

TGB DIGITAL CAPITAL

TGB Whitepaper

Five Pillars. One Connected Ecosystem.

A versioned development framework for the TGB ecosystem, describing its current status and planned implementation.

01 Group Asset Backing | 02 Real Estate RWA | 03 AI Accounting | 04 TAS AI Marketing | 05 Enterprise Incubation

Issuer: Total Group Berhad and the Founder & Chairman of Total Group

English / v2.0 / October 2026

Document Information

Item	Details
Project name	TGB Digital Capital
Token symbol	TGB
Blockchain	BNB Smart Chain (Chain ID 56)
Issuer	Total Group Berhad (legal entity) and the Founder & Chairman of Total Group
Document version	v2.0 (October 2026)
Companion document	Project Information Document

Version	Summary
v1.1	Development framework: five pillars, payment and settlement flow, token identity, governance and risks.
v2.0	Consolidated edition adding an executive summary and status overview, problem and solution, token economics, private sale and use of proceeds, security, issuer, compliance, roadmap, risk factors and forward-looking statements.

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Executive Summary and Status Overview

TGB Digital Capital plans to build an ecosystem that connects a group asset base, income-producing property, enterprise software and business development. TGB is a blockchain token on BNB Smart Chain, intended as the payment medium for services within the ecosystem (AI Accounting and TAS). Actual settlement proceeds from those services may replenish a separate ecosystem pool.

To help readers distinguish what is in place from what is planned, the table below shows the current status of each component:

Component	Current status	Next milestone
TGB token	Deployed on BNB Smart Chain; contract address published	Expanded disclosure of privileged roles and security controls
Group asset backing (30% of total assets)	Approved by the company; implementation in progress	Completion of legal documentation and asset disclosure
Real estate RWA	First operating priority	Property-by-property records and income reconciliation
AI Accounting	Product design stage	Pilot and customer terms
TAS Global AI Marketing	Planned	Service scope definition and pilot
Enterprise incubation and asset digitisation	Planned	Adoption of treasury policy and selection criteria
TGB token private sale	Early-stage funding plan	Conducted on the terms of the Project Information Document
On-chain and cross-border payments	Later-stage research	Begins once operating pillars show delivery evidence
ASEAN currency-basket stablecoin	Later-stage research	Independent research and feasibility assessment

Progress is measured by operating evidence: paying customers, services delivered, rent actually collected, costs, net amounts transferred and project outcomes. Price gains, trading volume and wallet downloads are not substitutes for these measures.

01 — Executive Perspective

TGB Digital Capital plans to build an ecosystem that links an asset base with income-producing property, enterprise software and business development. Its five pillars are: Total Group Berhad asset backing, real estate RWA, AI Accounting, TAS Global AI Marketing, and enterprise incubation and asset digitisation. The connection is practical: assets and services generate operating activity, TGB serves as the payment medium for services, and actual settlement proceeds can replenish a separate ecosystem pool.

The company has approved an arrangement covering 30% of Total Group Berhad's total assets, which is currently being implemented. Corporate approval and enforceable token-holder protection are distinct stages; asset details, valuations and legal documents will be published under the disclosure policy once the arrangement is completed.

The initial operating focus is real estate with independently identifiable income. AI Accounting and TAS extend TGB's intended uses. The incubation programme directs ecosystem resources to selected businesses. On-

chain payments, cross-border payments and a separate ASEAN currency-basket stablecoin are later-stage research directions.

This whitepaper is the development framework for the TGB ecosystem. It describes the planned design and does not imply that all five pillars are live. The companion Project Information Document describes the planned token private sale and its terms.

Vision and Mission

TGB's vision is a verifiable, traceable digital business ecosystem built on real assets and real services. Our mission is to let business customers pay for accounting and marketing services with TGB, to keep clear records of property and business performance, and to ensure every service settlement can be reconciled to actual delivery.

02 — Problem and Solution: Customers, Needs and Shared Infrastructure

2.1 Target Customers and Their Needs

Customer segment	Need (problem)	TGB ecosystem response
Businesses needing accounting and marketing services	Reliable, reviewable accounting and marketing services	Pillar Three AI Accounting (with professional review) and Pillar Four TAS, paid in TGB
Property operators needing traceable records	Property, lease and collection records that can be reconciled and reviewed	Pillar Two Real Estate RWA: property-level records and income reconciliation
Businesses seeking incubation or asset digitisation	Business development resources, professional support and funding	Pillar Five incubation and asset digitisation: milestone-based, staged deployment

Each pillar is assessed independently on delivery, customer demand and cash economics; issuing a token does not by itself demonstrate product demand.

