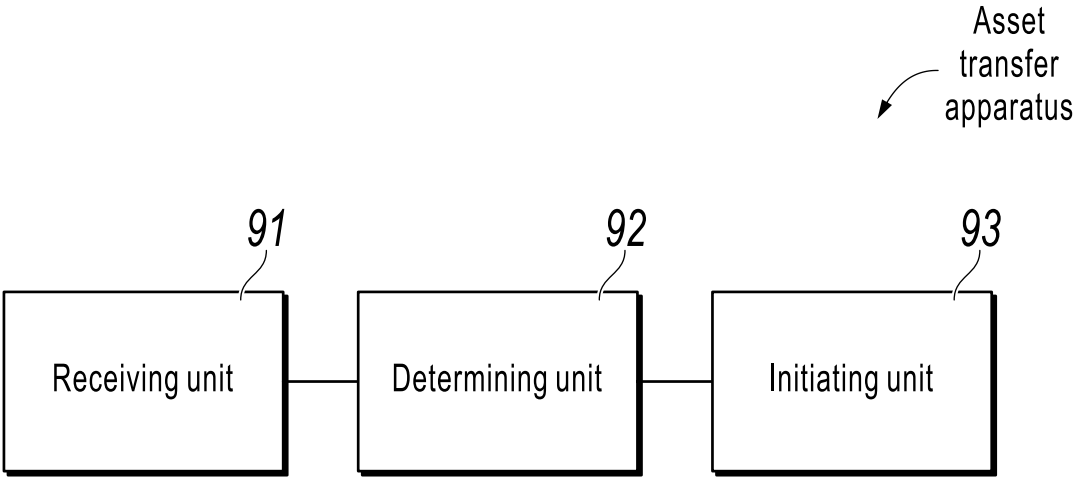


FIG. 9

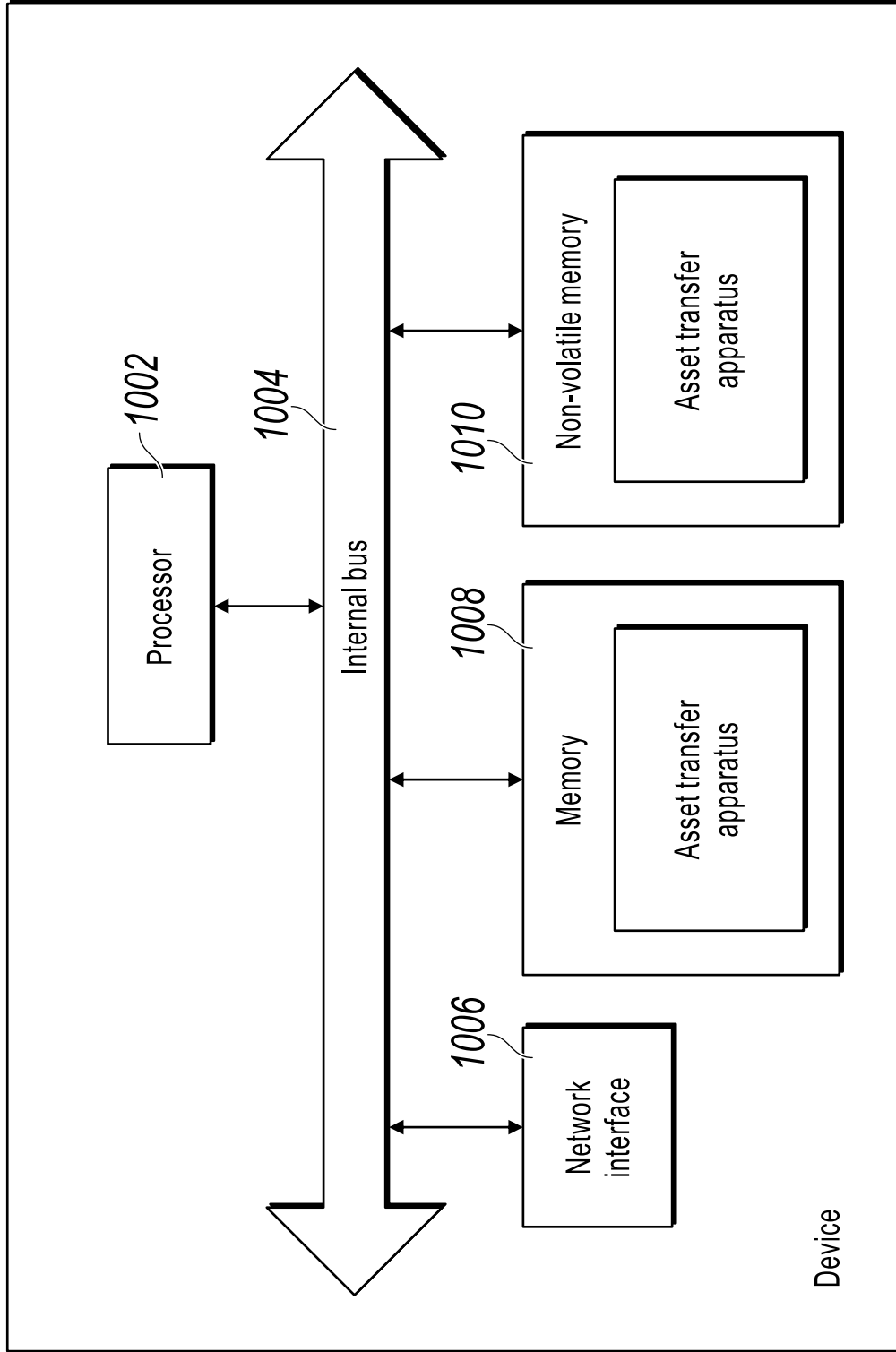


FIG. 10

