



Lend and borrow onchain.

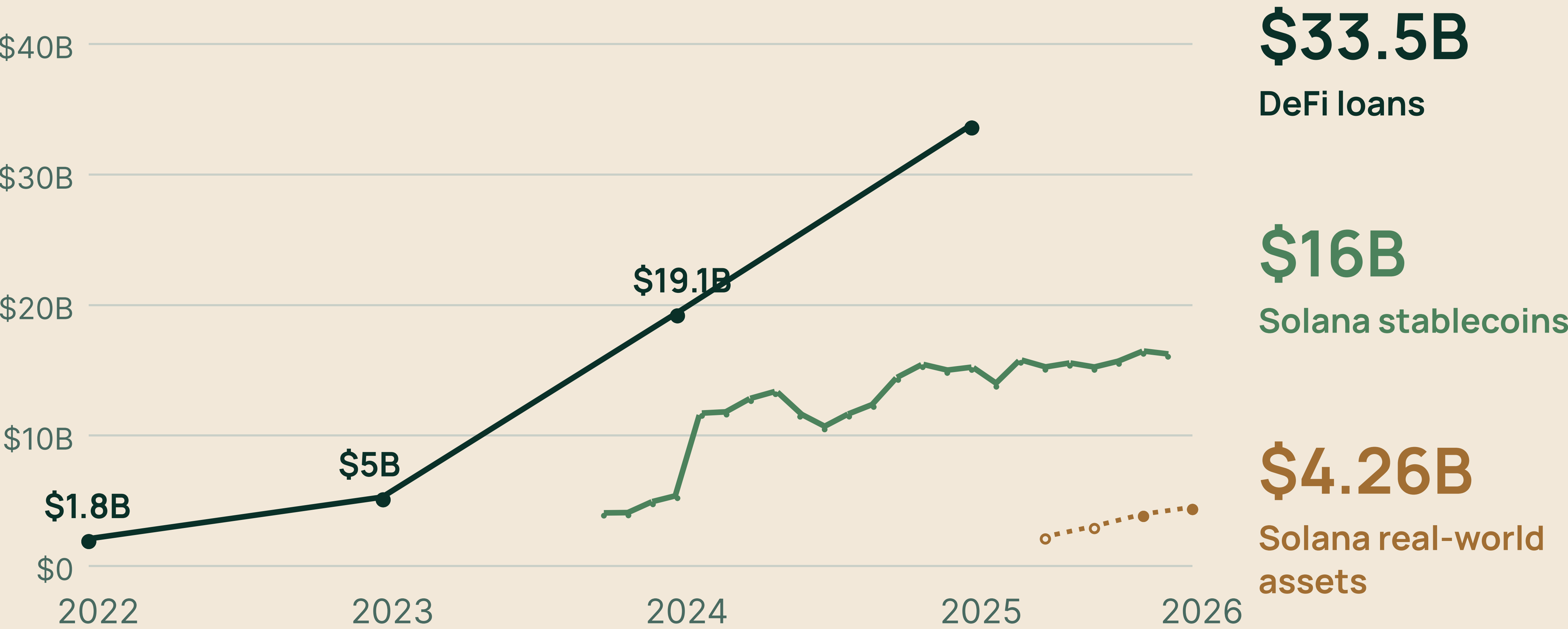
Keep your balance sheet private.

**Financial freedom
shouldn't require
financial exposure.**

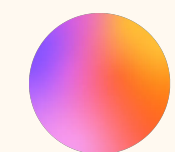
Our vision:

**Tokenize, encrypt, and leverage
anything for anyone.**

Onchain lending is taking off.



Lending protocols expose borrowers' positions.

 SOL Strategies

\$18.6M → **\$9.8M**

Deposits
SOL

Debt
PYUSD

 Kamino

 Abraxas Capital

\$185.2M → **\$60.6M**

Deposits
ezETH, weETH +7

Debt
USDT, PYUSD +1

 Spark

Crypto leaders are calling for privacy.



Mert

Solana



you **must** disclose your own money to the world if you're in crypto because the chains are transparent.



