



**Gold standard for passive income in blockchain**

# Anchor is

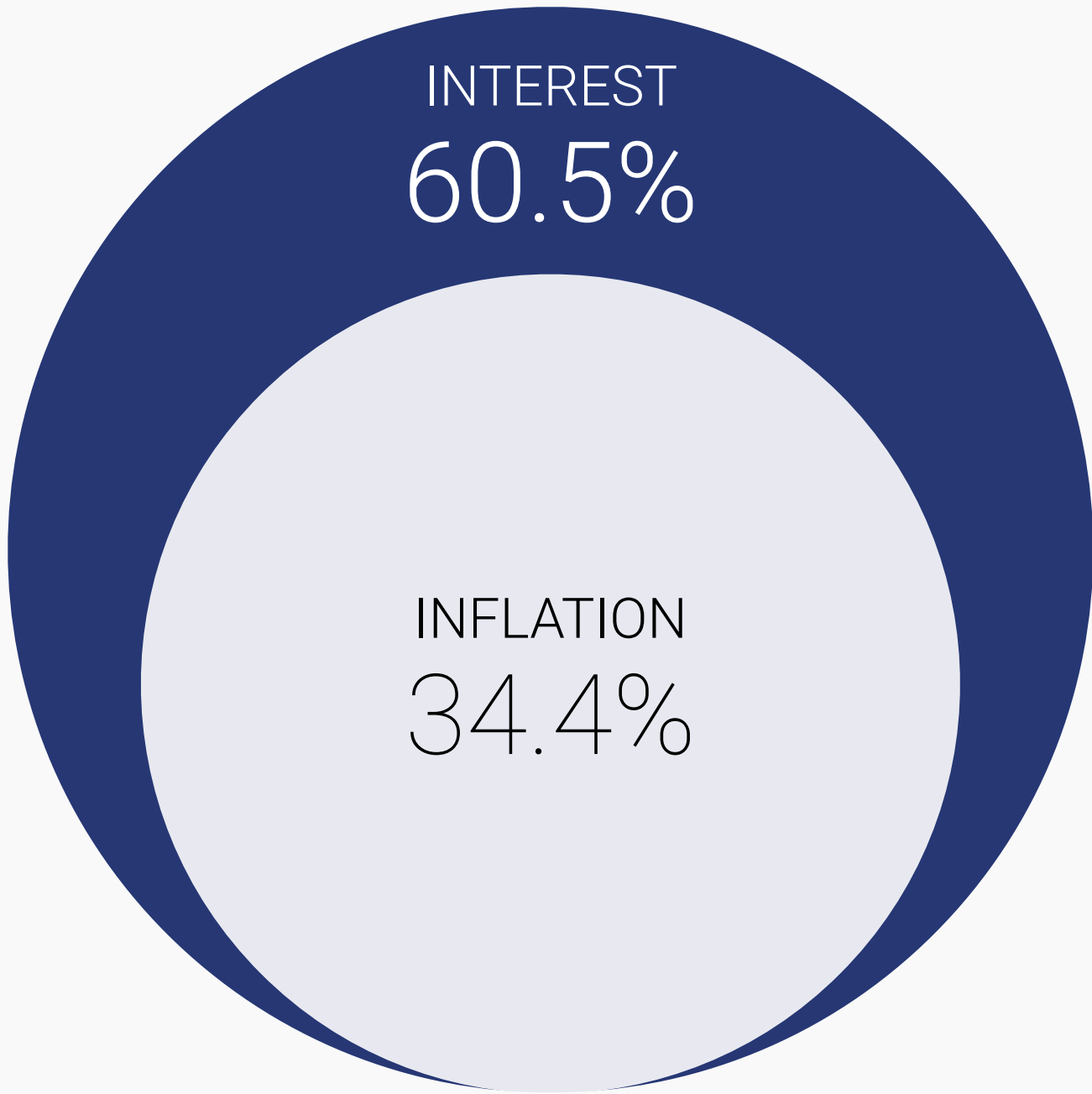
A savings protocol on the blockchain  
*where users can earn stable & attractive yields on stablecoin deposits*

