Anchor

DeFi's stable savings product

Anchor protocol is the first DeFi savings product built for mass adoption

Consumers deserve a breakthrough in wealth creation.

Anchor protocol delivers the promise of universally accessible yield that can drive countless financial applications
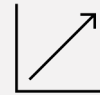
KEEP SCROLLING TO SEE HOW ⌄

Anchor is...

Anchor has built a savings engine that will be as ubiquitous as Stripe's payment infrastructure

A savings protocol on the Terra blockchain
where users can earn stable & attractive yields on stablecoin deposits

A turnkey API for passive income
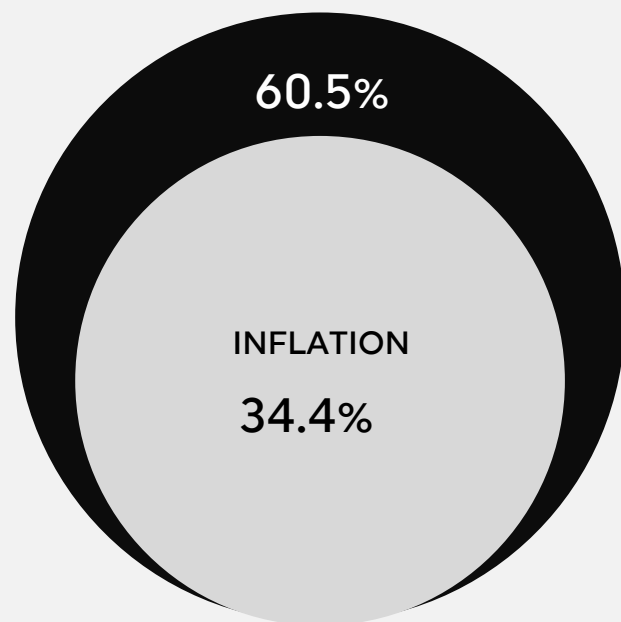that is poised to become the Stripe for savings

The gold standard for savings
in and out of crypto
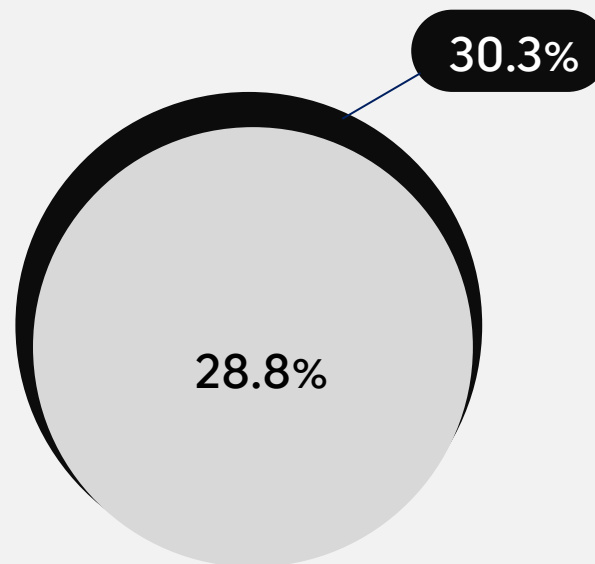
Commercial savings rates are at historical lows

These rates are leading to negative inflation-adjusted returns for depositors
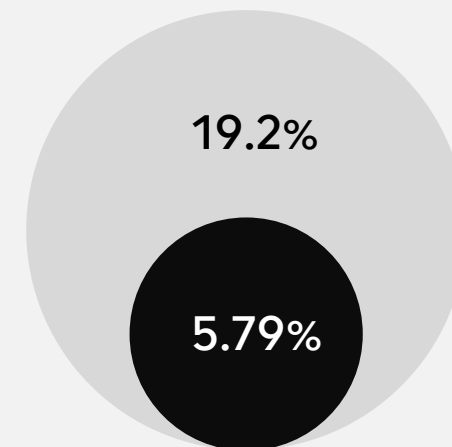
Compounded 10-year rates