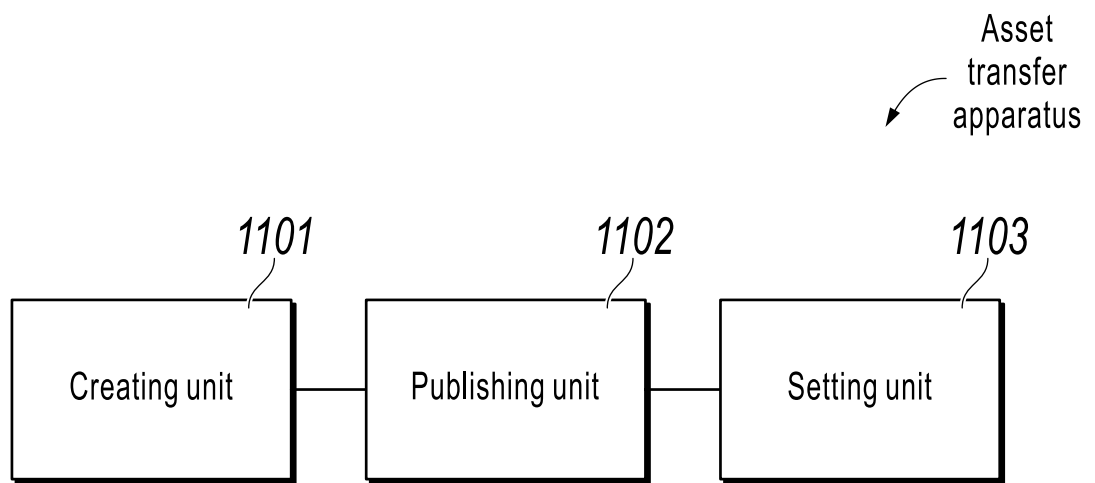
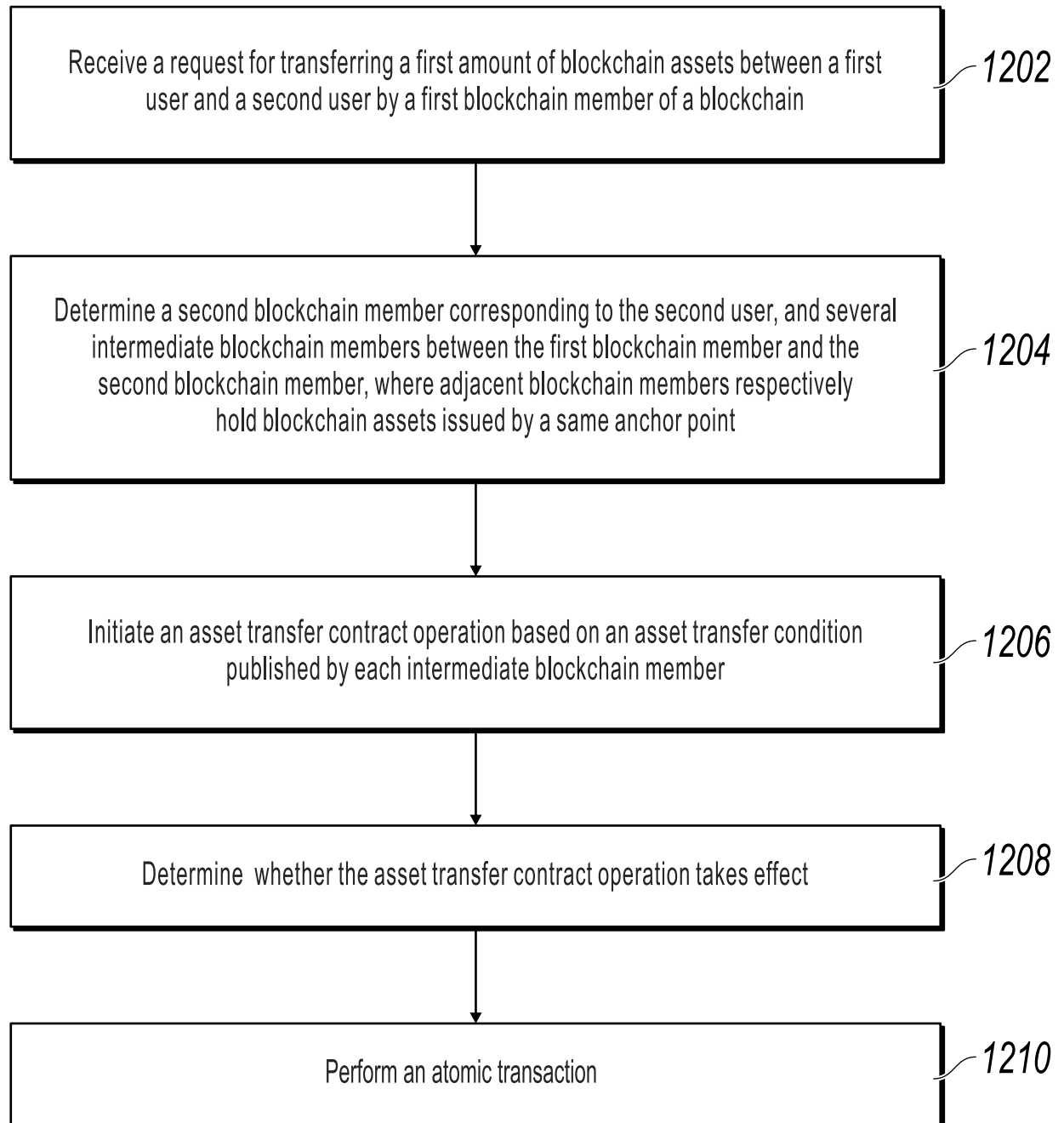


FIG. 11

**FIG. 12**