

Full Claim Set in Formal USPTO-Style Format USPTO Filing US19362415 (Priority October 20, 2024)

- 1.** (System Claim) A system for hypothecation within an AI Agent-driven tokenized bank, comprising: special custody account logic that holds pledged collateral of any physical asset, commodity, security, contract, intangible asset, financial instrument, natural resource, property, or other Real World Asset (RWA) without transferring legal title to the bank; one or more AI Agents configured to apply scalable hypothecation ratios to issue additional loan tokens functioning as digital bearer instruments; and automated logic for loan disbursement, management of repayments in external assets or currencies, and clawback upon default.
- 2.** The system of claim 1, wherein the one or more AI Agents are trained using Retrieval-Augmented Generation (RAG) and Large Language Model (LLM) architectures on data from IoT systems, Digital MRV systems, Internet sources, or combinations thereof.
- 3.** The system of claim 1 or 2, wherein the special custody account logic implements pledge mechanics via smart contracts that preserve original ownership of the RWA collateral.
- 4.** The system of any one of claims 1–3, wherein the special custody accounts are configured to provide FDIC-aligned segregation across multiple accounts.
- 5.** The system of any one of claims 1–4, wherein the one or more AI Agents are configured to evaluate and value the pledged RWA collateral prior to applying the hypothecation ratio.
- 6.** The system of any one of claims 1–5, wherein the scalable hypothecation ratios include ratios of 3x, 10x, or higher.
- 7.** The system of any one of claims 1–6, wherein the automated logic is configured to disburse interest-free personal loans or commercial loans using the issued loan tokens.
- 8.** The system of any one of claims 1–7, wherein the automated logic requires repayment of loans in external assets or currencies different from the issued loan tokens to promote network effects and additional token minting.
- 9.** The system of any one of claims 1–8, further comprising integration with a tokenized banking module that supports deposits, no-fee payments, transfers, staking, and yield generation using the value tokens.
- 10.** The system of any one of claims 1–9, wherein the system supports fractional reserve banking mechanics using the RWA collateral held in the special custody accounts.
- 11.** The system of any one of claims 1–10, further comprising compliance logic wherein the one or more AI Agents perform KYC/AML verification and ongoing monitoring.
- 12.** The system of any one of claims 1–11, further comprising exchange integration logic that enables trading or swapping of the loan tokens or other value tokens on one or more commodity, cryptocurrency, security, or hybrid exchanges.
- 13.** The system of any one of claims 1–12, wherein the automated logic includes clawback mechanisms that recover unpaid loan amounts upon default using smart contract enforcement.
- 14.** The system of any one of claims 1–13, wherein the one or more AI Agents are configured to manage yield generation or reinvestment of reserves associated with the underlying RWA collateral.
- 15.** The system of any one of claims 1–14, wherein the system enables the AI Agents to function as a drop-in module for autonomous financial operations within a corporate, institutional, governmental, or individual network.

This provides a **complete and professionally drafted set of dependent claims** for Independent Claim 6 (now renumbered as Claim 1). The dependents are logically ordered, provide strong fallback protection, and comprehensively cover the key inventive aspects disclosed in the October 20, 2024 provisional (AI Agents, special custody accounts, broad RWA scope, hypothecation ratios, loan disbursement, external repayment rules, clawback, integration with broader banking services, fractional reserve, compliance, exchange trading, and autonomous deployment).