2.2 Shared Infrastructure

The planned shared layer covers customer identity and permissions, service quotations, TGB payment records, settlement reconciliation and ecosystem pool reporting. Even where digital identifiers or blockchain records are used, legal documents for property and businesses remain indispensable. Token transactions cannot prove land title, tenant quality or the accuracy of accounting entries.

The shared infrastructure aims to unify billing, reconciliation and oversight across services. Adoption depends on product usefulness, pricing, delivery capacity and easy-to-use access points. Users should understand the service being purchased and the payment risks before authorising a transaction.

03 — Pillar One: Group Asset Foundation

The ecosystem's starting point is a backing arrangement covering 30% of Total Group Berhad's total assets. The arrangement has been approved by the company and the related procedures are in progress. The percentage corresponds to a defined reporting scope, accounting date and valuation basis. Thirty per cent of total assets is not 30% of net assets, nor is it cash available for immediate realisation.

Upon completion, the project will publish the designated assets, legal owners, values, outstanding debt or encumbrances, liquidity characteristics and related legal documents. Transfer, security, trust and contractual support have different legal effects; the structure ultimately adopted is determined by the executed legal documents.

Beneficiaries, enforcement routes, ranking relative to other creditors, release conditions and treatment in insolvency will be set out in the legal documents. Holding TGB does not in itself create a proprietary interest in, or recourse against, group assets; nothing here constitutes a token price floor, capital guarantee or redemption right.

Changes in valuation or encumbrance are reviewed under approved policy. Where property included in the 30% is also part of the RWA pillar, the two are cross-referenced and not double-counted as additional backing. The asset register and the reconciliation between the two pillars are therefore central to the design.

04 — Pillar Two: Real Estate RWA and Actual Income

The first operating priority is real estate with clearly identified underlying assets and income. Here, RWA means linking digital records to real property, contractual arrangements and operating evidence. It does not mean tokenisation changes property law or automatically distributes rent to token holders.

Each property record includes asset ID, address and title number, legal owner, valuation date and basis, acquisition or backing value, debt and encumbrances, tenant and lease details, occupancy, rent receivable, rent collected, operating expenses, financing costs and usable net cash. Tenant personal data is protected while aggregate performance remains reviewable.

4.1 Cash-Flow Waterfall

- Step 1: Collect rent
- Step 2: Reconcile receipts
- Step 3: Pay applicable property obligations
- Step 4: Retain approved operating reserves
- Step 5: Determine the amount transferable to the ecosystem pool

Gross rent is not treated as distributable income; any distribution policy or income right is governed by separate terms.

Acquisitions, disposals and related-party leases undergo documented review. Performance indicators include collection rate, occupancy, arrears, net operating cash flow and property or tenant concentration. Property-level operating data will be disclosed in periodic reports as RWA records are established.

05 — Pillar Three: Accountant-Led AI Services

The AI Accounting system combines accounting expertise with software automation to serve business customers. Candidate functions include document capture, transaction classification, reconciliation assistance, management reporting and workflow support. These are product design directions and do not claim to complete statutory compliance autonomously.

Material accounting judgements and final outputs remain subject to professional review. The service design specifies reviewers, exception escalation and decisions requiring customer approval. Model errors, incomplete source data and misclassification can affect financial information; the interface preserves links to source documents and an audit trail.

Customers pay for services in TGB. Quotations state the service unit, billing basis, TGB amount, validity period, network fees and refund policy. Software usage credits or AI model tokens are distinct from the TGB blockchain token and are labelled separately.

Customer onboarding addresses data authorisation, retention, deletion, permissions and rules for third-party AI providers, in line with applicable personal data protection laws. Before broad rollout, pilots validate accuracy, review capacity, customer acceptance, security and settlement reconciliation.

06 — Pillar Four: TAS Global AI Marketing

TAS is the TGB ecosystem's global AI marketing model. It creates a further service channel with real utility, allowing business customers to pay in TGB, with related settlement proceeds supporting the ecosystem pool.

Scope is defined before services are sold. The service workflow covers campaign planning, content assistance, audience analysis and performance reporting, subject to final product specifications. Media spend, software service fees and third-party platform costs are itemised separately so customers know what they are buying.

Each engagement is linked to an approved scope, budget, payment, delivery evidence and acceptance record. AI-generated content is reviewed for accuracy, intellectual property, brand suitability and applicable advertising rules. Token payment does not imply consent to use customer data or marketing authorisation.

