

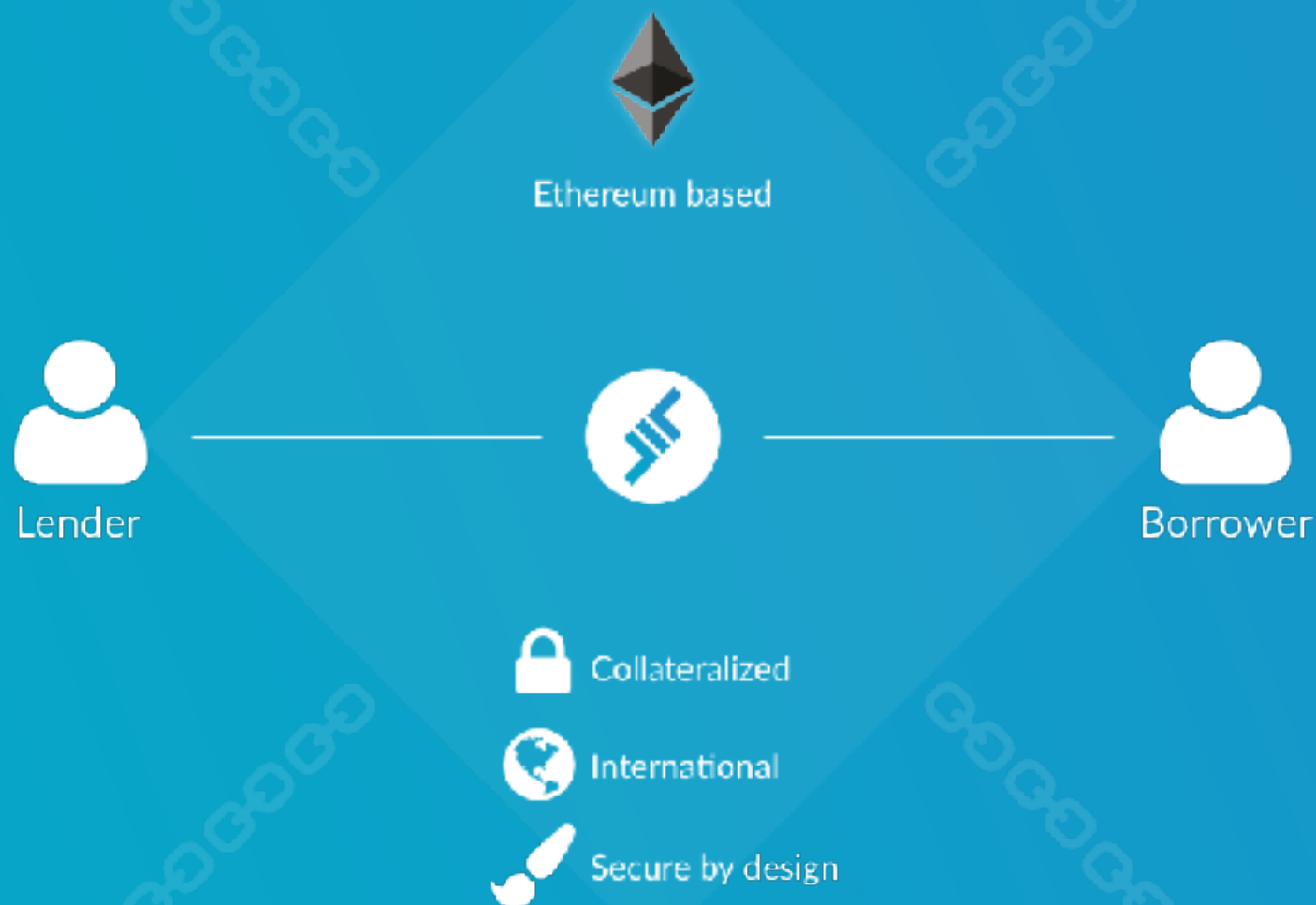
Decentralizing Lending



ETHLend is a **fully decentralized** peer-to-peer lending platform for Ether on the Ethereum network, where anyone has the ability to participate in a **fair and free lending market**