Kyle Samani

Solana



they want the assets that they want, in private form



Vitalik Buterin

Ethereum



Privacy is not a feature. Privacy is hygiene.



Robbie Petersen

a16z



In the absence of optional privacy, blockchains look more like marketing vehicles than backend infra for institutional finance

Building private lending with Solana + Encrypt.



Solana

Internet capital markets

Shared execution

150 ms finality target

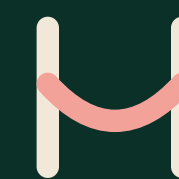
 **Encrypt.xyz**

Pre-alpha

Encrypted capital markets

Compute without decrypting

24× faster

 **HAMMOCK**

Pre-alpha

Encrypted money markets

Enforce shared lending rules privately.

Who sees what in Hammock's lending markets.

Lenders

Your deposits and returns

Only visible to you

Borrowers

Your collateral, debt, and health

Only visible to you

Users

Total value locked, rates,
and utilization

Visible to everyone

Liquidators

Loan-to-value ranges,
unlinked to borrowers

Visible to liquidators

Where Hammock can attract lending capital.

Existing DeFi

\$33.5B

Outstanding loans

Borrow privately

Institutions



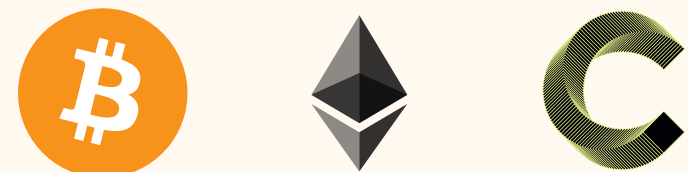
95%

of world GDP

“Preserving strict confidentiality is a prerequisite...”

Unlock institutional capital.

Other networks



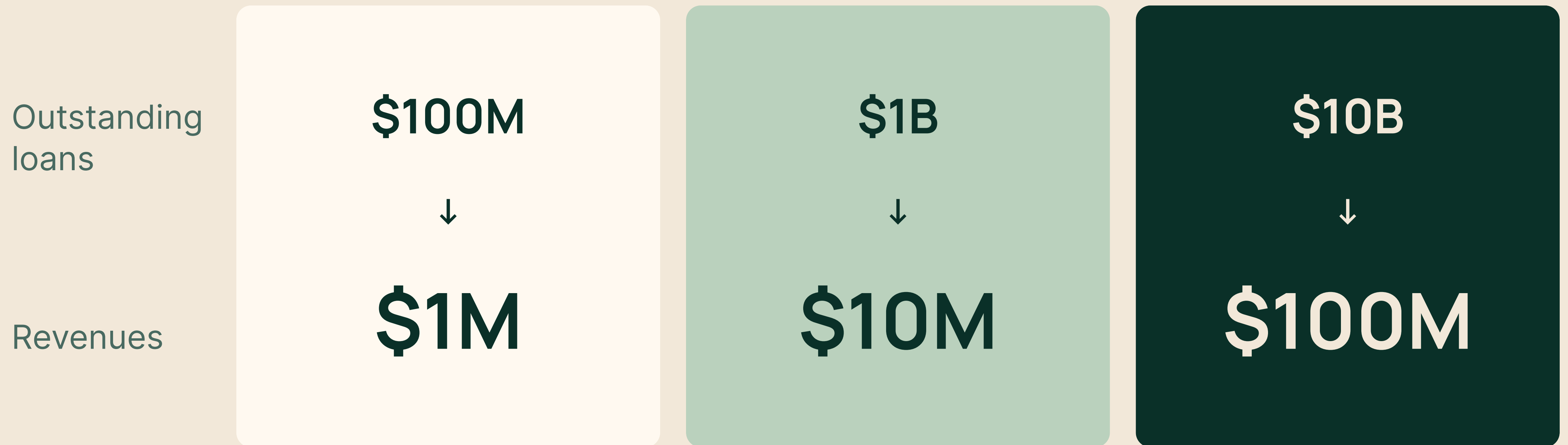
\$82.8B

DeFi TVL outside Solana

Planned via Ika

Unlock native assets.