60.5%

INFLATION

34.4%

30.3%

28.8%

19.2%

5.79%

1990s

+26.1%

2000s

+1.47%

2010s

-14.4%

10-YEAR YIELD
Inflation adjusted

DeFi lending markets provide an alternative yield

These yields are often much higher than commercial banks

DeFi Lending

Depositor

1. Deposit Crypto

Money Market

2. Borrow Crypto

Borrower

4. Pay interest

3. Post Crypto Collateral
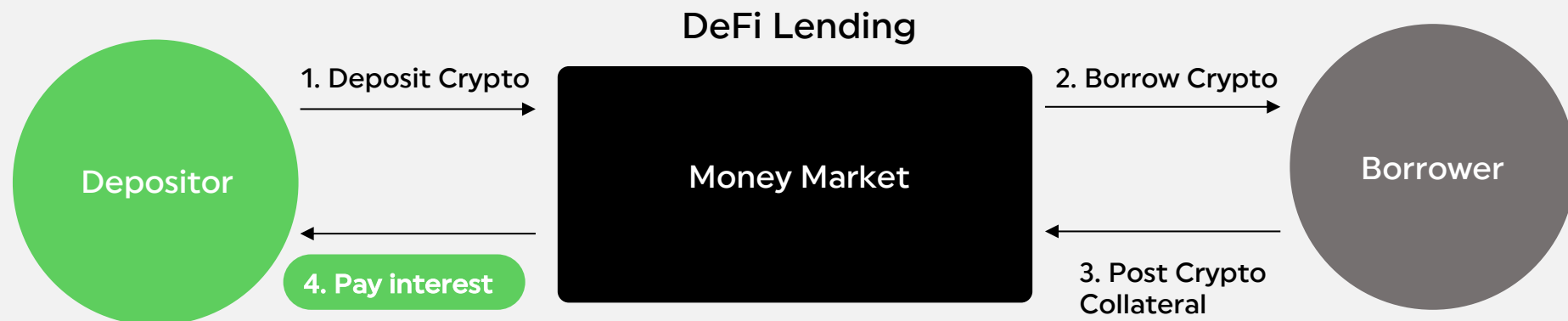
AAVE

Compound

MAKER

ANNUALIZED YIELD

6.27% APR

3.89% APR

0-8.75% APR

Source: retrieved from defipulse.com, defirate.com on May. 234h, 2020, APRs for Aave and Compound are 30-day averages on DAI deposits. APR on MakerDAO is the historical Dai Savings Rate.

