Real Lending.
Rebuilt for Web3.
2026

8LENDS

8LENDS IN NUMBERS BY OCTOBER

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



LENDS

OCTOBER 2026 | PLATFORM

KEY METRICS

RAISED SINCE LAUNCH

$25.8M

cumulative total

ACTIVE INVESTMENTS

$14.0M

deployed in loans

PAID OUT THIS MONTH

$2,330,610

reporting period only

NEW INVESTMENTS THIS MONTH

$2.86M

reporting period only

STAGES FUNDED

97

collected this month

INTEREST PAID OUT

$270,610

for the reporting month

PRINCIPAL RETURNED

$2.06M

principal repayment

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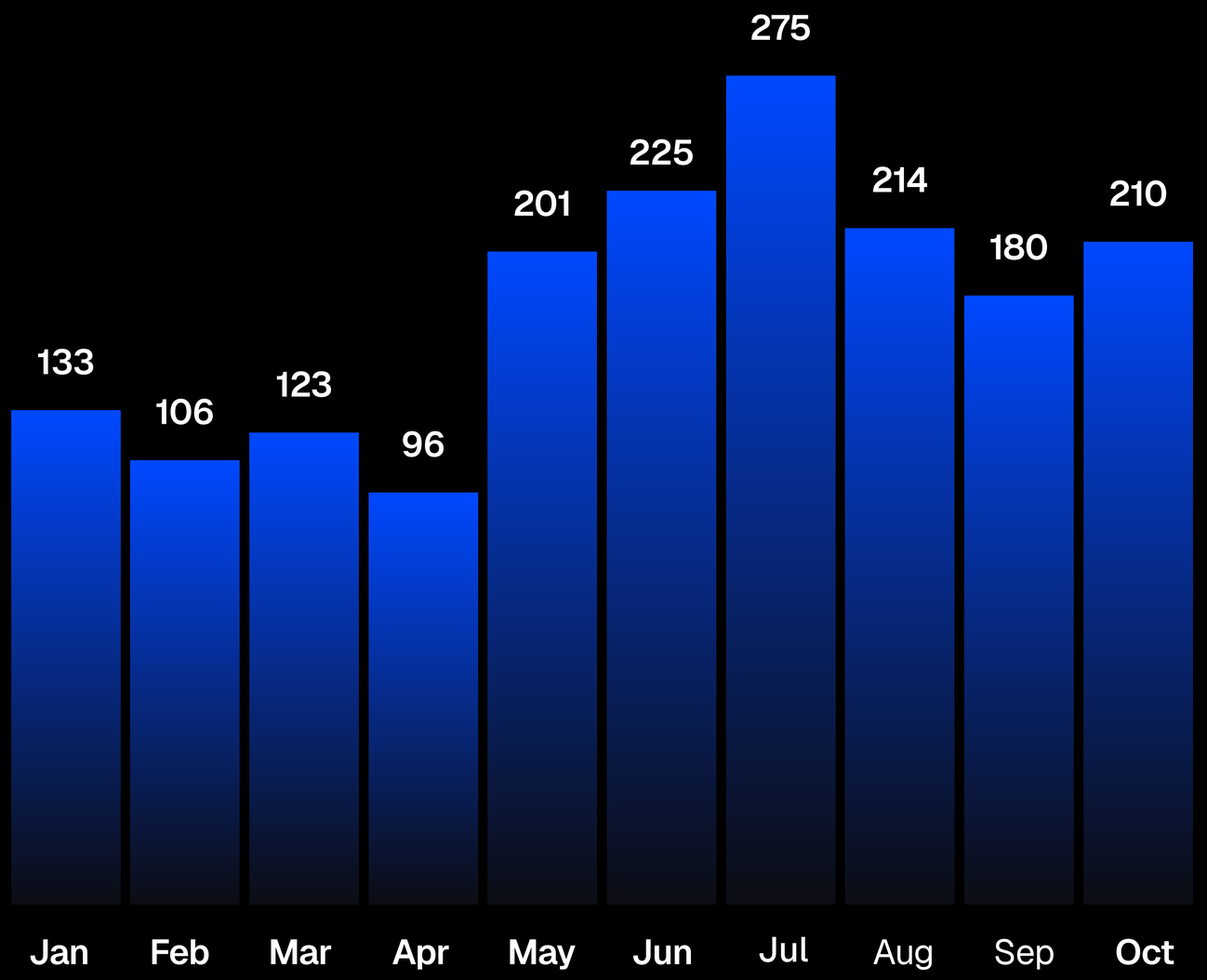
INVESTORS