Performance reports distinguish impressions, qualified leads, conversions, attribution assumptions and actual customer revenue. TAS is not a guaranteed-return marketing system; before global rollout, pilots verify delivery quality and a repeatable payment and settlement process.

07 — Pillar Five: Incubation and Asset Digitisation

The fifth pillar supports selected businesses and digital asset projects using resources connected to the TGB ecosystem pool. Support may include business development, accounting expertise, digital infrastructure and approved project funding. The legal form of each investment or support arrangement is specified individually; TGB holders do not automatically acquire equity.

7.1 Selection Criteria

- Business problem
- Team
- Customer evidence
- Financial position
- Valuation
- Use of funds
- Path to sustainable operations

Funding is deployed in milestone-based stages, and no investment is committed merely because a project uses TGB. Related-party projects are explicitly reviewed for conflicts of interest and require appropriate independent approval.

The "base pool" refers to the ecosystem funding mechanism; it is not an unconditional guarantee of any incubated business or digital asset. Available amounts, permitted assets, currency mix, custody, commitment limits and loss allocation are set by the treasury management policy.

Returns from business support may be uncertain, delayed or absent. Each project records instruments acquired, cost, carrying value, cash income, impairment and exit decisions. Asset digitisation must identify the underlying legal rights and transfer restrictions; a digital record cannot create rights not granted by the underlying contract.

08 — TGB Payments, Settlement and Pool Replenishment

Flow: TGB service payment → actual settlement proceeds → ecosystem pool

The design direction is that customers pay for AI Accounting and TAS in TGB, and the proceeds realised on settlement support the ecosystem pool. In this document, "consumption" means service payment and settlement; it is not an automatic burn, buy-back or lock-up mechanism.

Step	Description
Quote	Define the service, reference price, TGB amount, validity period and fees.
Authorise	The customer verifies the contract, network, receiving address and amount in their own wallet.
Deliver	Confirm payment status and provide the service on the agreed terms.
Settle	Reconcile TGB received, conversion proceeds and service records; record conversion channel, exchange rate, fees and timing.
Allocate	Transfer approved actual amounts to the designated pool, recording operating costs and retained balances separately.

Allocation ratios, settlement currency, conversion timing and the treatment of TGB received are set by the treasury management policy. Tokens received may be retained or converted under that policy; neither constitutes a permanent burn.

The reconciliation framework is: actual service settlement proceeds, less disclosed processing and operating costs, with the amount allocable to the pool determined by policy. This is an accounting framework, not a forecast. Payment demand can coexist with selling pressure on conversion, so usage does not necessarily lift market price.

09 — Token Identity and Economic Specification

9.1 Token Identity

Item	Details
Name	TGB Digital Capital
Symbol	TGB
Blockchain	BNB Smart Chain (Chain ID 56)
Token standard	BEP-20
Contract address	0x06D4C920f71c213773D5680F102E9aE2b797fe13
Decimals	18
Total supply	10,000,000,000 TGB

The project website provides a BscScan block-explorer link so users can verify contract details themselves. Contract details identify the token referred to by the project; they do not independently prove asset backing or the security of administrative permissions. Users should verify the contract address only through official channels.

9.2 Allocation and Release Principles

The total supply of TGB is 10,000,000,000 tokens, allocated according to ecosystem development needs. Uses may include the token private sale, the ecosystem pool, operations and development, liquidity and long-term reserves. Specific allocation ratios and release arrangements are set out in the Project Information Document and updated under the disclosure policy.

Allocation and release follow these principles: allocations tied to long-term contribution are subject to lock-up and staged release; the release pace is aligned with the actual operating progress of each pillar; and the method for calculating circulating supply is disclosed, distinguishing "unlocked" from "actually circulating".

9.3 Token Utility

Use	Description
Payment for AI Accounting services	Quotations state TGB amount, validity, network fees and refund policy
Payment for TAS services	Media, software and third-party costs itemised separately
Settlement proceeds replenishing the ecosystem pool	Allocated under the treasury policy; see Chapter 08
On-chain and cross-border payments	Later-stage research; see Chapter 13

9.4 Rights Not Conferred by the Token

Early-stage funding takes the form of a TGB token private sale, not an allotment of company shares. Holding the token does not automatically confer company voting rights, dividends, property title, repayment or redemption rights. Any such right requires clear terms naming the responsible legal entity and the means of enforcement.

