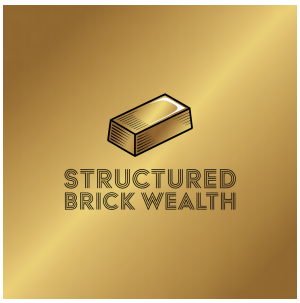


Crypto-Backed Lending Overview

Structured Brick Wealth (SBW) provides the capability for clients to maintain ownership of their digital assets while reflecting their value across diverse institutional counterparties, mitigating concentration and counterparty risk.

Loan-to-Value (LTV)

- Bitcoin / Ethereum: 60%
- