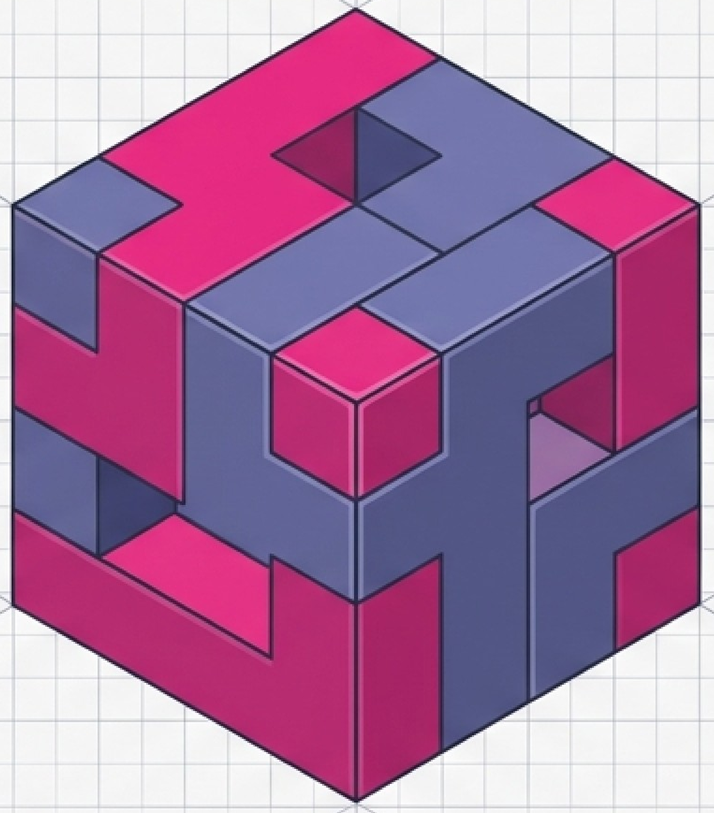


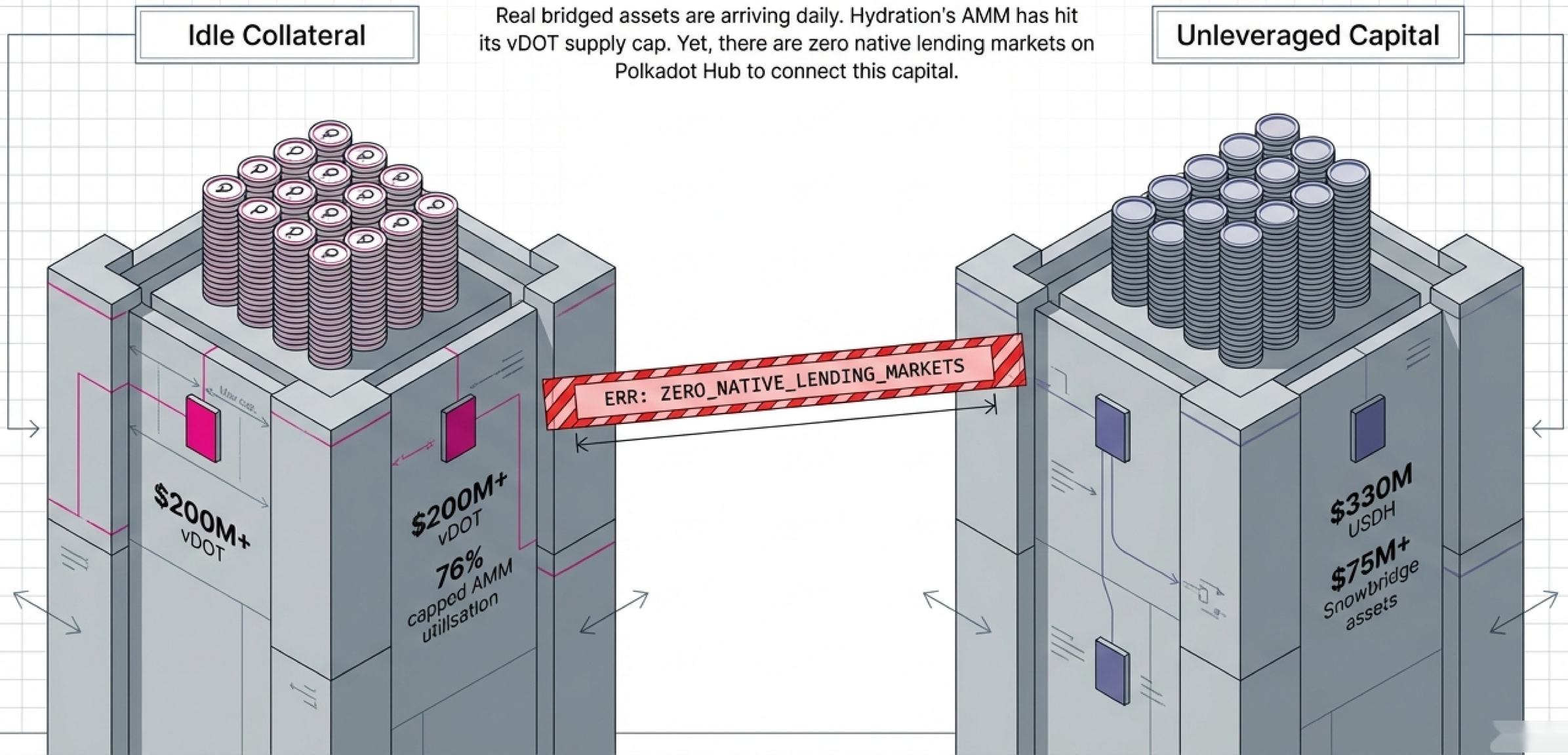
# DotLend: The First Native Money Market on Polkadot Hub.

- Deposit vDOT.
- Borrow stablecoins.
- Cryptographically proven solvency.

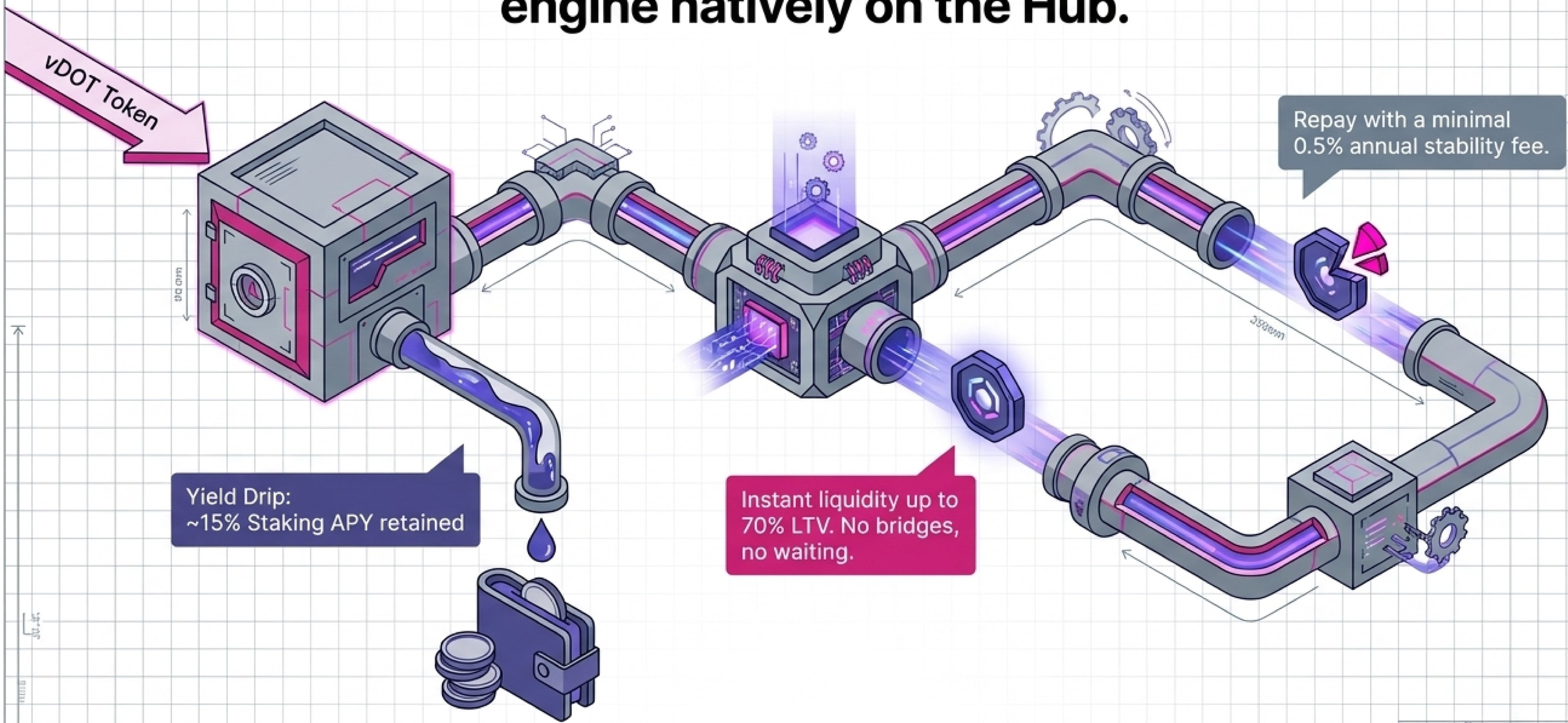
nexucore.xyz | github.com/orthonode/dotlend

# Hundreds of millions in yield-bearing assets are sitting idle.

Real bridged assets are arriving daily. Hydration's AMM has hit its vDOT supply cap. Yet, there are zero native lending markets on Polkadot Hub to connect this capital.