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

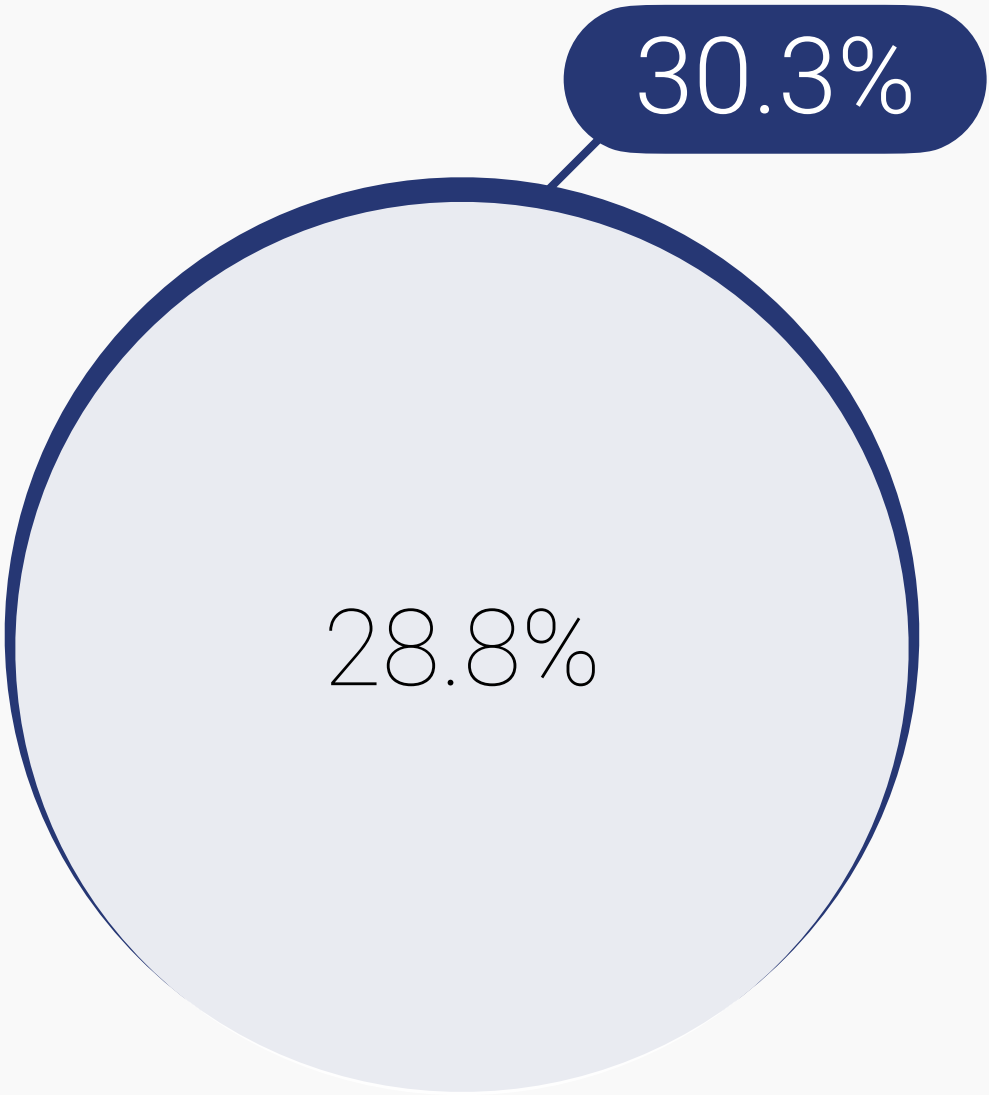
The gold standard for savings  
*in and out of crypto*

