

8LEND

S IN NUMBERS

BY MAY

8lends is a Web3 platform where investors can fund small and medium-sized businesses.



KEY METRICS

RAISED SINCE LAUNCH

\$14,026,335

cumulative total

ACTIVE INVESTMENTS

\$9,601,690

deployed in loans

PAID OUT THIS MONTH

\$1,287,651

reporting period only

NEW INVESTMENTS THIS MONTH

\$2,076,897

reporting period only

STAGES FUNDED

69

collected this month

INTEREST PAID OUT

\$181,137

for the reporting month

PRINCIPAL RETURNED

\$1,106,513

principal repayment

INVESTORS

TOTAL INVESTORS

1940

ACTIVE INVESTORS

887

NEW INVESTORS

+195

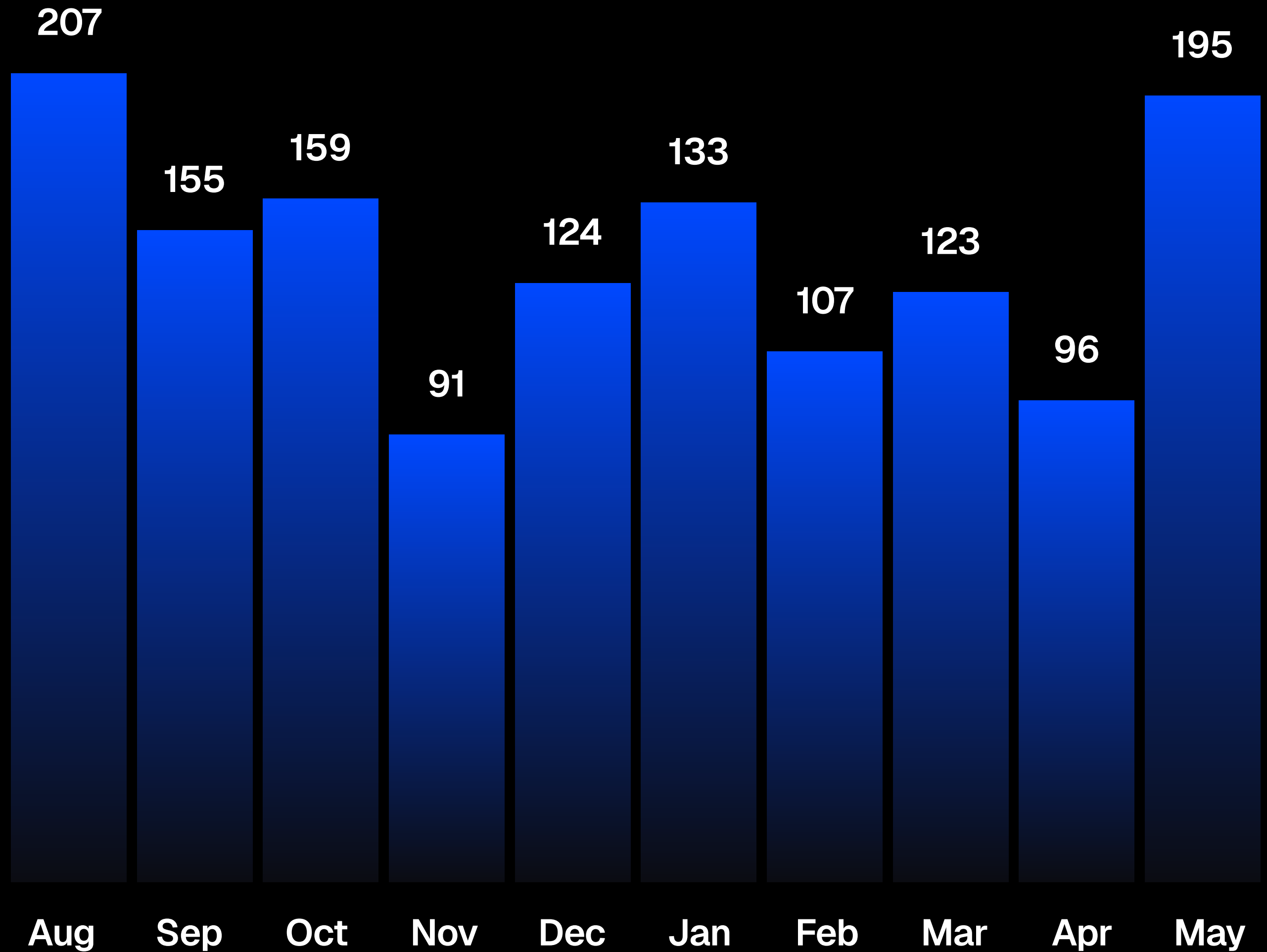
FIRST INVESTMENT

\$366.5

Average initial investment

ON-TIME PAYMENTS

100%



INVESTOR GEOGRAPHY



Top countries by investor inflow

France	199	33.79%
Spain	183	31.07%
Portugal	77	13.07%
Germany	36	6.11%
Switzerland	25	4.24%
Rest	69	11.73%