# A frictionless collateralised debt engine natively on the Hub.



# The only live, EVM-native collateralised debt engine on the Hub.

Parallel failed because Hub EVM didn't exist yet. Hydration is an AMM, not a CDP.
DotLend is building the right primitive on the right infrastructure.

| | DotLend (Current) | Hydration | Acala | Parallel Finance |
|---|---|---|---|---|
| **Protocol Type** | CDP Engine | AMM | CDP | CDP |
| **Polkadot Hub Native EVM** | Yes ✓ | ✗ No | ✗ No | ✗ No |
| **Yield-Bearing Collateral** | Yes ✓ | Yes | ✗ No | Yes |
| **Status** | Live | Live | Depegged | Dead |

# Fully built, rigorously tested, and live on testnet right now.

**13** Contracts Deployed

**102** Hardhat Tests
(0 Failures)

**2** Live Markets (vDOT & WPAS)

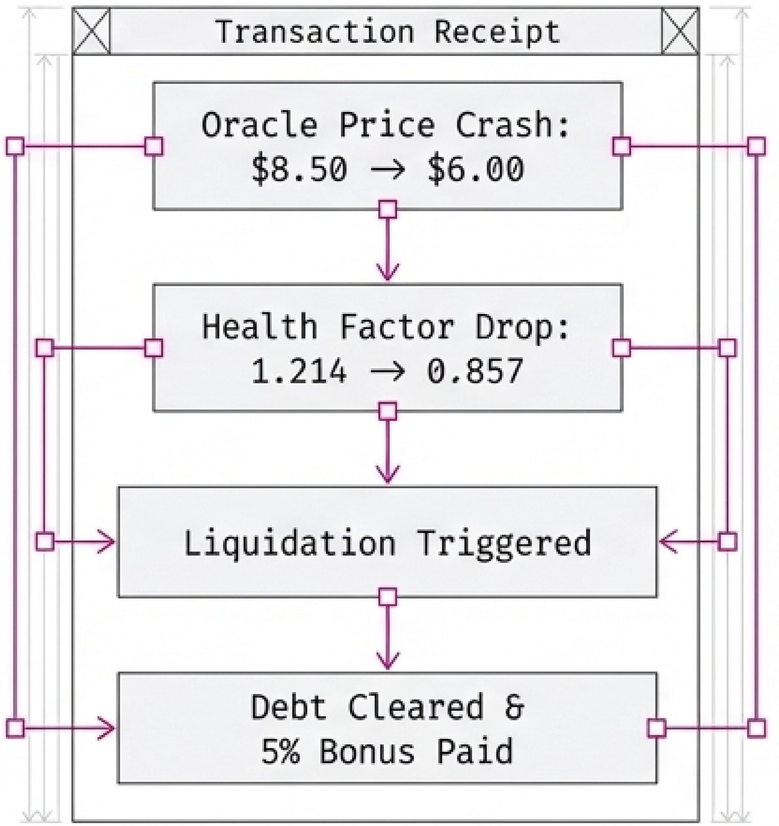
## AI Risk Advisor

Risk Grade: A

Price Drop Simulator: Active

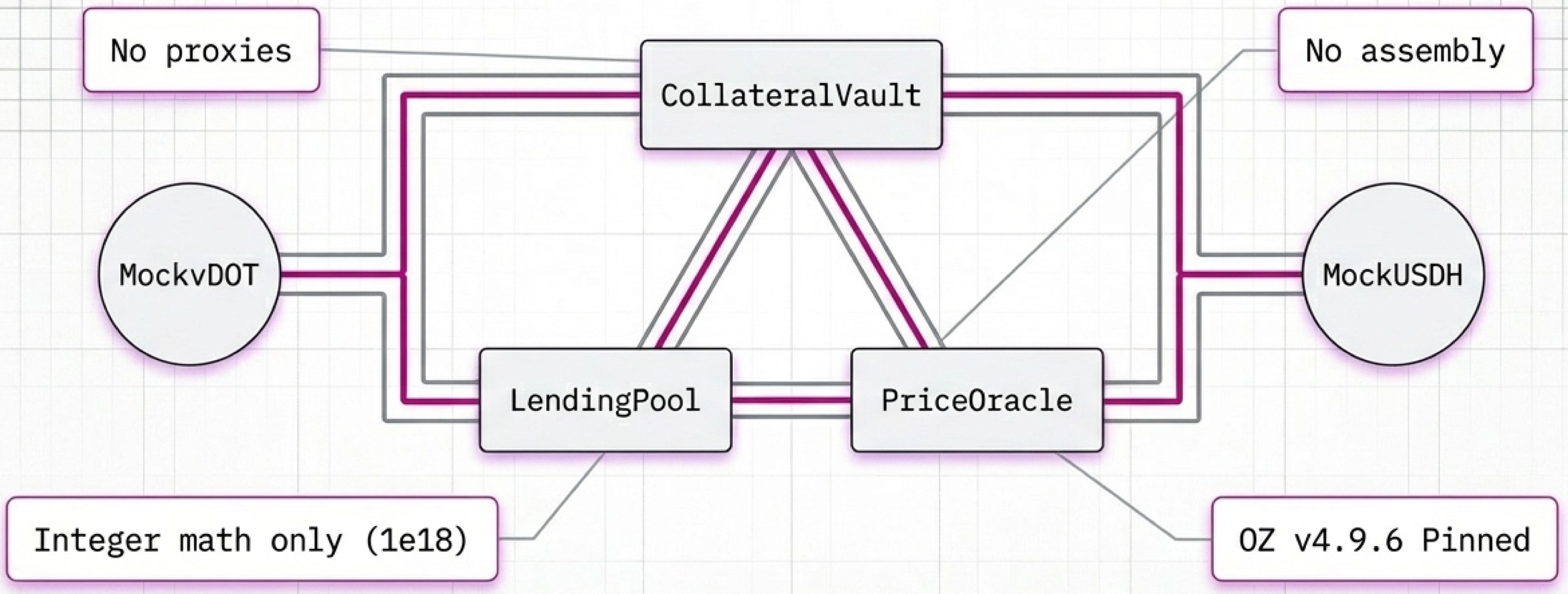
AML Screening: Pass

## Simulated Crisis Execution



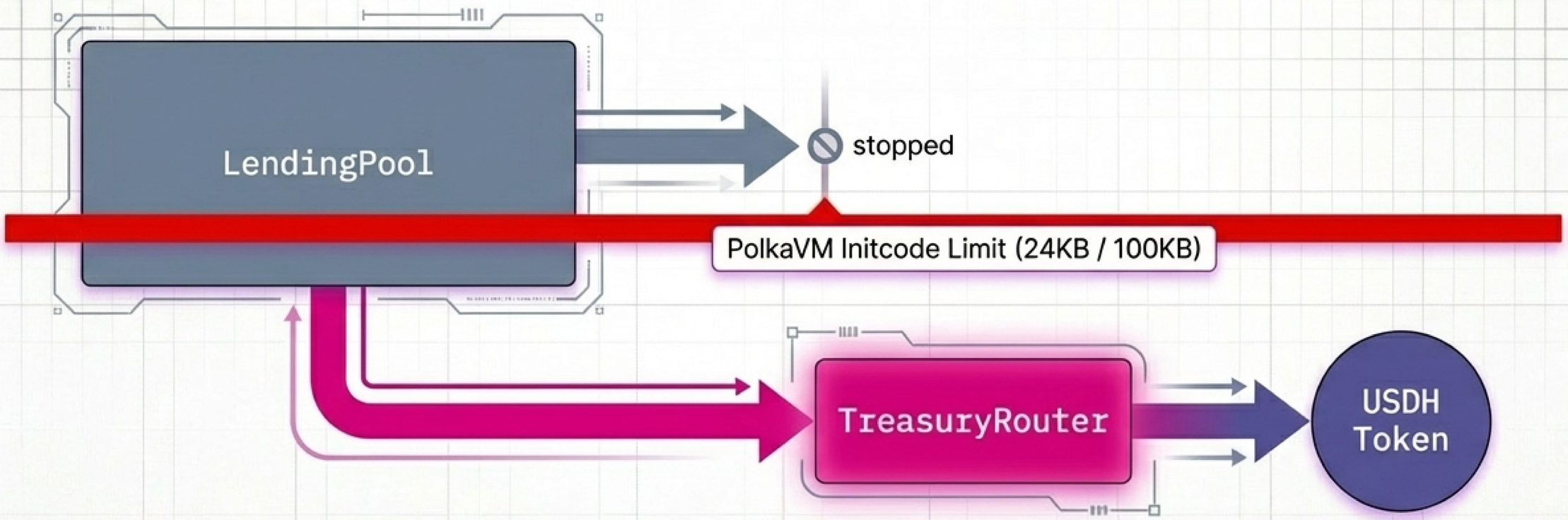
# A pure state machine engineered strictly for PolkaVM compatibility.

Designed from the ground up to respect PolkaVM's limitations.
Zero instances of SELFDESTRUCT, EXTCODECOPY, or floating-point math.



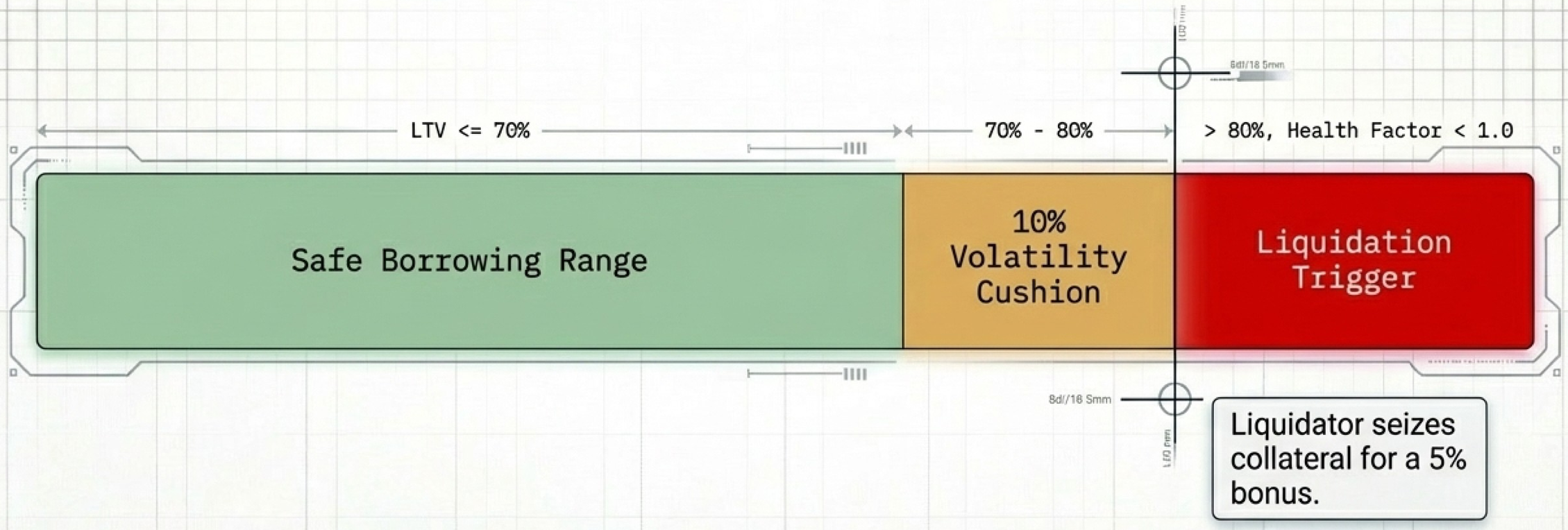
# How a strict PolkaVM initcode limit forced a cleaner, modular design.

Adding fee logic to an OpenZeppelin-heavy LendingPool exceeded PolkaVM's bytecode limits. By extracting this logic into a standalone **TreasuryRouter**, we achieved a highly secure, upgradeable fee-capture system without altering the core pool security.



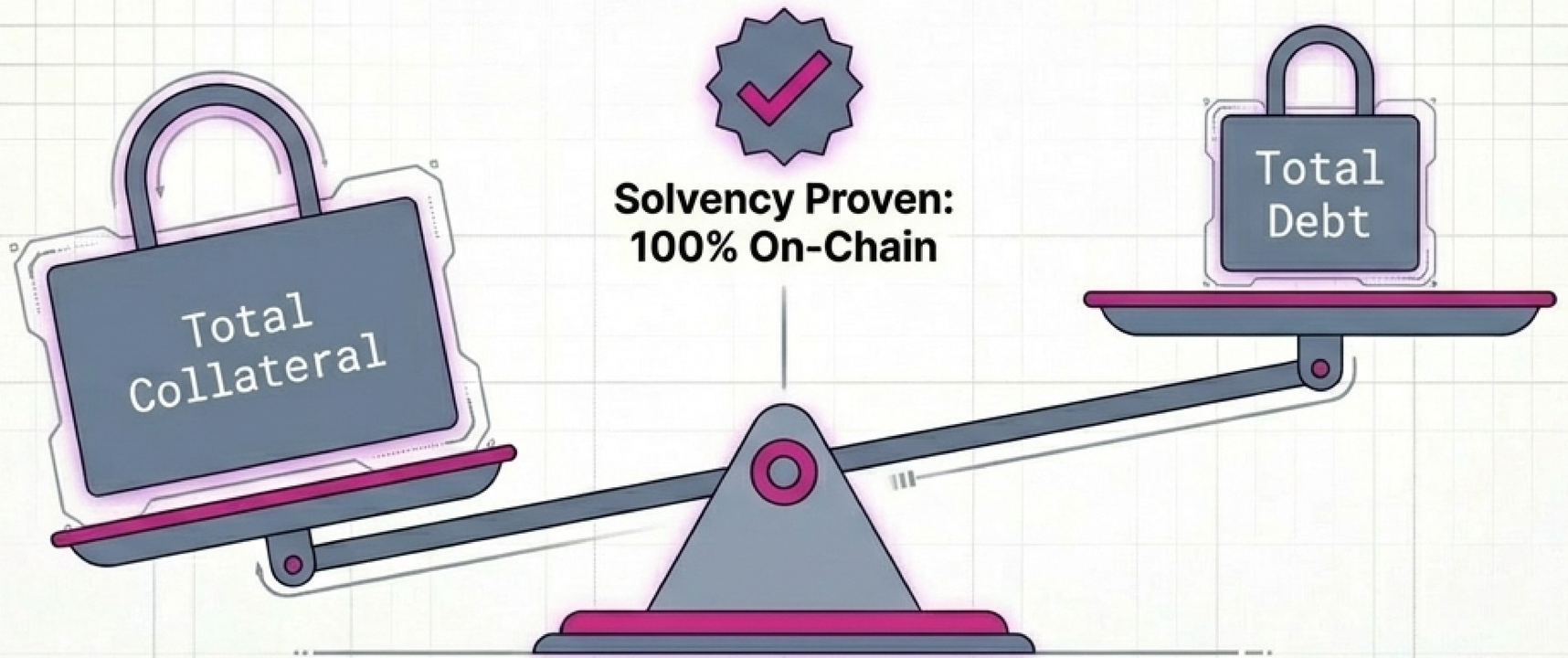
# A transparent, math-first risk engine that protects protocol solvency.

The 10% buffer absorbs normal market volatility. If a flash crash occurs, the 5% liquidation bonus ensures external actors instantly step in to clear bad debt.



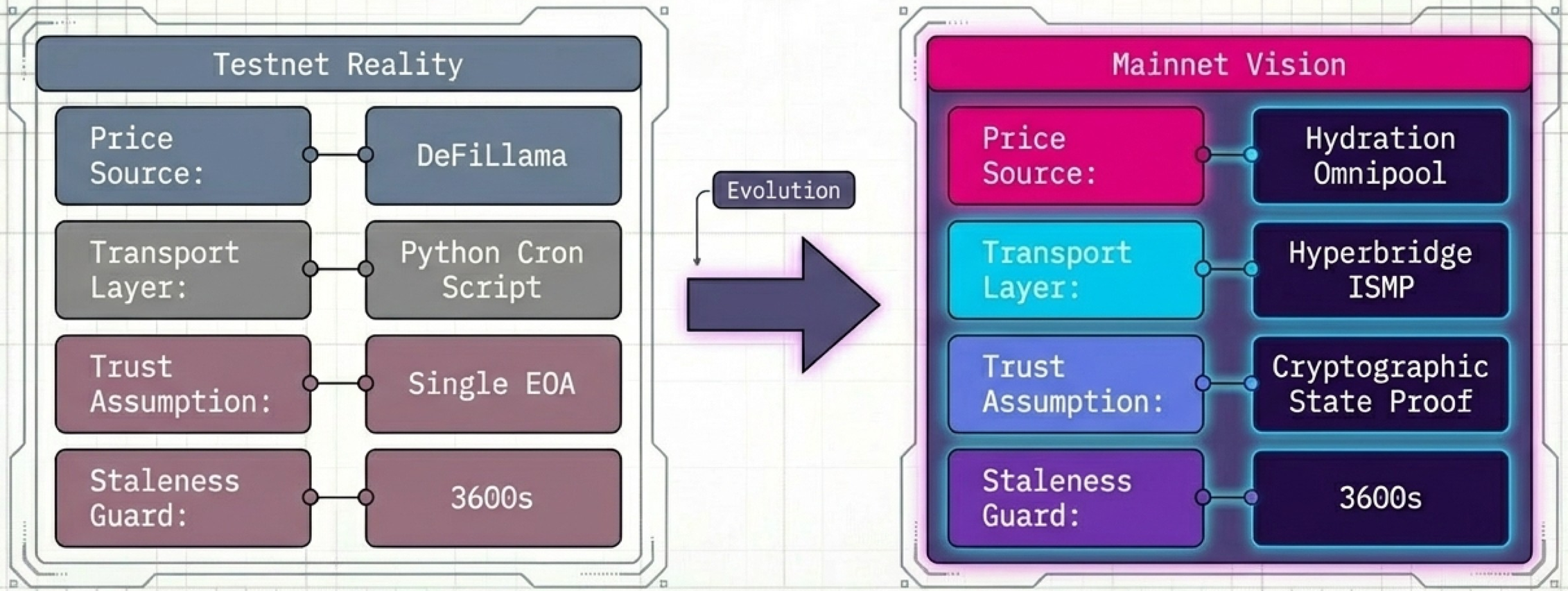
# Don’t trust dashboards. Trust cryptographic proof.