However, DeFi interest rates have proven to be too volatile

They are powered by cyclical demand for leverage in ETH and ERC-20 assets

Loans are made to leverage on tokens

Loan demand falls as upside market momentum drops

Interest rates plummets
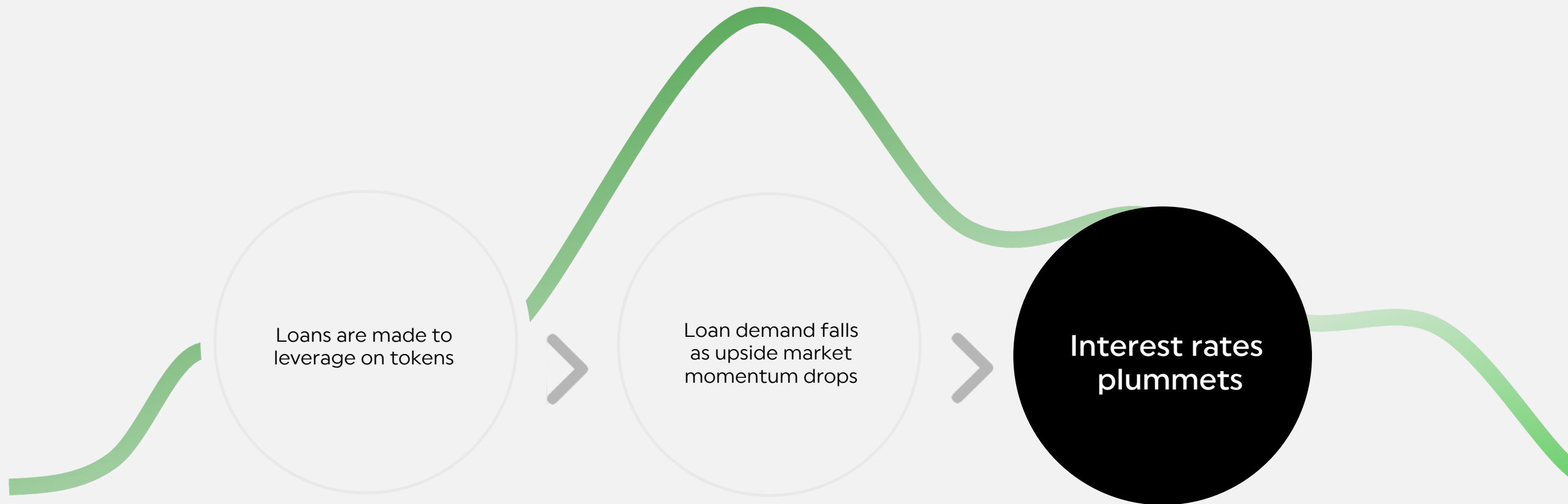
# Anchor is a savings protocol that offers <u>stable</u> and attractive yields

(1) **High, Stable Deposit Rates**

Anchor's yields are powered by block rewards, a market-uncorrelated rate. Interest rate subsidies are given to depositors to ensure high deposit rates.

(2) **Instant withdrawals**

Anchor does not enforce lockup periods on withdrawals.

(3) **Principal protected**

Loans on Anchor are fully collateralized by liquid staking derivatives. Anchor's liquidation queue is used to ensure frictionless collateral liquidations.
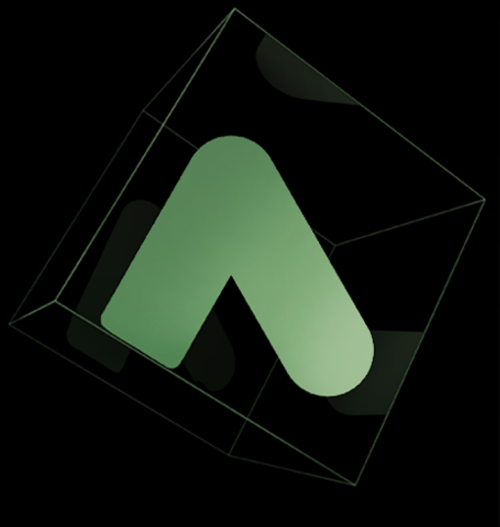
Our yield engine

The most accessible, stable savings in DeFi ready for mass adoption in your applications

Let's learn more about what powers Anchor protocol and stable yields in DeFi

For a more detailed look at Anchor, please see our white paper here

Anchor draws on block rewards generated by other proof of stake (PoS) blockchains

PoS chains require tokens to be staked or deposited so that they can validate transactions and secure their networks