TGB is not the planned future stablecoin. Its market price may move independently of property values, service revenue or the book value of the pool. Contract addresses, wallet balances and trading quotes should not be treated as evidence of legal rights to assets.

10 — Token Private Sale and Use of Proceeds

Early-stage funding takes the form of a TGB token private sale, not an allotment of company shares. The quantity, price, eligibility, lock-up arrangements and applicable jurisdictional restrictions are governed by the Project Information Document and the agreements signed with participants. Participants must complete identity verification (KYC) and anti-money-laundering screening.

Proceeds will be used to build out the ecosystem, principally: AI Accounting and TAS product development, real estate RWA records and systems, the ecosystem pool and enterprise incubation, security and compliance work, and operations and liquidity. Use of funds is approved under the governance policy and falls within the reporting scope described in Chapter 12.

11 — Architecture, Data, Wallet Access and Security

Layer	Description
Layer 1	Off-chain business systems for property and services
Layer 2	Controlled accounting and settlement ledger
Layer 3	Existing BNB Smart Chain token layer
Layer 4	Reporting that reconciles across layers

TGB uses the existing BNB Smart Chain and does not operate its own blockchain. Legal title, contracts and bank receipts rely on off-chain evidence. Where on-chain references or document hashes are added, their evidential scope and correction procedure will be explained. A hash can support the integrity of a referenced file but cannot prove that its content is true.

The project prioritises Binance Wallet as an access point, subject to availability and tested compatibility. This service is distinct from Binance Exchange, and the choice of wallet does not imply a partnership, listing, licence or guarantee. Users must verify the network, contract and counterparty, and retain control over recovery and authorisations.

11.1 Security Controls

Before systems go live, the project documents system owners, privileged roles, custody and signing arrangements, security review scope, backups and incident response. Controls such as segregated approvals and multi-signature treasuries will be implemented progressively. Neither the project nor its official website will ever ask users for seed phrases or recovery information.

12 — Treasury Governance and Reporting

The ecosystem pool accounts for permitted project funds and operating proceeds separately from trading liquidity. Asset backing, subscription monies, service revenue, conversion balances and deployed funds are held in separate accounts with reconciling evidence. Off-chain bank deposits and on-chain token balances are not combined without a stated valuation method.

The treasury policy identifies the responsible entity, authorised signatories, approval thresholds, permitted instruments, operating reserves, project risk limits and related-party procedures. Transactions are traceable to service records, asset obligations or approved investment decisions, and material exceptions are recorded and reviewed.

12.1 Reporting Content

Report	Content
Pool report	Opening balance, cash and token receipts, conversions, costs, allocations, deployments and closing balance
Property report	Income collected and net operating cash flow
Service report	Paid usage and completed delivery
Incubation report	Committed versus deployed amounts and changes in project value

Reports will be published periodically through official channels. Material changes to the asset arrangement, token rights, settlement policy or reserve concepts will be issued as a new document version recorded in the version history, rather than silently changing meaning.

12.2 Decision-Making Structure

Material ecosystem decisions are the responsibility of the issuer, namely Total Group Berhad and the Founder & Chairman of Total Group. Related-party transactions and conflicts of interest are subject to independent review. Holding TGB does not automatically confer company voting rights.

13 — Development Roadmap and Future Payments

Phase	Key work	Condition to advance
Phase 1: Foundation	Complete the group asset arrangement, define any holder rights, and build property-level records with reconciled income evidence	Asset documents completed; property records and income reconciliation reviewable
Phase 2: Service pilots	Develop and pilot AI Accounting and TAS with clear customer terms and a working TGB payment and settlement flow	Pilots validate accuracy, delivery quality and settlement reconciliation
Phase 3: Incubation expansion	Gradually expand enterprise incubation once funding limits, project criteria and reporting controls are adopted	Treasury policy and reporting controls adopted
Phase 4: Payments exploration	Explore on-chain and cross-border payments	Operating pillars demonstrate delivery evidence and controlled settlement

Each phase advances according to commercial, technical and legal readiness; none is a commitment to completion dates, customer adoption or investment outcomes.

13.1 Later-Stage Research: ASEAN Currency-Basket Stablecoin

The later-stage stablecoin concept is a separate instrument referencing a defined basket of ASEAN member-state fiat currencies. The basket is still being planned; its currencies, weights, peg method, issuer, reserve assets, custodian, liquidity buffer, redemption terms and applicable licences have not been determined.