How lending generates revenue.



Assumes 10% APR × 10% protocol share

Our team has built lending and encrypted apps.



Akshay Gupta

Cofounder & CEO

X LinkedIn

Cofounder, Full Sail & Savvy
Sui DEX · EVM lending

Yale · Computer Science
CERN · Particle Physics

Built & exited a tech consultancy
\$10M+ annual revenue



Stanislav Santalov

Cofounder & CTO

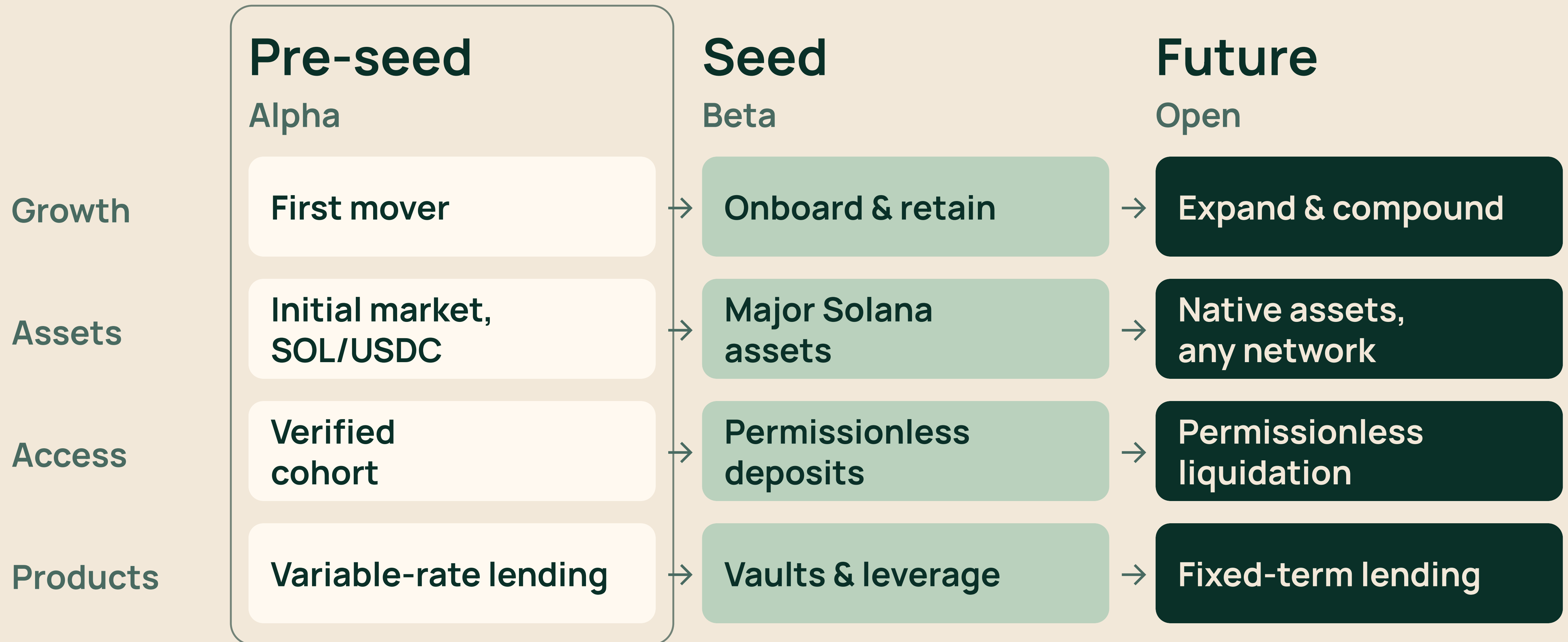
CTO, Full Sail & FileMarket

Created encrypted token standards
on **Filecoin**

Forked an **Avalanche L1**

Built **Bitcoin L2s & apps**

Our roadmap to scale encrypted lending.



Launch private lending on Solana.

- \$2M SAFE · 18 months
- Capped SOL/USDC alpha
- Six-month mainnet target

Launch subject to security, legal & liquidity readiness.

