

Assure DeFi[®]

THE VERIFICATION **GOLD STANDARD**



Security Assessment

XBANKING

Date: 16/05/2025

Audit Status: PASS

Audit Edition: Solana



ASSURE DEFI[®]
THE VERIFICATION **GOLD STANDARD**

Risk Analysis

Vulnerability summary

Classification	Description
 High	High-level vulnerabilities can result in the loss of assets or manipulation of data.
 Medium	Medium-level vulnerabilities can be challenging to exploit, but they still have a considerable impact on smart contract execution, such as allowing public access to critical functions.
 Low	Low-level vulnerabilities are primarily associated with outdated or unused code snippets that generally do not significantly impact execution, sometimes they can be ignored.
 Informational	Informational vulnerabilities, code style violations, and informational statements do not affect smart contract execution and can typically be disregarded.

Executive Summary

According to the Assure assessment, the Customer's smart contract is **Secured**.



Scope

Target Code And Revision

For this audit, we performed research, investigation, and review of the XBANKING verifying the functional and superficial part of the contract since it is generated in SPL token creator and we do not have access to the base code.

Target Code And Revision

Project	Assure
Language	Rust
Codebase	Deployed address: 2uAuGwYH22SJJtaTqMJ2AGEL2rBdiRKkuak2QCCSaFCA Creation: Token program
Audit Methodology	Static, Manual

AUDIT OVERVIEW

Findings

Title	Description	Result
A1. Token Distribution and Liquidity Monitoring	<u>The liquidity is not locked (44k Raydium) can lead to higher volatility and liquidity risks, making the asset more vulnerable to price manipulation.</u>	Moderate Risk
Owner and Wallet Security	No scams linked to the owner's wallet.	No Issues
Token functions	No mintable risk. No freeze/auto-freeze risk. No transferability risk.	No Issues
Ownership and Token Distribution	Balanced ownership in top wallets. Diverse token distribution. No permanent control risk.	No Issues
Metadata and Technical Security	No concerning metadata found. <u>Metadata could be changed [The token's Name, Symbol, Description, and URI can be modified].</u> No custom fees applied.	Low Risk
Market Activity and Transparency	Recent user activity confirmed. All liquidity pools are known. Active interaction in the last 30 days.	No Issues

Assessment Results

Score Results

Review	Score
Global Score	85/100
Assure KYC	Not completed
Audit Score	85/100

The Following Score System Has been Added to this page to help understand the value of the audit, the maximum score is 100, however to attain that value the project must pass and provide all the data needed for the assessment. Our Passing Score has been changed to 84 Points for a higher standard, if a project does not attain 85% is an automatic failure. Read our notes and final assessment below. The Global Score is a combination of the evaluations obtained between having or not having KYC and the type of contract audited together with its manual audit.

Audit PASS

This audit report presents an in-depth analysis of the sol contract functions, emphasizing its immutability, renounced ownership, and financial controls.

The project has successfully passed the security audit with no major concerns. The only thing that was detected is regarding the liquidity and metadata mutability.

Disclaimer

Assure Defi has conducted an independent security assessment to verify the integrity of and highlight any vulnerabilities or errors, intentional or unintentional, that may be present in the reviewed code for the scope of this assessment. This report does not constitute agreement, acceptance, or advocating for the Project, and users relying on this report should not consider this as having any merit for financial advice in any shape, form, or nature. The contracts audited do not account for any economic developments that the Project in question may pursue, and the veracity of the findings thus presented in this report relate solely to the proficiency, competence, aptitude, and discretion of our independent auditors, who make no guarantees nor assurance that the contracts are entirely free of exploits, bugs, vulnerabilities or deprecation of technologies.

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