Terra Luna
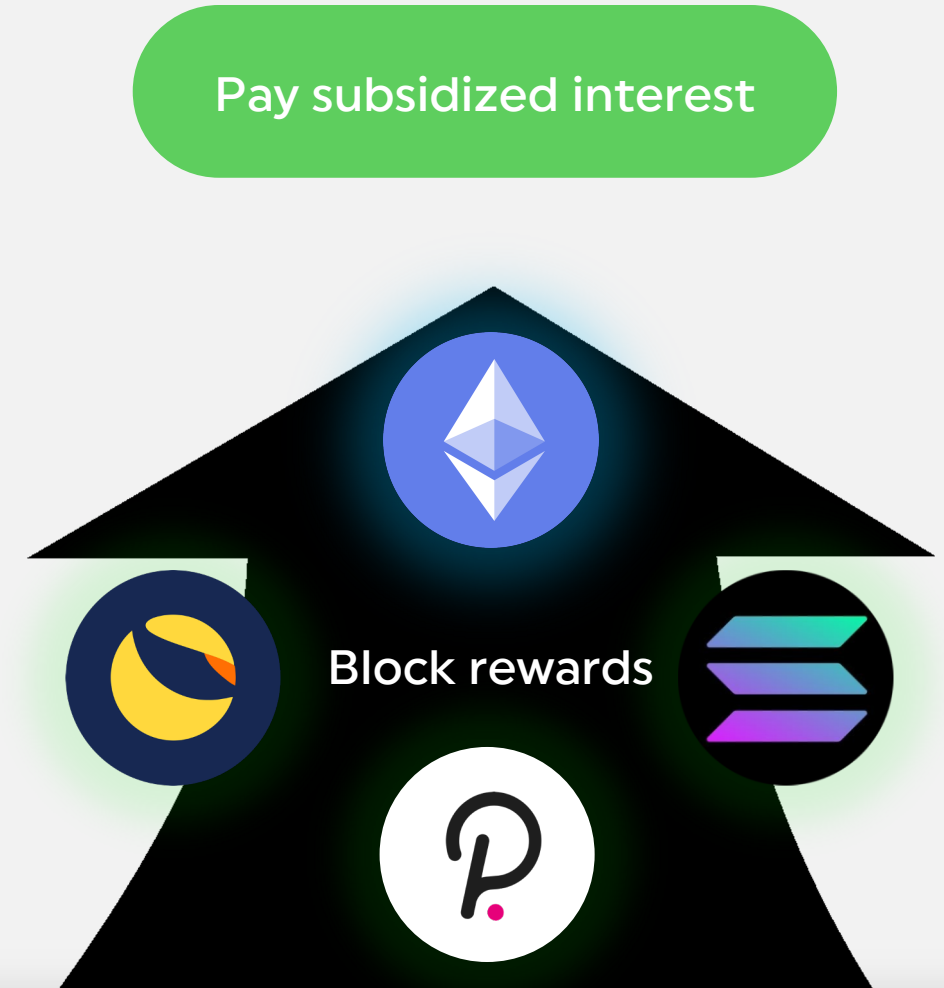