# Commercial savings rates are at historical lows, leading to negative inflation-adjusted returns for depositors

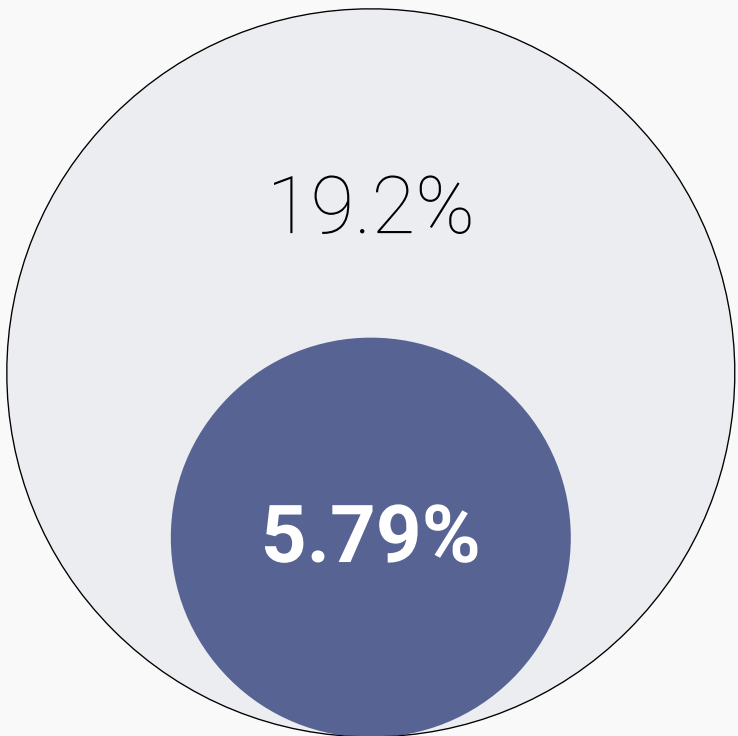
Compounded 10 Year Rates



1990s



2000s



2010s

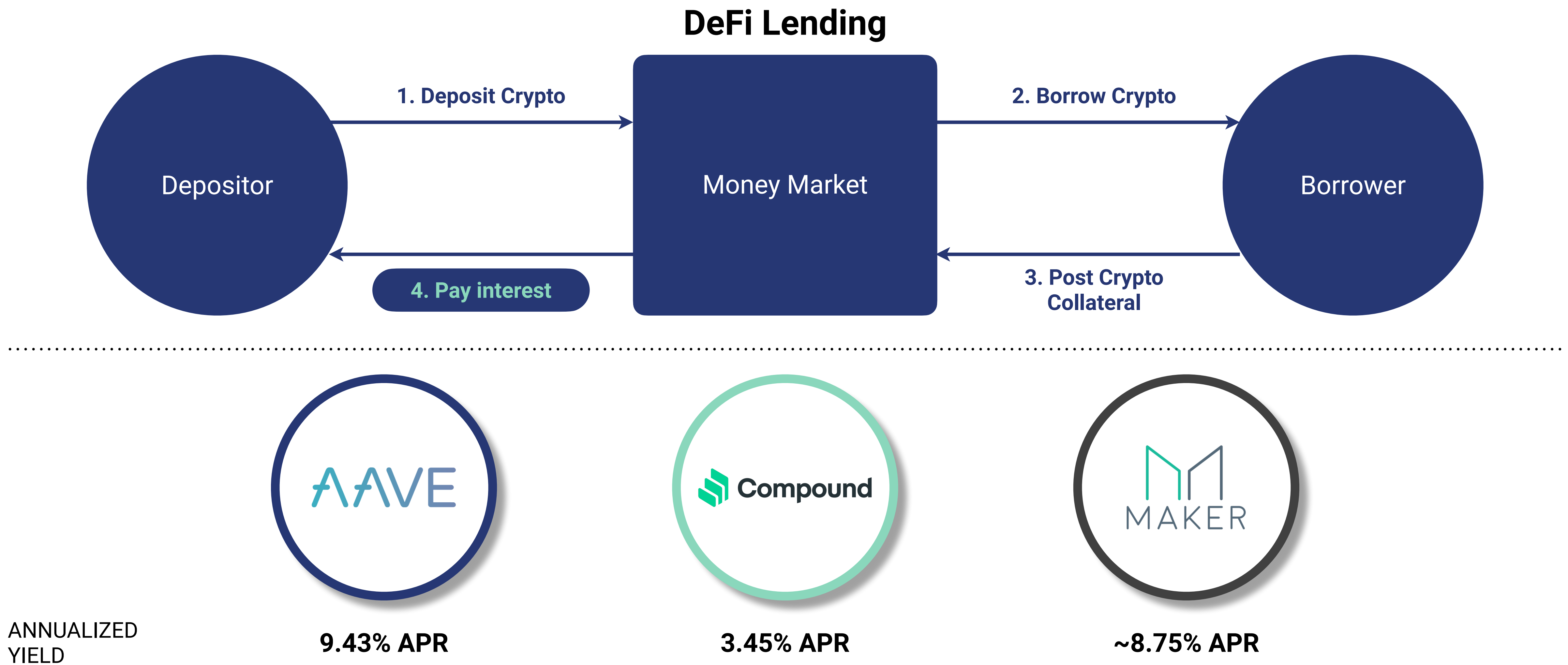
10 YEAR YIELD  
(INFLATION-ADJUSTED)

