



High Yield Secured Lending

Earn enhanced yield on USDC with fully collateralized lending backed by liquid digital assets in a transparent and secure structure.

Key Terms

Asset	 USDC
Target Net APY	15% + 3% MPL Rewards
Liquidity	30 Days
Eligible Collateral	 BTC, ETH, SOL, BNB, XRP, FIL, ADA, AVAX
Target Collateralization	150-500%

Benefits to Lenders



Unique Risk / Reward

Significant premium to “risk-free rate” while staying over-collateralized



Unmatched Transparency

Monitor real-time counter-party exposure and loan terms



Rigorous Underwriting

Counter-parties are subject to deep due-diligence by credit team



Actively Managed Collateral

Loans fully collateralized with balances actively monitored



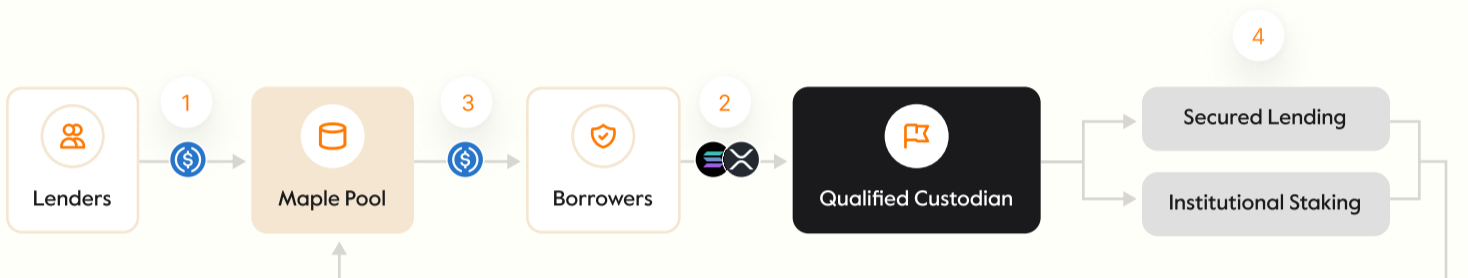
Earn \$MPL Rewards

3% additional \$MPL yield paid for deposits received in the next 30 days with 6 month commitment

[Start earning now](#)



How is the Yield Generated?



Step 1

Lenders deposit USDC into pool via their Maple Lending account

Step 2

Borrowers post eligible collateral asset to qualified custodian (e.g. Anchorage, BitGo, Coinbase) after completing credit due diligence process

Step 3

Upon receipt of collateral, Maple Direct team approves loan issuance to Borrowers from **Maple Pool**



Step 4

A portion of pledged collateral is lent out in an over-collateralized format, or staked using an institutional grade staking service

SOL Secured Lending

Earn enhanced native yield on SOL with fully collateralized lending backed by major digital assets and institutional grade staking.

Key Terms

Asset	 SOL
Target Net APY	10% + 1.5% MPL Rewards
Liquidity	Withdrawals serviced at end of next month following request
Eligible Collateral	 BTC, ETH, USDC
Target Collateralization	100-150%
Use of Proceeds	Assets will be lent overcollateralized to institutional borrowers and idle capital staked with institutional service providers.

Benefits to Lenders



Native Yield on SOL

Earn a spread to staking rates and grow your position in SOL



Transparent Reporting

Receive regular reporting on the loan status, interest, and use of proceeds



Rigorous Underwriting

Counter-parties are subject to deep due-diligence by credit team



Actively Managed Collateral

Loans fully collateralized with balances actively monitored



Earn \$MPL Rewards

1.5% additional \$MPL yield paid for deposits received in the next 30 days with 6 month commitment

[Start earning now](#)



Disclaimer

Intended Audience

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Maple takes the position that MPL, loans on Maple, LP tokens, and the liquidity pools on Maple are not securities or investment contracts as defined by the Securities Act or the Investment Contract Act, pursuant to a facts and circumstances analysis and legal interpretation of SEC v. Howey Co., 328 U.S. 293

(1946) and its relevant progeny, and Reves v. Ernst & Young, 494 U.S. 56 (1990). MPL tokens are not tied to the profits or growth of the Protocol. We urge you not to consider it an investment or have any expectation of profit. Whereas, despite the legal support regarding Maple’s position, given significant uncertainty regarding U.S. and global regulatory views, this pool is operating in reliance on exemptions provided by the U.S. securities laws. By accessing this document and/or attempting to engage with this pool, you must be either (a) a non-U.S. person or (b) a U.S. person that is an Accredited Investor, and you represent this accordingly.

The data, statements and information presented in this report are for informational purposes only, and do not constitute financial or investment advice. This report does not constitute advice for any purpose whatsoever.

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Further, the financial statements presented have not undergone a comprehensive financial statement audit from a third-party professional accounting firm. As such, there may exist errors or inaccuracies that materially misstate the financial statements. We are not responsible for any financial losses or adverse outcomes that may result from making investment

decisions based on the data presented in this report.

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The forward-looking statements in this report are subject to numerous assumptions, risks and uncertainties which are subject to change over time. There are many risk factors, including those relating to blockchain technology generally; the development of decentralization; the uncertain regulatory environment; and Maple specifically, that could cause actual results or developments anticipated by us not to be realized or, even if substantially realized, to fail to achieve any or all of the benefits that could be expected therefrom. We reserve the right to change the plans, expectations and intentions stated herein at any time, and we undertake no obligation to update publicly or revise any forward-looking statement, whether as a result of

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Risk Factors

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