Every 30 minutes, a Noir ZK circuit proves total collateral exceeds total debt without exposing individual user balances. Honest Disclosure: The off-chain generation is production-ready. The on-chain UltraHonk verifier is mocked on testnet pending PolkaVM’s BN254 precompile support.



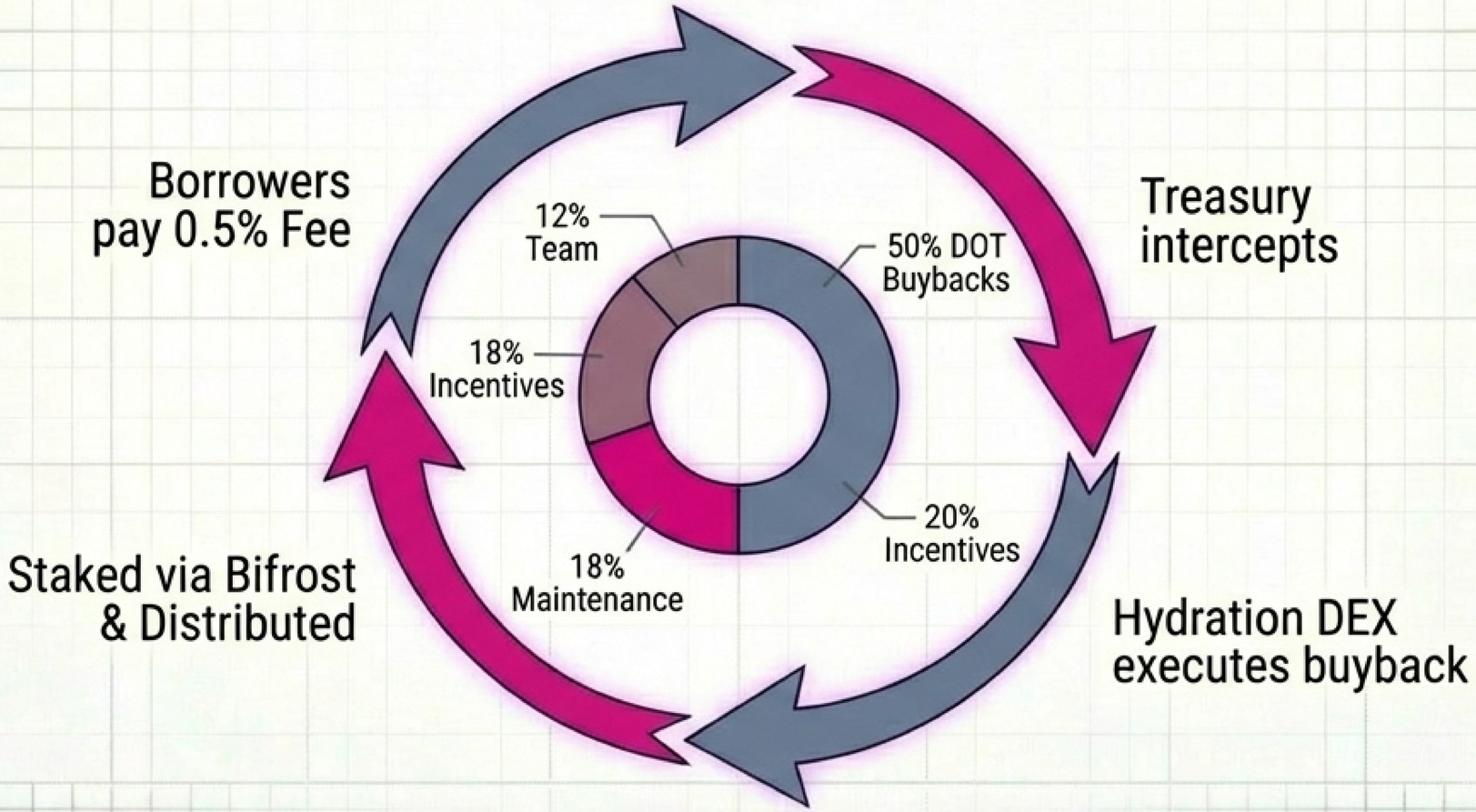
# The path to a 100% Polkadot-native, trustless oracle architecture.