+26.1%

+1.47%

-14.4%

DeFi lending markets provided an alternative yield often offering much higher returns vs. the commercial bank



Source: retrieved from [defipulse.com](https://defipulse.com), [defirate.com](https://defirate.com) on Sep. 21th, 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  
as they are powered by cyclical demand for leverage in ETH and ERC-20 assets**

## Deposit Rate



# Anchor is a savings protocol that offers yields that are both stable and attractive

## 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

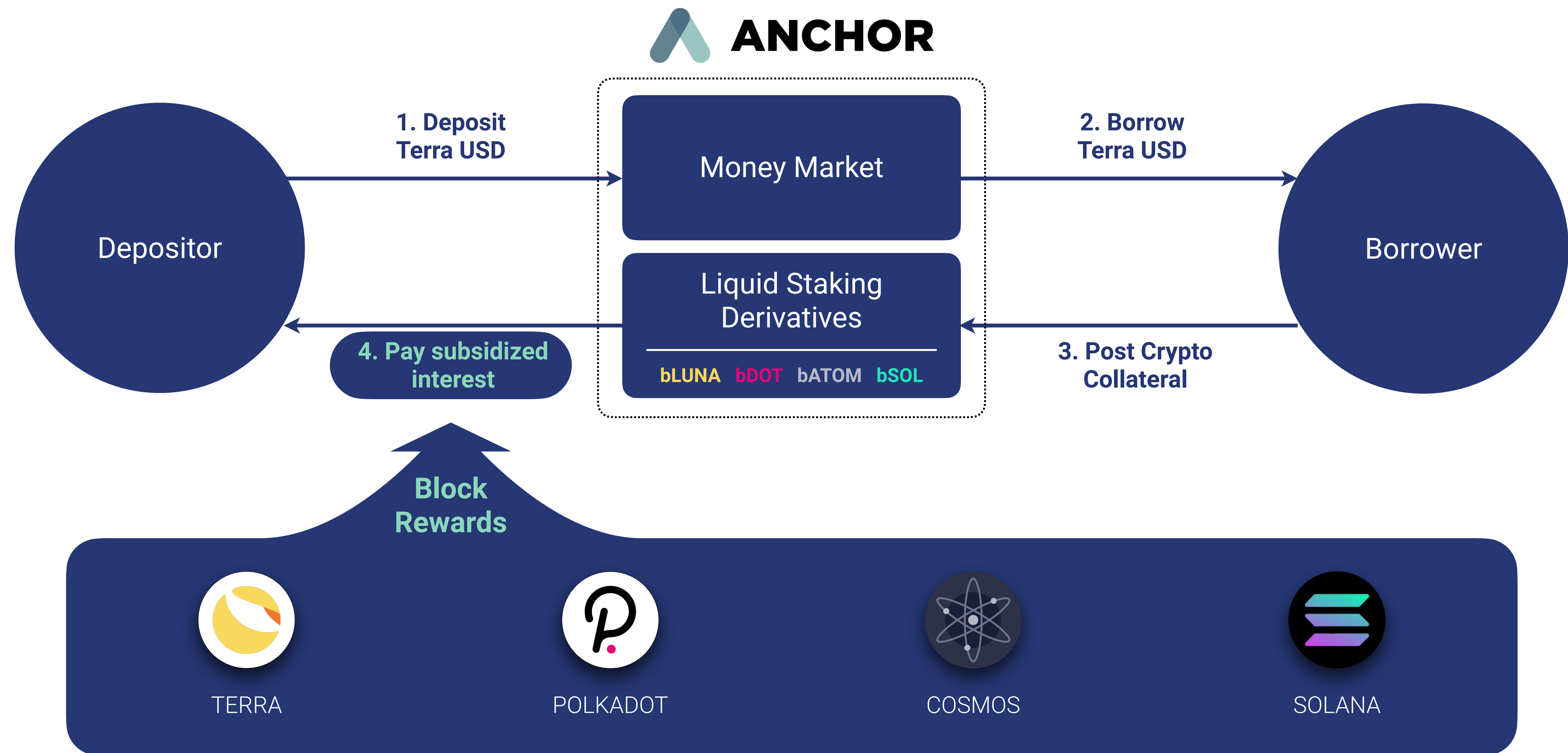
Anchor does not enforce lockup periods on withdrawals.

