

LET CLIENTS PUT THEIR ETH TO WORK. TWICE.

# COLLATERALIZED ETH LENDING

We provide the infrastructure for banks and digital asset lenders to accept staked ETH as collateral. Lending against staked ETH unlocks liquidity without sacrificing yield. Institutions can access short-term capital while their ETH continues to earn staking rewards, optimizing balance sheet efficiency.

## WHY ENABLE LOANS AGAINST STAKED ETH?

### The Problem

Institutional investors holding ETH face a trade-off:

- Stake ETH to earn yield, but lock up liquidity.
- Borrow against ETH to access liquidity, but forfeit staking rewards.

This forces institutions to choose between yield and flexibility, reducing balance sheet efficiency.

### The Solution

Northstake enables acceptance of staked ETH as collateral.

- Borrowers pledge staked ETH.
- Lenders issue loans while collateral continues to generate staking rewards.
- Northstake's liquidity solutions allow instant exits

This creates a dual benefit: collateral earns yield and supports borrowing.

## HOW NORTHSTAKE STANDS OUT

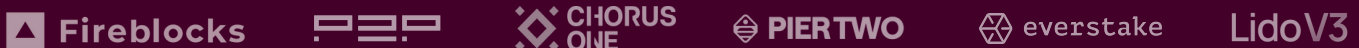
### All-in-One Solution

Northstake handles the underlying infrastructure for staking ETH, monitoring performance, and delivering granular insights to effectively manage the loan.

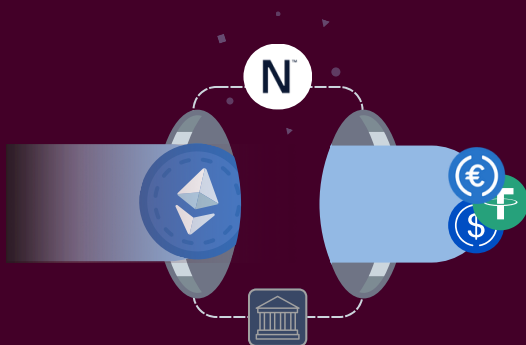
### Instant Liquidity

Northstake's ability to instantly unbond staked ETH enables lenders to increase the stake ratio of the collateral, thereby maximizing yield generation.

### Infrastructure Partners



**BY STAKING A LARGER PORTION OF BORROWER COLLATERAL, LENDERS UNLOCK AN ADDITIONAL YIELD STREAM THAT CAN BE USED TO SUBSIDIZE LOAN INTEREST RATES.**



Enabling lenders to:

- Offer more attractive borrowing terms: Reducing effective interest rates compared to competitors who keep collateral idle.
- Win market share: Institutions seeking lower cost of capital are more likely to choose lenders who integrate staking yield into their loan structures.
- Maintain strong risk management: Instantly liquidate the staked assets through Northstake's liquidity solutions

## ABOUT NORTHSTAKE

Northstake A/S is a regulated, EU-based virtual asset service provider offering compliant staking products to institutions. Northstake has demonstrated a new staking model allowing institutional investors to optimise staking strategies with industry-leading service providers. To learn more visit [www.northstake.dk](https://www.northstake.dk)

Speak with our team to explore how your institution can integrate staked ETH lending [↗](#)