



SAALT

Strategic AI Application Lending Tools for Banks

Ticker: \$SAALT | March-2026

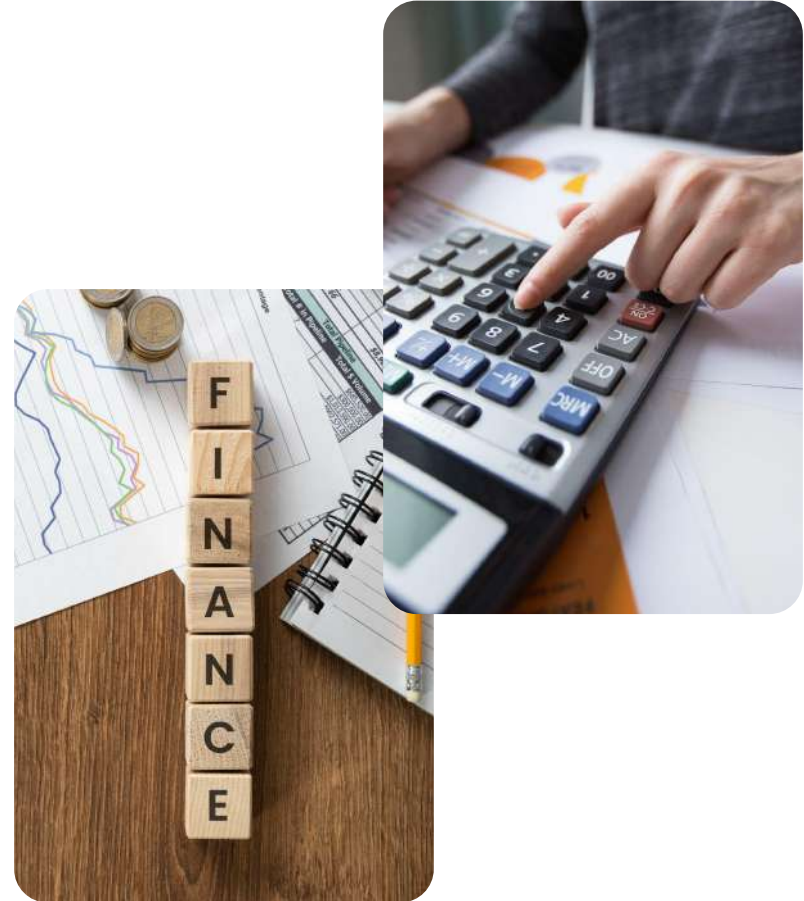
www.saaltfb.com



Problem

The file submission and underwriting process for Small business lending (SMBs) is plagued by borrower (human error) mishaps in loan submission data. Thus, the problems below exist in the ecosystem for broker, lenders, and etc.

- High operational costs due to **manual, repetitive processes (Broker)**
- **Fragmented data** sources and inconsistent underwriting (Lender)
- **Limited scalability** in reaching underbanked SMBs (broker and Lender)
- A lack of **intelligent automation**, leading to delays, inefficiencies, and lost economic opportunity (broker and Lender)



Debt Market Opportunity



**Enormous
Opportunity**
\$1T+ U.S. TAM
\$6T+ Global TAM



**Lending demand
growing as banks
look to serve
underbanked
SMEs**

Total Addressable Market (TAM): The global small business loan market was valued at **\$2.5 trillion in 2023** and is projected to grow to **\$7.2 trillion by 2032**, with a robust CAGR of 13.0%.

Key Drivers: Market growth is fueled by a combination of factors, including:

- **Increasing number of SMEs (Small and Medium-sized Enterprises)** worldwide.
- **Government policies** that support entrepreneurship through subsidies, tax breaks, and low-interest loan programs.
- **Technological advancements** that make lending more efficient and accessible.

Geographic Focus: North America and Asia-Pacific are the leading regions in the market, with significant growth potential in emerging economies.

Rise of Digital Lending: Online marketplaces and peer-to-peer lending platforms are expanding access to capital, particularly for underserved populations.

Evolving Needs: Small businesses are not only seeking traditional loans but also new financing options like invoice factoring, merchant cash advances, and lines of credit to meet diverse operational needs.