## 3 Principal Protected

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



Anchor yield is powered by the steady staking rewards from multiple PoS blockchains, offering attractive and low-volatile interest on stablecoin deposits



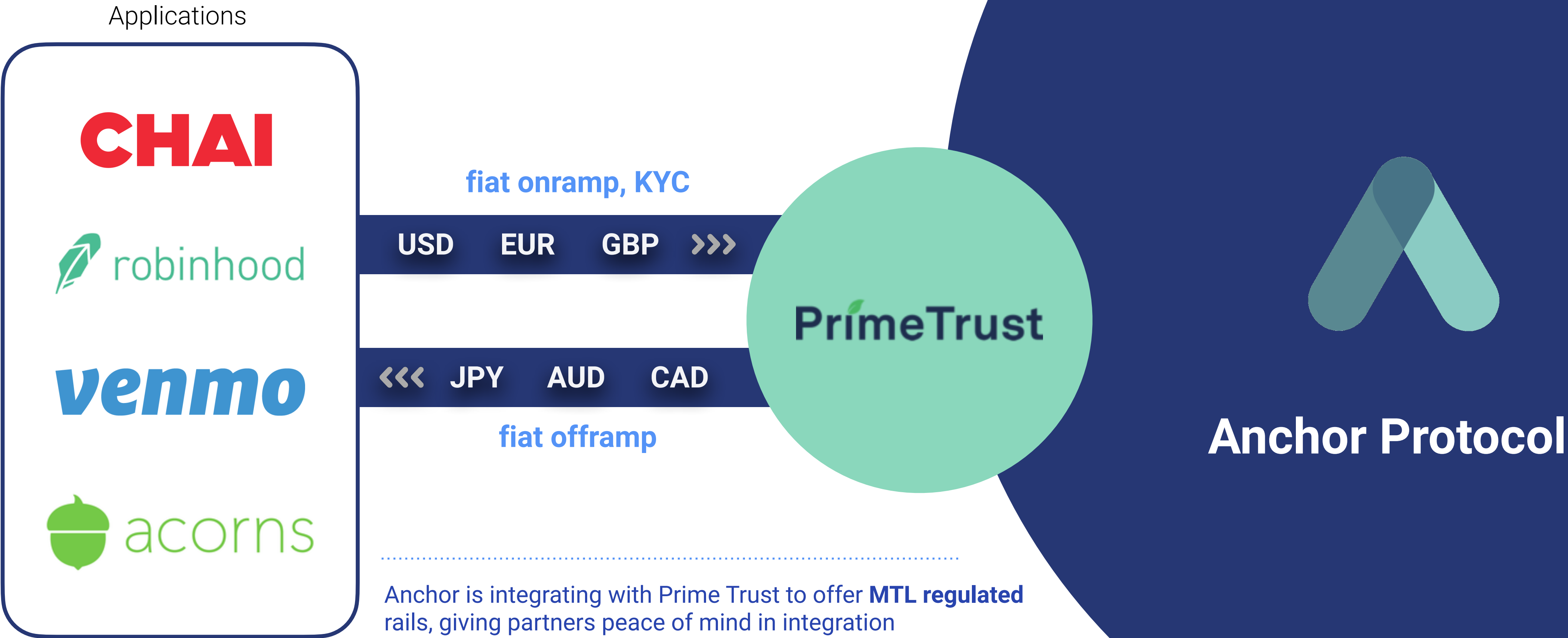
By tapping into a diversified cash flow stream of block rewards from multiple thriving PoS ecosystems, Anchor is able to yield 7~10% APR on the Dollar stable coin

Collateral	Asset weight	Loan-to-value Ratio	Annualized returns
Luna	0.4	75%	11%
Polkadot	0.25	75%	10%
Cosmos	0.2	75%	9%
Solana	0.15	75%	7%

