Who We Are

Founded in 2020, APKA U.S LASS INVESTOR is a global innovator in alternative financing solutions backed by publicly traded securities, digital assets & private equity, including debt-to-equity conversions, equity lines of credit & venture capital funding. We provide fast, secure access to capital, empowering family offices, UHNWIs & institutions to unlock liquidity without sacrificing the potential upside of long-term positions.

Profile

Founded	2020
Total Funded Loans	$6B+
Collateral Return (in kind)	100%
Loans Facilitated	1,000+

Asset-Backed Lending

Tailored, non-purpose financing secured exclusively by publicly traded equities & digital assets across major global markets. Our structure enables clients to unlock liquidity efficiently while retaining full ownership & market. All collateral is custodied with tier-one institutions and subject to rigorous valuation, monitoring and regulatory compliance standards.

Feature	APKA U.S LASS INVESTOR	Traditional Lenders (Typical Range)
Cost of Capital (APR)	2-4% fixed annually.	8-24% variable.
LTV Ratio	Up to 70%.	30-55%.
Funding Time	1-3 days.	A couple of weeks.
Recourse & Personal Guarantee	Non-recourse, no personal guarantee.	Full / partial recourse, personal guarantee.
Margin Policy	Progressive at 80% LTV, 3-day grace period.	Automatic liquidation (≥ 125% loan value).
Custody	Tier-one institutional segregation.	Internal / mixed custody.

Process & Timeline

1. Engagement: Client submits portfolio details & liquidity requirements.
2. Valuation: Our team independently assesses the portfolio, determines eligible securities and provides indicative LTV and rate.
3. KYC & Compliance: Standard KYC/AML documentation is completed in parallel to ensure regulatory alignment across jurisdictions.
4. Agreement: Final loan structure and legal documentation are executed; custody arrangements are confirmed with the selected institution.
5. Funding: Initial tranche released upon collateral transfer; remaining balance funded after three-day average price verification period.
6. Quarterly Interest: Client pays fixed, interest-only payments quarterly in arrears for the duration of the term.
7. Maturity & Collateral Return: At loan maturity, the principal is repaid, and the pledged equities are immediately released back to the client.

Tier-One Custodians

BNY

WELLS FARGO

coinbase

kraken