Solution

Saalt is a cloud-native, AI-based SaaS platform designed to:

- **Automate repetitive lending workflows**
- **Analyze and structure metadata** to inform decision-making
- **Accelerate loan approval timelines**
- **Reduce labor cost and manual errors**
- **Scale financial institutions' lending capacity** without proportional headcount growth



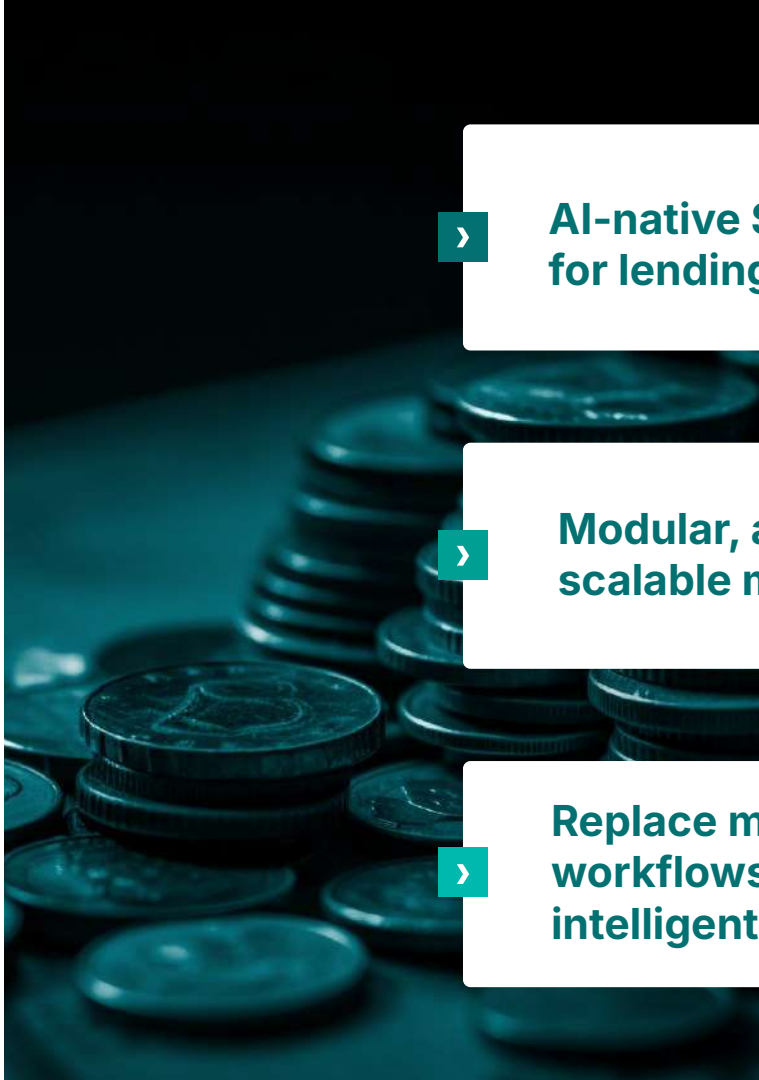
AI-native SaaS platform for lending automation



Modular, asset-lite, scalable model



Replace manual workflows with intelligent automation



Saalt Business Model

Brokers



Asset Managers



**SMB Lending
Partners**



Token Utility(\$SAALT)

Saalt's ecosystem, rewards and incentives are curated on the blockchain

**License revenue
accrues to \$SAALT
via buyback and
distributions**



**Metadata analytics
access / IP accrues
to \$SAALT**



**Saalt foundation
incubates and
scales ecosystem**



Saalt Feedback Loop Advantage



**First to market, compounding data advantage,
incentive-based model**

\$SAALT Competitive Positioning

- No direct blockchain-native competitor at scale
- Defensible moat via AI engine and financial partnerships



Saalt Roadmap



Q3 2025:
Pilot banks &
beta AI engine



Q4 2025:
Token launch,
national rollout



2026: Global
expansion, DAO
governance



Join Saalt

Opportunity

- Multi-trillion dollar TAM provides **runway for billion-dollar Saalt opportunity**
- Nascent and fragmented market, many low-hanging fruits, **dominant market-share opportunity remains**

Timing

- Automation and AI tools **now** offer scalable solutions
- **Initial contracts and partnerships completed**, Saalt at inflection point

Team

- **Seasoned**, 10+ years across financial, management, marketing, fintech, blockchain, and adjacent ecosystems
- History of business building and successful implementation of strategic initiatives

Alignment & Incentives

- Blockchain technologies allow for **unique incentive and alignment model**
- **Favorable regulations** opening doors for additional incentive mechanisms (i.e. **dividends, use-to-earn**)



Thank You

Website



www.saaltfb.com