Top countries by deposit volume (USDC)

Spain	\$658,416	45.30%
France	\$399,582	27.49%
Portugal	\$128,617	8.85%
Switzerland	\$78,986	5.43%
Germany	\$63,485	4.37%
Rest	\$124,405	8.56%

NEW PROJECTS THIS MONTH

BORROWERS

10

TOTAL STAGES

69

OVERDUE

0

Projects launched on platform

Borrower	Amount	Stages
Tanir Credit & Accounting Services LTD	\$ 1,200,000	23
MANEFIELD INVESTMENTS LTD	\$220,000	11
Evolve Ways Limited	\$200,000	8
ORAX ASSETS MANAGEMENT CORPORAT...	\$150,000	5
CRYPTON s.r.o.	\$140,000	5
Lutrina Construction And General Supplies...	\$100,000	5

and 4 more

Geography of new stages

Kenya	48	67.61%
Czech Republic	7	9.86%
UAE	6	8.45%
Panama	5	7.04%
Latvia	2	2.82%
Rest	3	4.23%

In May, Kenya and Czech Republic captured the majority of funding.

New investments (\$)



Interest paid to investors (\$)



MONTH SUMMARY

HIGH INVESTMENT ACTIVITY

\$9.60M invested against \$2.07M in deposits, demonstrating efficient capital deployment.

STABLE INVESTOR ENGAGEMENT

1,940 investors in May. It's great to see people trust our platform and continue investing through it.

EUROPEAN MARKETS — THE SOURCE OF OUR GROWTH

France, Spain, and Portugal contributed the highest number of investors and the largest deposit volumes on 8lends.

MOST INVESTMENT VOLUME CAME FROM

Kenya (67.61%) and Czech Republic (9.86%). These countries accounted for the majority of investment volume.

HEALTHY REPAYMENT DYNAMICS

\$1.29M paid in interest and principal. In addition, 33 stages were successfully closed

8LND

 TOKEN — METRICS

ISSUED AS CASHBACK

1,307,451

PRICE — START OF MONTH

\$0.019

TRADING VOLUME

308,356

BURNED (BURN)

1,307,451

PRICE — END OF MONTH

\$0.016

MONTHLY CHANGE

-16%

HOLDERS

3.79K

MARKET CAP

~\$1.66M

MAX SUPPLY

100,000,000

NETWORK

BASE (L2)

8LND

TOKEN — PRICE DYNAMICS

\$0.01670

FOR 1 \$LEND

8lends token chart for May



PRODUCT & TECH

Development Metrics

Lines of code	63368
Commits this month	101
Releases	36
Bugs closed	41
Uptime	99.9%

BUGS FIXED

45

FEATURES LAUNCHED

7

LAUNCHED SECONDARY MARKET

WHAT HAPPENED

We launched a secondary market — investors can now sell their active loans to other platform participants before the loan term ends. The sale goes through a built-in market maker and the deal closes in a few clicks.

This is the first step toward a full-scale SME public debt market in Web3 format.

WHAT IT GIVES INVESTORS

PRINCIPAL PROTECTION

100% principal return on overdue — default risk transfers to the platform.

REDUCED RISK PROFILE

Suitable for conservative investors who prioritize capital preservation.

PREDICTABILITY

Fixed recovery horizon — 60 days, with no waiting for a recovery process.

INVEST UP TO 500 USDC WITHOUT KYC

WHAT HAPPENED

From now on, you can invest up to 500 USDC in any project you want and receive monthly interest without completing KYC. If you want to invest more than 500 USDC, you'll need to pass KYC.

Important note: We verify whether your crypto is clean and legally sourced. If the funds were obtained illegally, your USDC will be returned and the investment will be rejected. If your USDC passes the verification checks, you'll be able to invest with no issues.

WHAT IT GIVES INVESTORS

THE OPPORTUNITY TO TRY THE PLATFORM

If you need some time to explore the platform before completing KYC, you can invest up to 500 USDC and see how everything works.

FAST ONBOARDING

No need to submit personal data to invest in a real business with a smaller amount of capital.

LEGAL AND COMPLIANCE PROTECTION

If the deposited USDC is flagged as illegal, it is returned and the investment is rejected. This helps protect investors from unknowingly engaging with tainted funds and potential legal consequences.

FIRST PROJECT WITH BUYBACK PROTECTION

WHAT HAPPENED

The first loan with a buyback protection from Maclear AG has launched on the platform. If the borrower delays payment by more than 60 days — the platform automatically buys back the debt from the investor and returns 100% of the principal.