ETHLend - Decentralized lending on blockchain



ETHLend - Lending of the future

TODAY

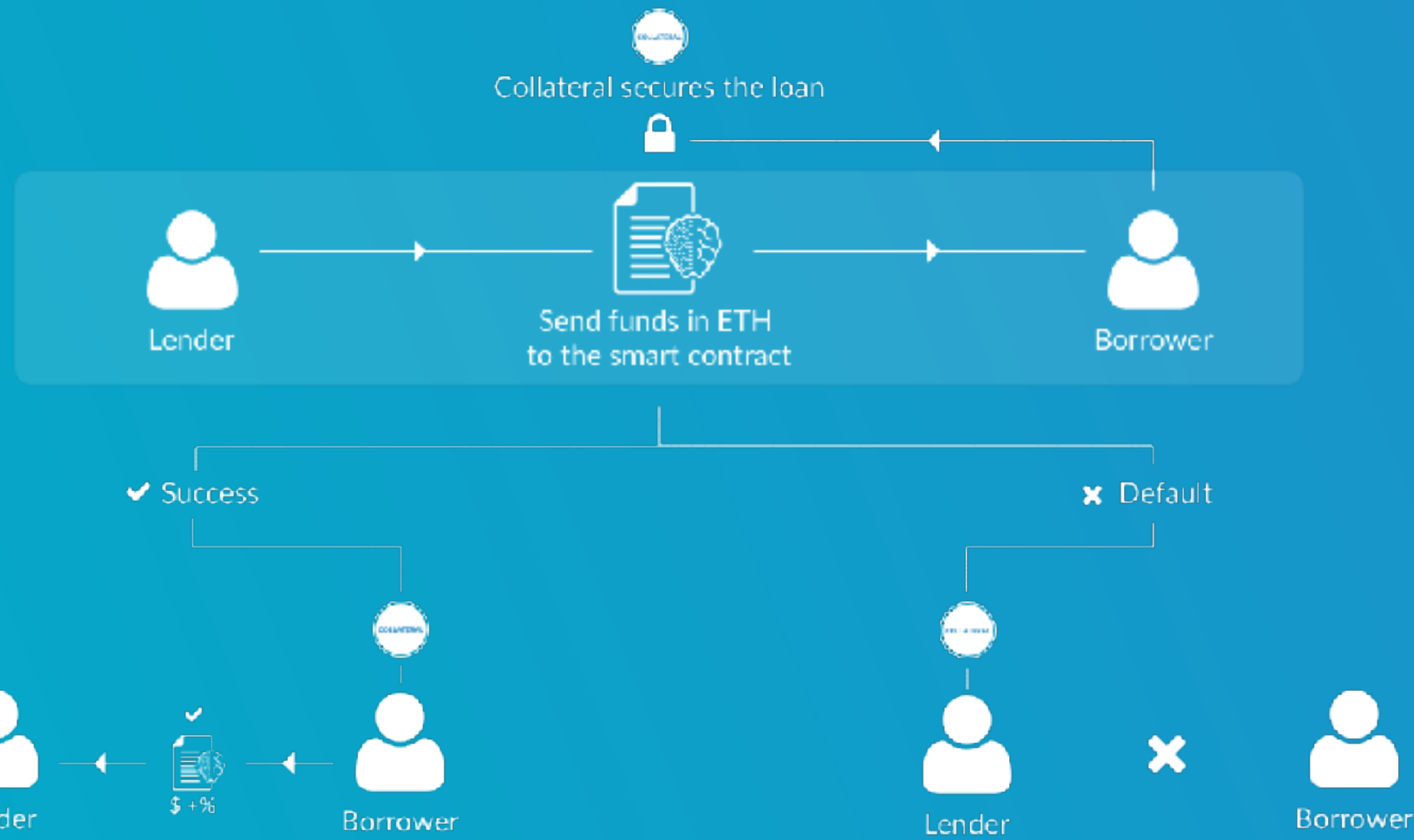
- ⦿ Centralized lending
- 🕒 Slow and inefficient system
- 🏛️ Linked to local banks
- 😞 Lack of competition
- %+ Bad interest rates

TOMORROW

- 👤 Decentralized lending
- ⚡ Fast lending
- 🔒 Secured & Auditable
- ⚙️ Efficient through blockchain lending
- 🔒 Simple and secure collateralization
- %- Better interest rates



Normal loan process




The borrower pays the loan with the correct amount + interest and will receive the collateral

If the borrower defaults the collateral goes to the lender



It works!

 EthLend

[All Loan Requests](#) [Funded Loan Requests](#) [New Loan Request](#) [Info](#)

Loan Request 0x70d862803652427ce12b48187307aaa324e27ec

Eth amount0.123

Days to lend1

Token amount100

Premium amount0.017

Token nameBUT

Borrower0x28d4452d9b70d442745c18e7b9a11af1aee13c

Lender

Token smart contract0xd877594845067a709e98d2b0cb6150d2887f

Token info link (optional)

Please send 0.133 ETH to 0x70d862803652427ce12b48187307aaa324e27ec to fund this Loan Request. This includes 0.01 ETH platform fee.

Fund this Loan Request

No data

Borrower sets data

Waiting For Tokens

Borrower transfers tokens

Waiting For Lender

Lender sends money

Funded

Borrower gets his tokens back

Lender gets his amount + premium

Finished

Lender gets tokens

Default



What will happen next?



ETHLend - ICO

Pre-ICO

- 600.000\$ Raised
- Interest in DApp and lending
- Achieved with 0\$ marketing expenses

Official ICO

25 November 2017

- Target: 11,5 million worth of Ether
- Total amount of 1 billion LEND sold

End of the ICO

- LEND get's enlisted on exchanges



**The ICO is funding the further development
of the application**



The roadmap

May 2017 | ETHLend alpha version



June 2017 | Collateralization



July 2017 | Reputation based lending



Dec 2017 | ETHLend will move to Switzerland

Dec 2017 | FIAT based loans

Feb 2018 | On-demand and crowd lending

May 2018 | User experience upgrade

May 2018 | Decentralized credit ratings

Apr 2018 | Bitcoin lending

July 2018 | 2nd User experience upgrade

Aug 2018 | AI credit risk management

Nov 2018 | Support other alt-coin lending

Jan 2019 | Collateral control



New Functions



FIAT-pegged lending

THE START PROCESS



ETHEREUM VALUE CHANGES

THE ENDING PROCESS



THE LOAN VALUE IS INDEPENDENT FROM CRYPTO VOLATILITY



Collateral management

The collateral secures the loan through its value; in order to be flexible even during the loan period ETHLend introduces the collateral management:

In case of collateral value loss

- Fuelled by real-time data

! instant calling the collateral

⤴ collateral increase

🔄 swap to a stable collateral



And many more....

- Credit ratings, with real-world impact
- Collateral free lending
- Altcoin lending
- Token lending for short-sells and hedging



MEET THE TEAM



Stay in touch!

<http://about.ethlend.io>





ETHLend