Mainnet removes all reliance on external APIs or single points of failure, sourcing trustless state proofs directly from Hydration via Hyperbridge ISMP.



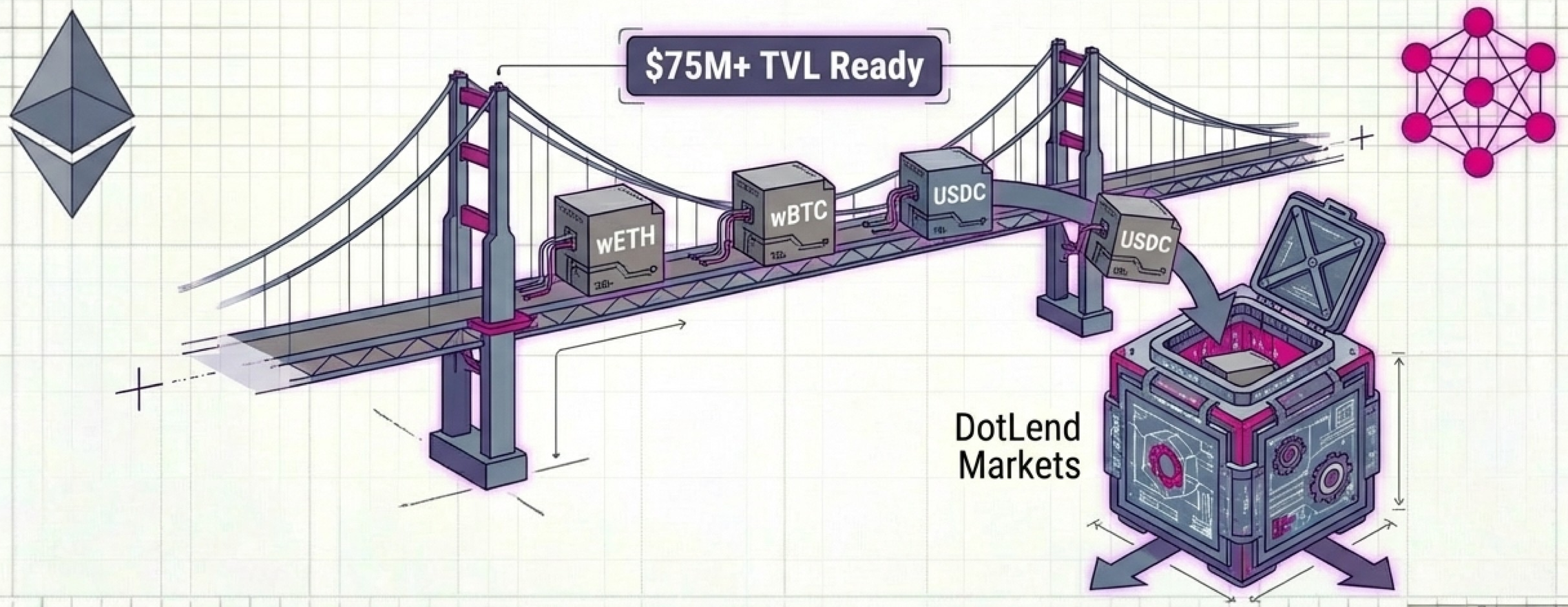
# Every borrowed dollar mathematically reinforces the Polkadot ecosystem.

DotLend isn't just a lending app; it is a closed-loop liquidity engine. The stability fee is split on-chain, automatically converting cross-chain liquidity into native Polkadot value.



# Snowbridge makes multi-asset DeFi real. DotLend puts it to work.

Bridged assets are already here, but they cannot be borrowed against. Phase 2 unlocks the $20B Aave model natively on the Hub: deposit wETH or wBTC, and borrow USDC.



# The foundation is built.
# Now we scale to Mainnet.

## Past Achievements

- Testnet Deployed
- ZK Pipeline Built
- AI Advisor Live

## Immediate Next Steps

- W3F Grant Application
- PAL Security Audit
- Velocity Labs Cohort

## Future Vision

- Mainnet Launch
- Hyperbridge ISMP
- DOTLEND Governance

**The Ask:** We are seeking W3F ecosystem support to fund a comprehensive PAL security audit and boostrap the first $1M in TVL.