$$Sovereign\ District = Token_{Voter\ District} \tag{1}$$

$$Banking\ License, \widehat{Banking\ License} \in Sovereign\ District_{Banking\ Licenses}$$
$$\text{where:} \tag{2}$$
$$Banking\ License_{Bank} \neq \widehat{Banking\ License}_{Bank}$$

$$Reserve\ Obligations(Banking\ License, \widehat{Banking\ License}, Date) =$$
$$\sum_{Balance \in Token_{Balances}} Balance_{Amount}$$
$$\text{where:} \tag{3}$$
$$Balance_{Source} = Banking\ License \wedge Balance_{Target} = \widehat{Banking\ License}$$
$$\wedge\ Banking\ License_{Transfer\ Date} = \widehat{Banking\ License}_{Transfer\ Date} = Date$$

$$Net(Banking\ License, \widehat{Banking\ License}, Date) =$$
$$Reserve\ Obligations(Banking\ License, \widehat{Banking\ License}, Date) \tag{4}$$
$$-\ Reserve\ Obligations(\widehat{Banking\ License}, Banking\ License, Date)$$