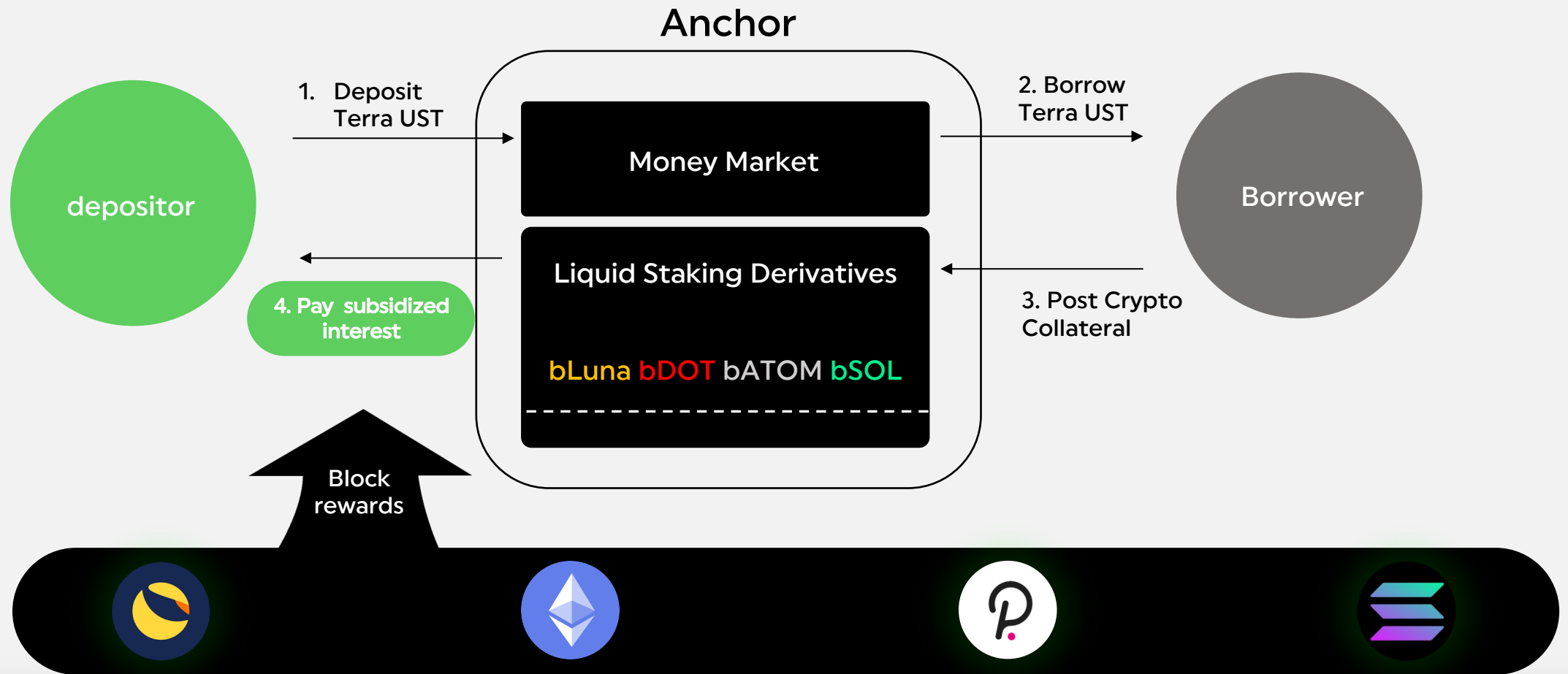
Ethereum

