


Total Supply: 1,000,000,000 \$SAALT (fixed cap)

| Allocation | % Allocation | Lockup / Vesting |
|---------------------|--------------|--|
| Treasury Reserve | 24% | 6 months |
| Team & Founders | 20% | 6 months |
| Foundation | 2% | Performance-based release |
| Public Sale | 20% | Open via DEX/CEX (Early investors at \$1 then ICO) |
| Ecosystem & Staking | 19% | Incentives+ liquidity, dev, advisors, promoters / marketing, other |


Revenue Flow Projections (Year 1-3)

| Source | 2026 | 2027 | 2028 |
|--|------------|------------|------------|
| Saalt Saas Model Monthly Saalt Fee: \$2750.00 Saalt Ppen Banking Fee: \$125.00 Saalt Loan Origination Fee: \$1995.00 Total Fee Monthly: \$4870.00 Users: Loan Brokers, CPA, Real Estate Brokers 2026-75 2027-180 2028- 350 | \$4.383MM | \$10.579MM | \$20.454MM |
| Broker Referral Fees For Quarterly Trans Volume | \$0.7250MM | \$1.755MM | \$3.4125MM |
| Operations / Infrastructure 35% Token Buyback % | 8% of net | 12% of net | 15% of net |
| Estimated \$SAALT Reserve | 28% | 30% | 33% |


Utility Drivers



SAALT SAAS fee on licensing



Metadata analytics demand



SAALT dividends payout on loans

Core Purpose

1. What problem does Saalt solve?

There's a large and pervasive problem within the small business lending market: inefficiency and a lack of intelligent automation.

✔ **High Costs Manual Processes:** Small business lending is plagued by high operational costs due to manual, repetitive processes. This means intermediaries are spending excessive time and money and lack automation.

✔ **Fragmented Data Inconsistent to Underwriting:** The current system relies on fragmented data sources, leading to inconsistent loan approvals and risk assessments.

✔ Lack of access to capital for non-credit worthy businesses.

We micro-lend money from open banking and merchant services fees tied to merchant accounts receivables.

2. Saalt target audience and value proposition

SMB lending partners:

- ✔ **Brokers**
- ✔ **CPAs**
- ✔ **Asset Managers**

3. Coin use case

\$SAALT is a utility token that is directly integrated into open banking fees and small business lending credit facilities.

✔ **License Revenue Sharing:** A portion of the revenue generated from banks licensing the AI tool is either transacted in \$SAALT or linked to the token. This creates direct demand for the token as the platform gains customers.

✔ **Metadata Analytics Requests:** The platform charges per transaction or analysis run. Recurring revenue generated from client use is provided to token holders, again creating a demand loop.

✔ **Foundation:** Saalt allocates a percentage of assets to innovate and incubate profit models within the SAALT ecosystem, facilitating a value accretion loop and accruing value to \$SAALT.

4. Value proposition

SAALT is a compelling narrative that connects real-world business solutions to a token economic model.

- **For Small Businesses:** Value is in the loan cost savings increased lending efficiency and access to capital without being credit worthy.
- **\$SAALT Holders:** They are able to receive a dividend from the performance of the SAALT coin due to loan production.