TOTAL INVESTORS
3050

ACTIVE INVESTORS
1184

NEW INVESTORS
+210

FIRST INVESTMENT
$260.61
Average initial investment



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INVESTOR GEOGRAPHY

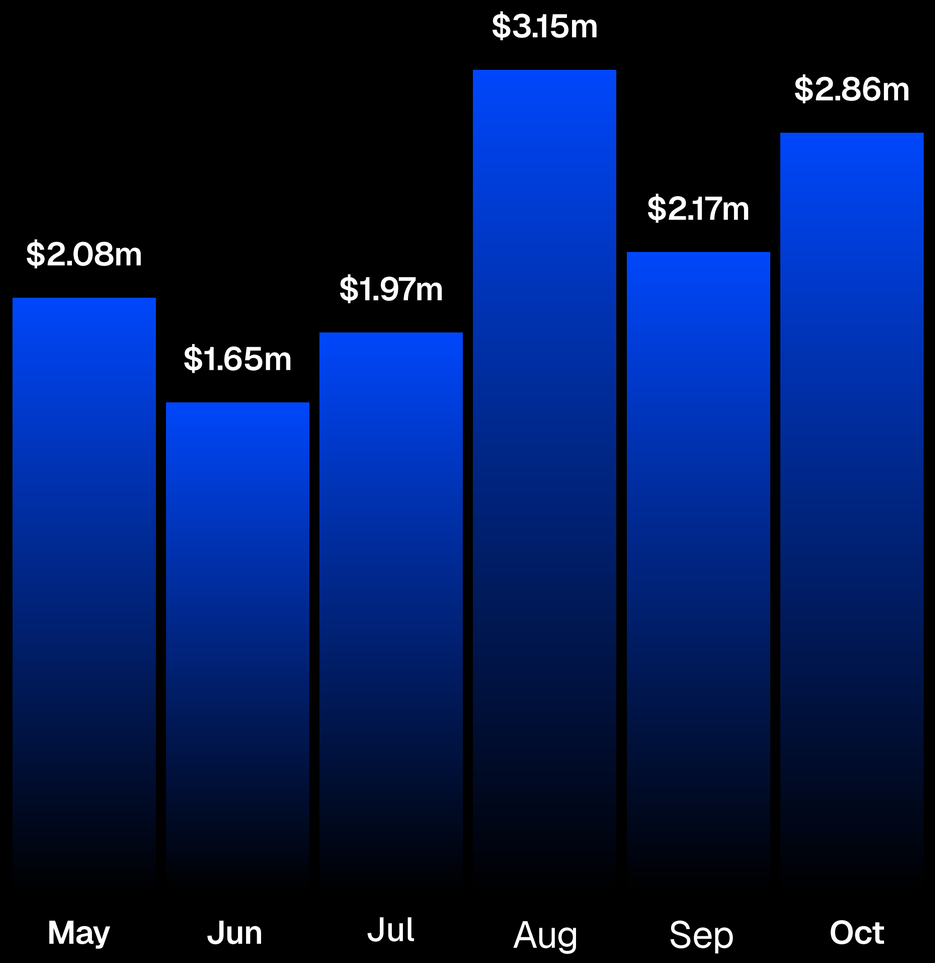
Top countries by investor inflow

Spain	291	24.58%
France	263	22.21%
Portugal	143	12.08%
Germany	71	6.00%
Italy	41	3.46%
Rest	375	31.67%