Combined APR ..... 7.6%



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

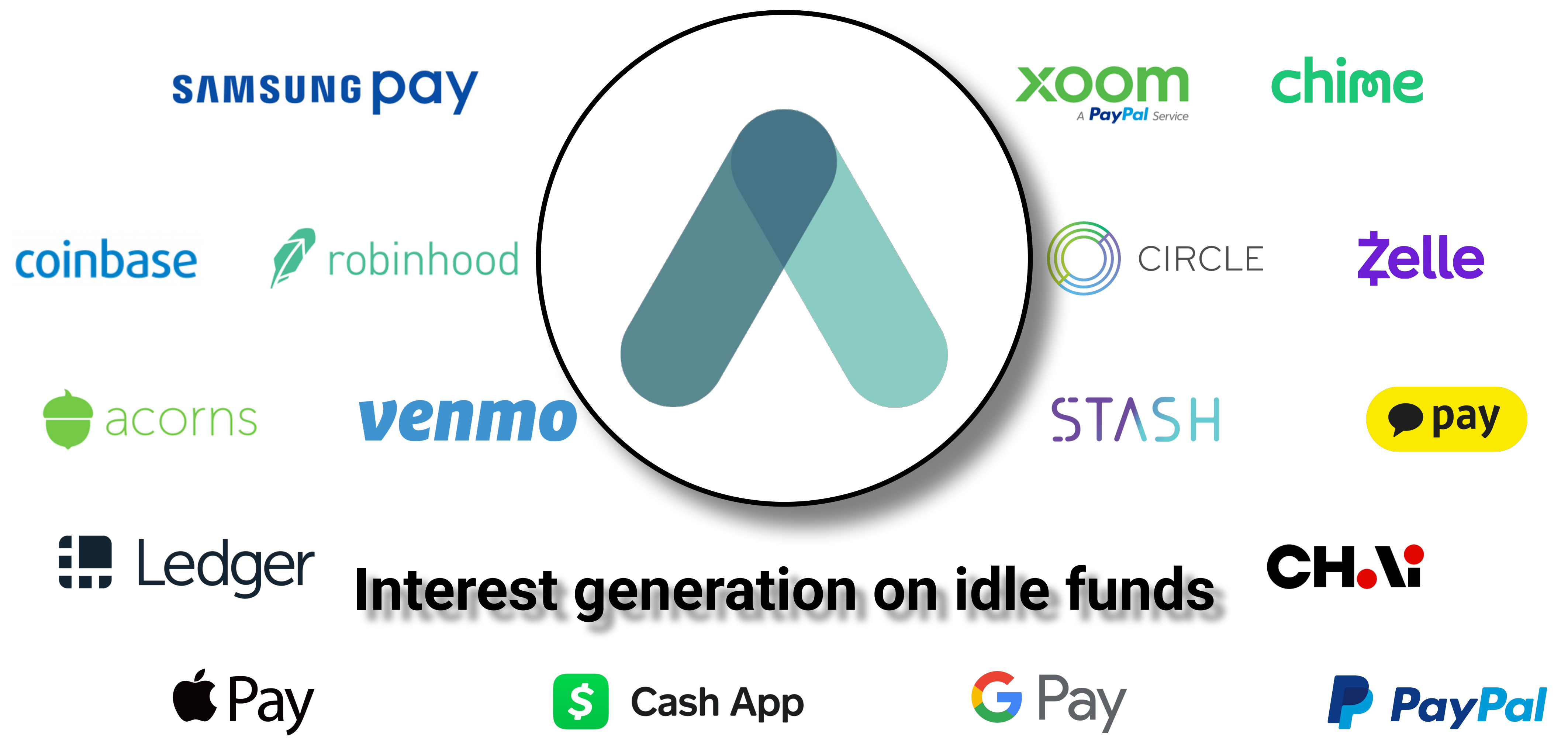


Provided in a Turnkey B2B API for FinTech services outside of crypto,  
Anchor seeks to become Stripe for savings

“ *Payments in 7 lines of code or less* ”  
stripe

“ *Savings in 7 lines of code or less* ”  


Any FinTech app or marketplace holding user balances can supergroup user engagement by offering passive income as a product



# Alipay proved out the usefulness of attractive savings for bootstrapping user growth by building the largest MMF in the world