Mechanics: Maclear AG as Collateral Agent reserves funds for each such loan in advance, making the buyback unconditional.

WHAT IT GIVES INVESTORS

PRINCIPAL PROTECTION

100% principal return on overdue — default risk transfers to the platform.

REDUCED RISK PROFILE

Suitable for conservative investors who prioritize capital preservation.

PREDICTABILITY

Fixed recovery horizon — 60 days, with no waiting for a recovery process.

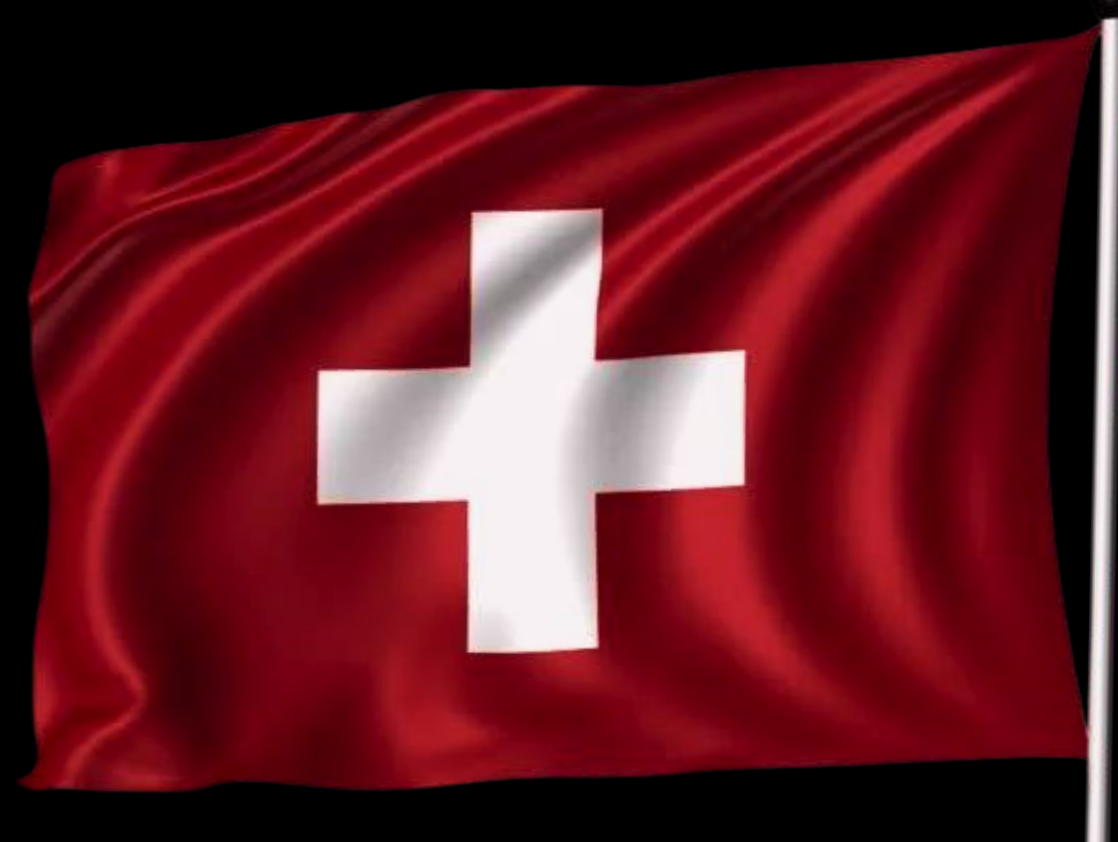


MACLEAR AG

A Swiss fintech company founded in 2020.
A licensed crowdlending platform financing
small and medium businesses in Europe.

Maclear AG acts as *** Collateral Agent**
for 8lends — conducting audits, verifying
borrowers against 40+ criteria, and
managing recovery processes.

Legally registered in
Switzerland



39K+

INVESTORS

1,654

PROJECTS FUNDED

€110.5M+

RAISED

WHAT IS 8LEND

Web3 extension of Maclear AG. A decentralized crowdlending platform on the Base blockchain (Ethereum L2).

Investors put USDC into real businesses: manufacturing, agriculture, logistics, retail. Every loan is backed by real assets.