Regional local-currency settlement and payment connectivity initiatives are context only; they are not an official "ASEAN currency" and do not imply endorsement of TGB. A viable design must address reserve concentration, FX risk, liquidity mismatch, de-pegging, insolvency and redemption channels. No stablecoin has been issued.

14 — Issuer and Team

TGB is issued jointly by Total Group Berhad (legal entity) and the Founder & Chairman of Total Group. Total Group Berhad is a business group headquartered in Penang, Malaysia; the group's Founder & Chairman is responsible for the overall direction and material decisions of the TGB ecosystem.

Project execution draws on the group's management and the professional teams of its business units, covering asset and property management, accounting and finance, marketing and technology development. External professional advisers are engaged for each pillar as needed. Partners will be announced, with mutual consent, once formal agreements are signed.

15 — Legal and Compliance Framework

Token private sales, asset-related rights, payments and stablecoins may be subject to different requirements across jurisdictions. The project treats compliance as a precondition of ecosystem development and seeks professional legal advice at each stage.

- Identity verification and AML: private sale participants and service customers must complete KYC and anti-money-laundering (AML/CFT) checks.
- Data protection: customer and tenant data are handled in accordance with applicable personal data protection laws.
- Jurisdictional restrictions: the TGB private sale is not offered in jurisdictions, or to persons, where participation is prohibited or restricted by law.
- Disclosure: material matters are handled in accordance with applicable regulations and the group's disclosure policy.
- Holders are responsible for understanding the legal and tax requirements of their own jurisdiction.

16 — Risk Factors

The following is not an exhaustive list of risks. The controls described in this document cannot eliminate all uncertainty.

Risk category	Description
Asset and legal risk	The backing arrangement may not be completed, may have limited enforceability, or may rank behind existing creditors. Asset values can fall and property may be illiquid. Holding TGB does not in itself create proprietary rights or recourse against group assets.
Operating risk	Tenants may default, expenses may exceed rent, AI products may not achieve market adoption, and TAS may not produce measurable commercial results.
Technology and data risk	Contract defects, privileged access, wallet theft, system outages, AI errors and privacy incidents may interrupt services or cause losses.
Economic risk	The market price of TGB may be volatile, settlement conversions may create selling pressure, the pool may be insufficient, and incubation investments may be impaired.
Execution and regulatory risk	Five distinct operating pillars increase delivery complexity. Token private sales, asset-related rights, payments and stablecoins may face different requirements across jurisdictions.
Liquidity and market risk	TGB may lack sufficient trading depth, and holders may be unable to sell at the desired price or time.
Supply and concentration risk	Token releases or sales by large holders may affect

Risk category	Description
	market price.
Privileged-role risk	Misuse, loss or theft of contract administrative permissions could affect the token or user assets.
Related-party and conflict-of-interest risk	Group assets, property leases and incubation projects may involve related parties.
Third-party dependency risk	Availability of wallet access points, the blockchain network, AI model providers and conversion channels is outside the project's control.
Regulatory change risk	Changes in law or regulation may require modification, suspension or termination of certain functions or the private sale.
Fraud and impersonation risk	Third parties may impersonate the project with fake contracts or websites; the project will never ask for seed phrases or recovery information.

The design does not guarantee that the token price will track the value of group assets or future income. Readers should distinguish between technical identity, contractual rights and commercial prospects.

17 — Forward-Looking Statements

Statements in this whitepaper other than statements of historical fact, including those using words such as "plan", "intend", "expect", "target", "may" and "will", are forward-looking statements. They are based on the project's current intentions and assumptions and are subject to known and unknown risks; actual results may differ materially. The project gives no assurance regarding forward-looking statements, and readers should not rely on them in making decisions.

Glossary

Term	Definition
TGB	The project's blockchain token and service payment medium; not company equity.
RWA	Real-world assets; digital records must correspond to identifiable underlying assets and legal rights.
Ecosystem pool	A funding and accounting pool for permitted asset operations and business development, separate from market trading liquidity.
Settlement proceeds	Amounts actually received after service payment or conversion; costs and allocations are recorded separately.
Burn	Permanent removal of tokens from usable supply; not part of the TGB service payment mechanism.
Private sale	Allocation of TGB tokens on eligibility and transaction terms; not a share offering.
Asset backing	The company-approved, in-progress arrangement covering 30% of group total assets; its legal effect

Term	Definition
	depends on executed documents.
Stablecoin basket	A future, separate reserve design referencing specified ASEAN member-state currencies.
Unlocked vs circulating	Unlocked tokens are free of lock-up restrictions; circulating tokens are actually transferable in the market. The two may differ.