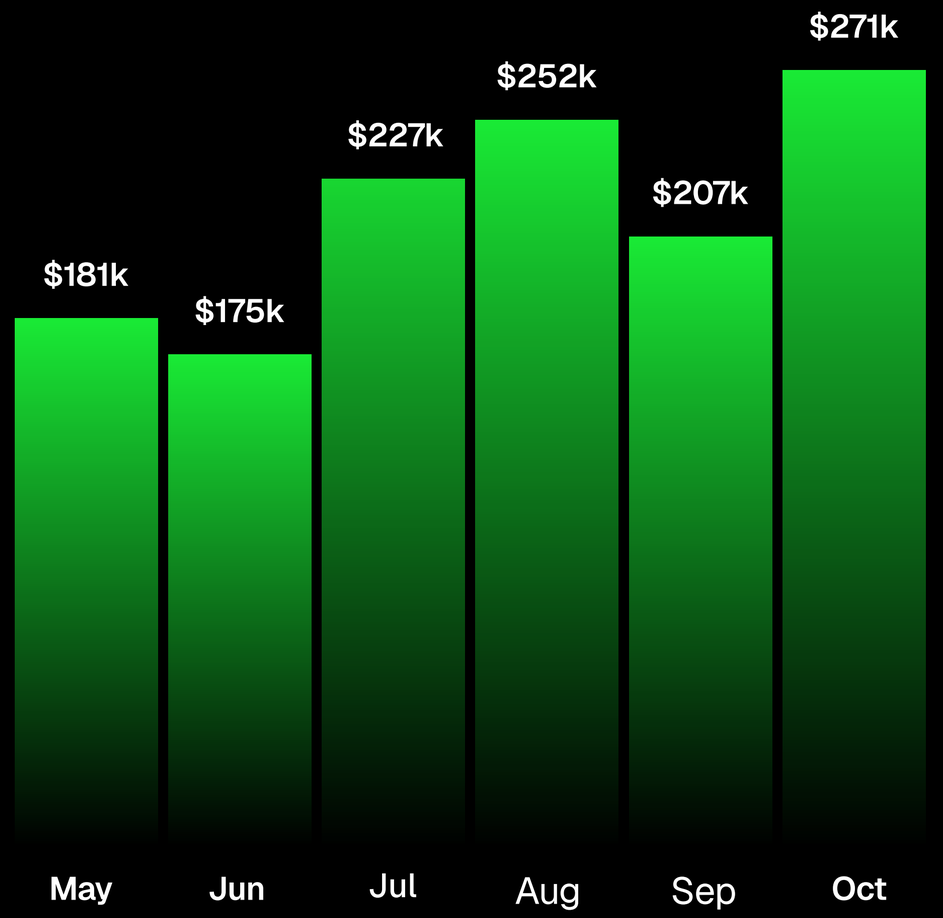
Top countries by deposit volume (USDC)

Spain	$763,171	26.68%
France	$556,020	19.44%
Portugal	$442,693	15.48%
Switzerland	$99,297	3.47%
Germany	$93,188	3.26%
Rest	$905,631	31.67%

New investments ($)



Interest paid to investors ($)



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MONTH SUMMARY

STRONG INVESTMENT ACTIVITY

$2.86M in new investments this month, up 32% from September and above the six-month average. Total raised since launch reached $25.8M.

GROWING INVESTOR BASE

3,050 investors on the platform, +210 new this month, with 1,184 actively investing. The average first investment was $260.61.

EUROPEAN MARKETS LEAD THE GROWTH

Spain, France, and Portugal again brought the highest number of investors, and Spain alone accounted for 26.68% of deposit volume. Italy joined the top five countries by investors.

MOST NEW STAGES CAME FROM

Kenya (51.96%), followed by Panama (17.65%) and Albania (12.75%). 11 borrowers launched 102 stages this month.

HEALTHY REPAYMENT DYNAMICS

$2.33M paid in interest and principal, with $270,610 of it in interest, the highest monthly amount in the last six months. Every payment was made on time, with zero overdue loans.