 APR 19–25%

 Terms 4–16 months

 Min \$100 USDC

 Buyback Protection

1,944

INVESTORS ON 8LEND

\$4.8M

PAID TO INVESTORS

\$14.1M

RAISED ON 8LEND

HOW TO GET STARTED

1 Registration

Connect your wallet and deposit USDC

2 Choose Project

Select a project with the return and term that suit you

3 Invest

Your funds are invested in a real business

4 Monthly Income

Interest in USDC + \$8LNDS tokens as a bonus

5 Return

Get your principal back at the end of the loan term

Proof of Loan Bonus

+6% bonus in 8LNDS on every investment

Buyback Protection

Repurchase protection if borrower defaults

Real Collateral

Backed by borrower's real assets

RISK MANAGEMENT

REAL COLLATERAL

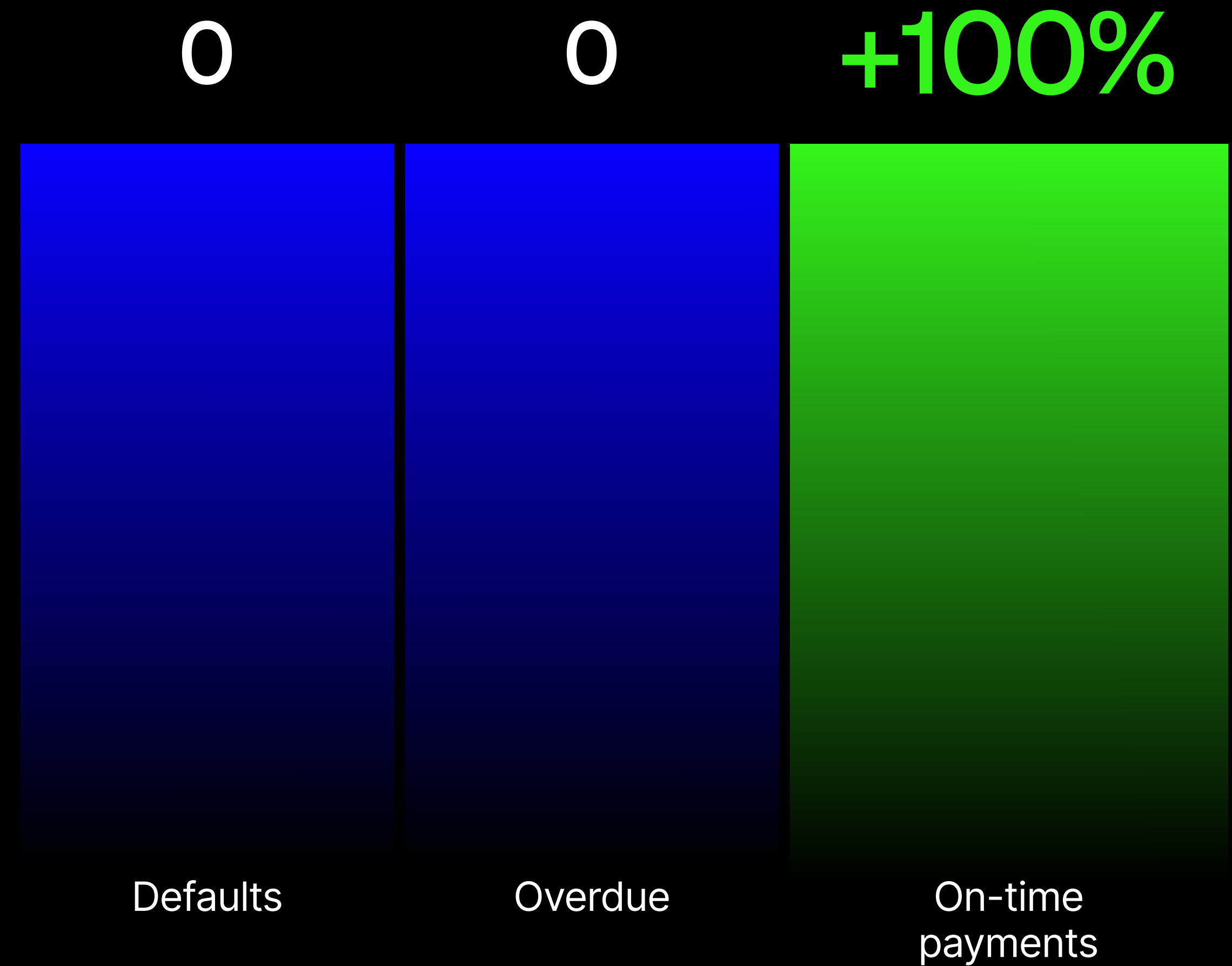
Every loan is backed by physical assets: equipment, transport, real estate, inventory

DUE DILIGENCE: 40+ CRITERIA

Maclear AG audits every borrower: financial statements, business structure, payment history, legal review

BUYBACK PROTECTION

If the borrower misses a payment, the platform buys the loan back from the investor



THANK YOU FOR YOUR TRUST

PLATFORM

8lends.io

TELEGRAM

t.me/eightlends

CONTACT

hello@8lends.io