

Lending

This page is a comprehensive guide to lending on ZeroLend. ZeroLend allows users to deposit supported tokens into the protocol and earn yield on them. This is made possible by borrowers on the platform who borrow these tokens and pay interest on them. The deposit yield on ZeroLend is typically expressed in terms of APY (Annual Percentage Yield). The APYs for lending each asset are exposed in ZeroLend's [web](#) interfaces.

How to provide liquidity in ZeroLend?

1. Head over to <https://app.zerolend.xyz/>
2. Connect your wallet
- 3.

You can switch between Mainnet and Testnet using "Settings" on the top right corner. Remember to switch your wallet to the corresponding one before connecting.

1. On the homepage, you can view the available assets in the lending market along with their supply and borrow APY
- 2.
3. Search for the asset you want to supply as collateral and Click the "Details"
4. button to view the asset information page.
5. Input the amount you want to deposit and click the "Supply"
6. button. Check the Supply APY, Rewards APR, and gas fees, then "Confirm"
7. .
- 8.

Withdraw assets

It is essential to ensure that there is sufficient (unborrowed) liquidity within the protocol to facilitate the withdrawal. If this condition is not met, you may need to patiently await additional liquidity contributions from depositors or the repayment of loans by borrowers, enabling you to withdraw your intended amount.

Withdrawals are permitted under the following conditions:

1. The funds in question are not actively in use as collateral for borrowing.
2. The withdrawal will not trigger a liquidation event on any existing loans.
- 3.

To initiate the withdrawal of an asset, first navigate to the Dashboard, choose the asset, and click on the "Withdraw" option. From there, select the desired amount and proceed to submit the transaction.

Lending Rewards

Supply APY: The annual percentage yield that users earn as interest for supplying an asset to ZeroLend pool.

Additional APY: Extra rewards given to users on top of the standard supply interest for participating as lenders. This reward is generally given in ZERO (ZeroLend's native token) and other tokens.

ZeroLend aims to provide lending&borrowing on various supported assets across multiple chains. Powered by [LayerZero](#) . To be integrated in 2024.

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