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OCTOBER 2026 | TOKEN 8LNDS

8LNDS TOKEN — METRICS

ISSUED AS CASHBACK

5,672,424

BURNED (BURN)

5,672,424

BUYOUT PRICE

0.014518$

THE OLD TOKENOMICS WERE TURNED OFF

on october 29, 2026.



PRODUCT & TECH

Development Metrics

Lines of code	199 169
Commits this month	393
Releases	123
Uptime	99.9%

BUGS CLOSED

39

FEATURES LAUNCHED

11

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OCTOBER 2026 | NEW ON PLATFORM

EASY START

WHAT HAPPENED

Easy Start is a first step for users who haven’t invested yet. You deposit 97 USDC and within six days receive 101 USDC: your deposit back plus a 4 USDC gift paid in two parts of 2 USDC. For you it works exactly like a regular investment on the platform.

Available to every user until their first investment. Verification is required to take part.

WHAT IT GIVES INVESTORS

THE FULL CYCLE ON A SMALL AMOUNT

Deposit, payouts and the return of your money follow the same steps as any project, so you know how everything works before choosing your first one.

NO DEADLINE

The offer has no expiry date. It stays open until you make your first investment, and its terms are visible even before you sign up.

ON CHAIN LIKE ANY INVESTMENT

Easy Start runs on its own smart contract on Base. The deposit and both payouts go through the blockchain, just like a regular investment.

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OCTOBER 2026

NEW ON PLATFORM

AUTO-INVEST

WHAT HAPPENED

Auto-Invest puts your money to work without picking projects by hand. You set two things once: the maximum share per project and where interest goes, back into Auto-Invest or to your wallet. The platform then places your funds into available projects and reinvests the principal as loans are repaid.

Available to all verified investors. The minimum placement in one project is 100 USDC.

WHAT IT GIVES INVESTORS

YOUR OWN SMART CONTRACT

Your funds sit in a personal smart contract on Base. You can top it up, pause it or withdraw the free balance whenever you want.

PROTECTED WITHDRAWALS

Every withdrawal is confirmed with your passkey or a code sent to your email. If you suspect your wallet is at risk, you can freeze your account yourself.

ADD WHAT YOU ALREADY HOLD

Projects you already invested in can be added to Auto-Invest, so their repayments flow into it too. Any project can be detached again at any time.

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OCTOBER 2026 | PLATFORM NEWS

OVERVIEW

WHAT HAPPENED

Overview is now the home page of the app. It shows your position on the platform, your bonuses and offers, and the next step to take. Your portfolio, Auto-Invest, leagues, the latest open projects, platform figures and monthly reports are all on one screen.

Visitors without an account can open Overview too and see the first steps before signing up.

WHAT CHANGES FOR INVESTORS

A CLEAR NEXT STEP

New investors see a step-by-step path with instructions for each step, from verification and first deposit to the first investment.

YOUR PORTFOLIO AT A GLANCE

Investors see their payout chart and can withdraw right from Overview, just like on My Investments. Your league and Auto-Invest are on the same screen.

A PERSONAL MANAGER FOR EVERYONE

A personal manager is no longer limited to Diamond. Every investor sees a manager to contact on Overview and on the Leagues page.

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OCTOBER 2026 | ABOUT COMPANY

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



61K+
INVESTORS

2,455
PROJECTS FUNDED

€170.9M+
RAISED

8LENDS

OCTOBER 2026 | ABOUT COMPANY

WHAT IS 8LENDS

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%
- Min $100 USDC
- Terms 4–16 months

3,050
INVESTORS ON 8LENDS

$12.8M
PAID TO INVESTORS

$25.8M
RAISED ON 8LENDS

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

Real Collateral

Backed by borrower's real assets

RISK MANAGEMENT

0

Defaults

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

8LENDS

THANK YOU FOR YOUR TRUST



PLATFORM

8lends.io

TELEGRAM

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