Lending markets for the assets your users already hold.

Embedded lending has become a core fintech product: Coinbase has originated **$900M+** in crypto-backed loans, and Robinhood, Gemini, Bitget and Trust Wallet have all launched their own. But nearly all of it runs on EVM rails, which means it can only serve a handful of assets. Your users hold **ADA, XRP, XLM, HBAR, DOGE, BTC and more** — and for most of those, there is nowhere to lend or borrow. LOAN changes that, under your brand.

01 The assets your users hold – and where they can borrow against them

ASSET	LOAN (METAL X)	AAVE / MORPHO / COMPOUND	CUSTODIAL CEFI (COINBASE-STYLE)	SINGLE HOME-CHAIN PROTOCOL
ADA · Cardano	●	○ *EVM-only*	◐ *off-chain ledger*	*Liqwid (Cardano only)*
XRP	●	○	◐ *off-chain ledger*	*XRPL, in testing*
XLM · Stellar	●	○	○	*Blend (Stellar only)*
HBAR · Hedera	●	○	○	*Bonzo (Hedera only)*
DOGE	●	○	◐ *off-chain ledger*	○
LTC · Litecoin	●	○	◐ *off-chain ledger*	○
SOL · Solana	●	○	◐	*Kamino (Solana only)*
BTC · ETH · USDC	●	●	●	*varies*

● supported · ◐ limited / single-venue · ○ not available. On LOAN, assets are represented as bridged xTokens on XPR Network, and — like every cross-chain route — the underlying native assets are held in custody at the bridge layer. What differs is the market layer: LOAN positions sit on-chain in the user's own KYC-verified account, transparent and self-managed, rather than as entries in a provider's internal ledger. The "○" for EVM protocols is structural: those assets have no EVM version to list.

02 Why partners build with LOAN

2.1 The assets no one else can offer

Live lending & borrowing markets for ADA, XRP, XLM, HBAR, DOGE, LTC and SOL, all in a single integration. EVM protocols structurally cannot list them; home-chain protocols make your users juggle a different app and wallet for each chain.

2.2 Your brand, your front-end

Offer it as a fully white-labeled experience or integrate via API. Your users never leave your app, and the lending product carries your name, not ours.

2.3 Compliance built into the protocol

Identity and KYC are verified and enforced at the protocol level, not bolted on afterward. That is a compliance posture your risk and legal teams, and your regulators, can get comfortable with — and a clean contrast to permissionless DeFi.

2.4	**Gas-free for your users**	Every supply, borrow, repay and top-up settles on XPR Network with no per-transaction network fee. Smoother UX and lower friction than lending on Ethereum or its L2s.
2.5	**Proven, live markets**	Not a testnet. Real, utilized markets running today across a dozen assets, with a track record measured in years. Independently tracked on **DeFiLlama at $30M+ in total value locked** — more than the leading Cardano-native (Liqwid) or Hedera-native (Bonzo) lending protocol individually, while covering both of those chains plus XRP, XLM, DOGE and more in a single venue.
2.6	**A revenue line, not a feature checkbox**	Partners can participate in the economics of the lending product they offer — this is a product your users pay to use, not a cost center. Commercial structure is straightforward and something we walk through in the partnership conversation.

> **Multi-asset. White-label. Compliance built in. Gas-free.**

03 How it works

STEP 1	STEP 2	STEP 3	STEP 4
Your users verify once	**Assets move onto XPR Network**	**Users lend and borrow**	**You embed it**
KYC and identity are handled at the protocol level.	As bridged xTokens, where the lending markets live.	Against their holdings, managing their own positions on-chain, at competitive collateral ratios.	Via white-label UI or API, under your brand, with compliance handled underneath.

04 Live today – independently tracked on DeFiLlama

$30M+	$447M+	7,300+	14
TOTAL VALUE LOCKED	LENT TO DATE	LENDERS	ACTIVE MARKETS

Collateral factors up to 80% depending on asset. Supply and borrow rates are utilization-based and move in real time — we share the full live market list, current rates and depth on a call.

Let's find the fit. If your users hold assets that have nowhere to earn or borrow today, we can show you a working integration on testnet in a short call.

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