Polkadot

Solana

And more...

The steady staking rewards from these PoS blockchains provide the yield powering Anchor's attractive and low-volatile interest on stablecoin deposits

Pay subsidized interest

Block rewards

Anchor borrowers want UST, Terra's USD stablecoin, and post collateral in the form of PoS tokens to bond

Anchor

depositor

1. Deposit Terra UST

2. Borrow Terra UST

Money Market

Borrower

Liquid Staking Derivatives

4. Pay subsidized interest

3. Post Crypto Collateral

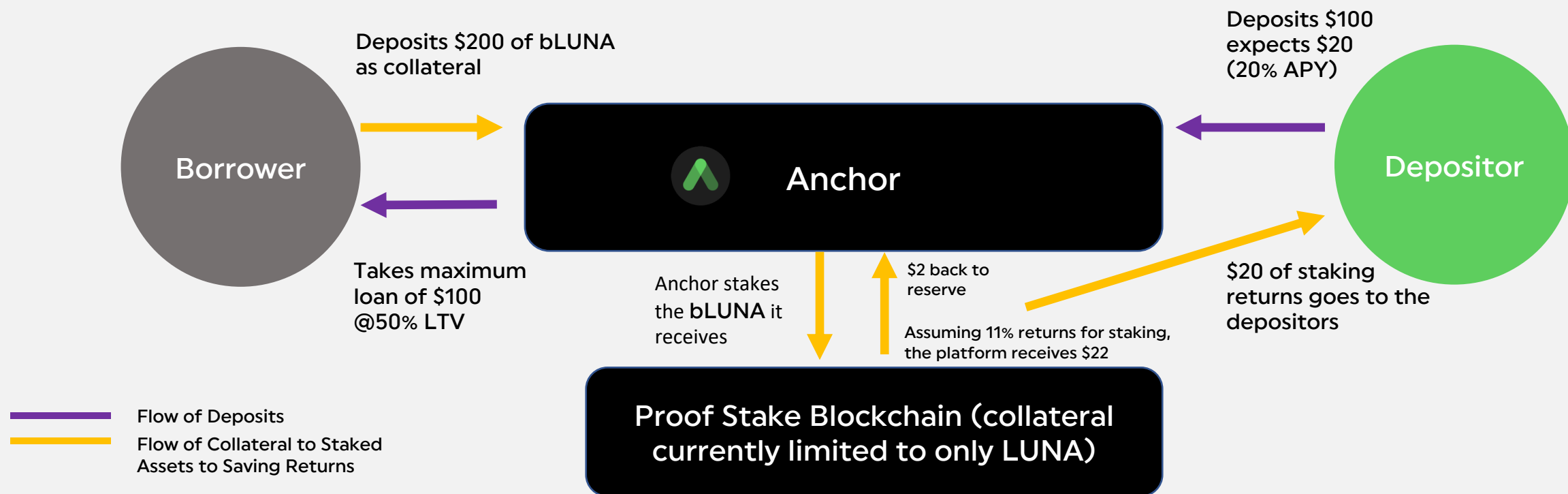**bLuna bDOT bATOM bSOL**

Block rewards

The beauty of the system is that it combines a Compound money market with liquid staked tokens to get exposure to principal protected staking without speculation on the price of the asset.

Anchor enables liquid staking by making staked tokens transferable and fungible

Anchor Liquid Staking

bETH
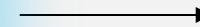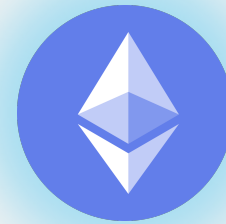
By tapping into a diversified cash flow stream of block rewards from multiple thriving PoS ecosystems, Anchor can offer an incredibly stable yield in a tight 18-20% range

Deposits $200 of bLUNA as collateral

Deposits $100 expects $20 (20% APY)

Borrower

Anchor

Depositor

Takes maximum loan of $100 @50% LTV

Anchor stakes the **bLUNA** it receives

$2 back to reserve

Assuming 11% returns for staking, the platform receives $22

$20 of staking returns goes to the depositors

Flow of Deposits

Flow of Collateral to Staked Assets to Saving Returns

Proof Stake Blockchain (collateral currently limited to only LUNA)

Assumes depositor puts down $100 worth of savings, how is 20% generated. Date as of April 15, 2021. The example is for demonstration purposes. Most borrowers would usually borrow at less than 50% LTV ratio.

