

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.

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.

Profile

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

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

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

Tier-One Custodians



Disclaimer US - Securities-based loans are complex financial products that involve risks, including the potential loss of collateral and margin calls. Borrowers should carefully consider their financial situation, risk tolerance, and investment objectives before they enter into any lending arrangement. This presentation is for informational purposes only and should not be construed as an offer to buy, sell, or solicit securities or loans. Loan terms rates, and eligibility are subject to change without notice and may vary based on collateral type, market conditions, and regulatory requirements. APKA U.S Investor does not provide tax, legal, or investment advice.

Borrowers should consult with their own legal, tax, and financial advisors before engaging in any securities-based lending transactions. Securities-based loans are non-purpose loans and cannot be used to purchase or carry margin securities. Loan proceeds may be used for other purposes, subject to compliance with regulatory guidelines. In the event of a market downturn, the borrower may be required to deposit additional collateral or face liquidation of pledged assets, which may result in significant financial loss.