Yu'e Bao, Alipay's quasi-savings product offered interests as high as **6.76%** to depositors, accruing **US\$86B** worth of deposits within a year



6.76%

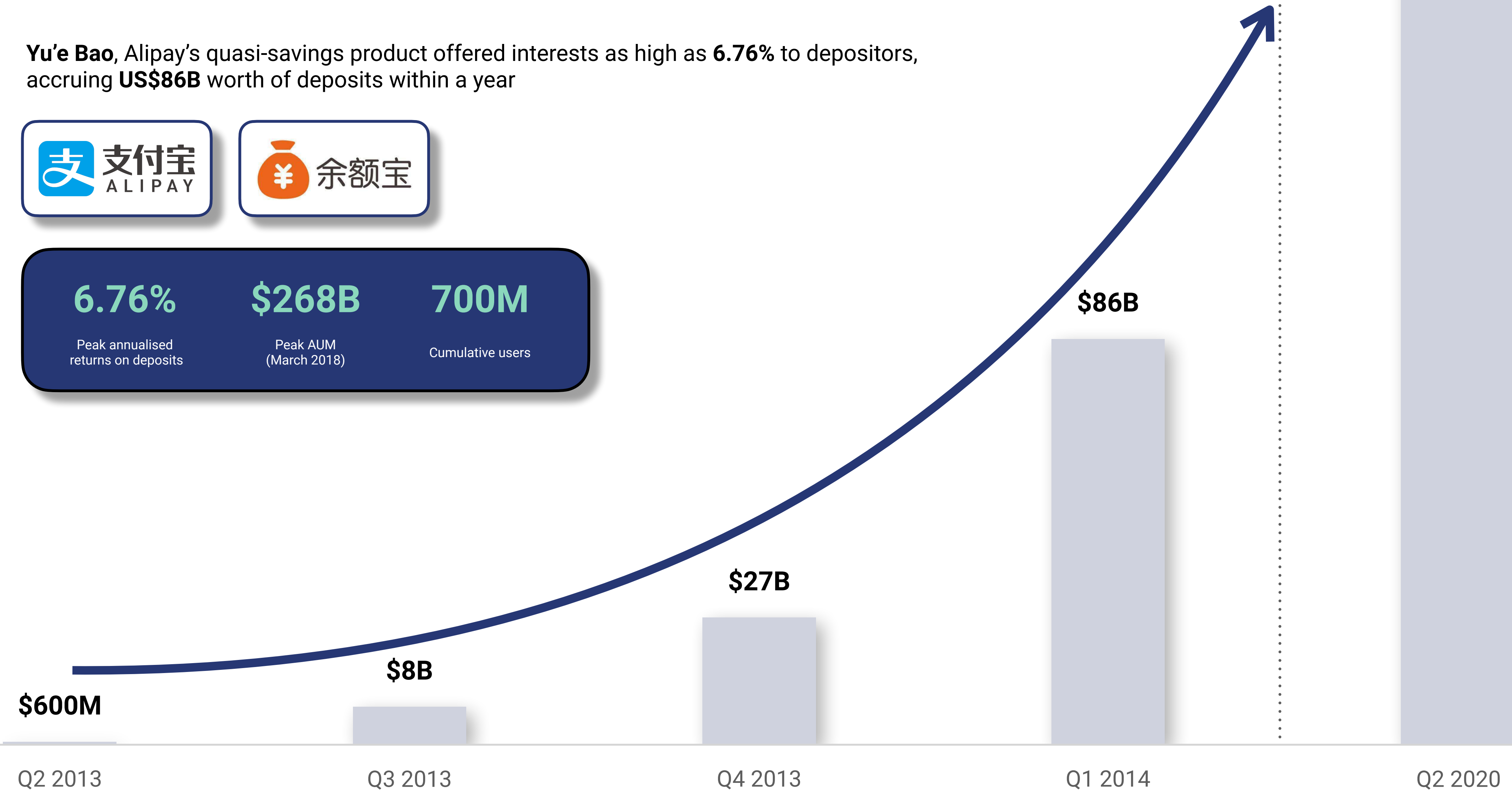
Peak annualised  
returns on deposits

\$268B

Peak AUM  
(March 2018)

700M

Cumulative users



COMING SOON

**Launching March 2021**

**[info@anchorprotocol.com](mailto:info@anchorprotocol.com)**