Source: Messari

Working with us

Anchor is Stripe for savings

Anchor is Stripe for Savings

Anchor's open-source Savings-as-a-Service SDK can be integrated in 10 lines of code to any serviced application holding user balances

```
Anchor  ›  web  ›  anchor.js

1.  import { addressProvider, fabricateDepositStablecoin }
    from '@anchor-protocol/anchor.js';
                                    anchor
2.  const depositMsg = fabricateDepositStablecoin({
3.      address:
4.        'terra1tagxzz9pfx5s9ykpwsve49k69msgymer52wpvt',
        symbol: 'uusd',
5.      amount: '10000',
6.  })(addressProvider);
```
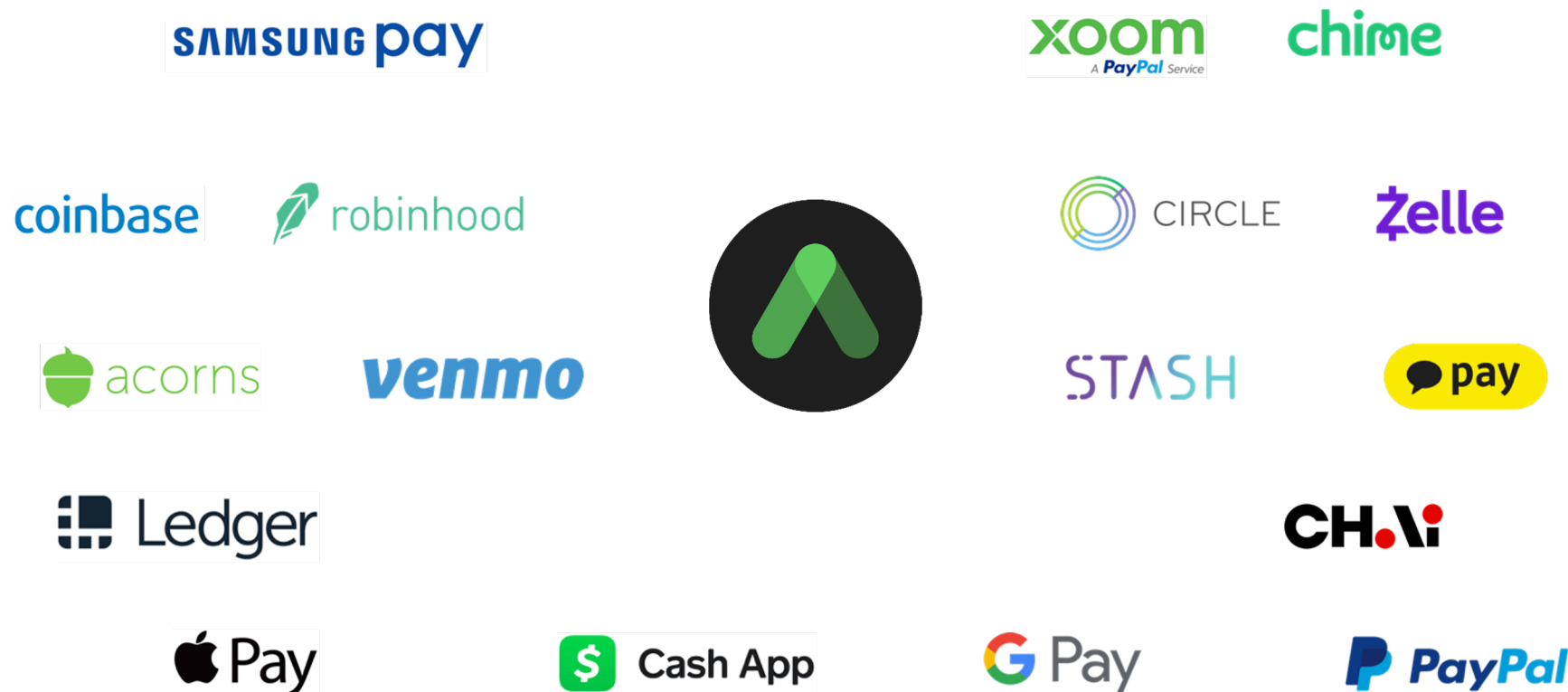
Any FinTech app or marketplace holding user balances can offer passive income as a product with the Anchor API

Anchor has fully regulated onramps in 6 fiat currencies over ACH/wire/debit

Applications

CHAI

And any fintech app
that has user balances

Fiat onramp
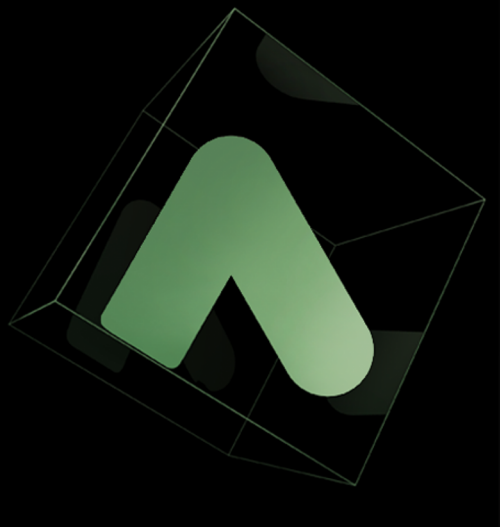
USD   EUR   GBP ⟫⟫

⟪⟪ JPY   AUD   CAD

Fiat offramp

- -

Anchor is integrating with Prime Trust to offer
MTL regulated rails, giving partners peace of
mind in integration

PrimeTrust

Anchor

Let's get started

Anchor protocol is the first DeFi savings
product built for mass adoption

CONTACT

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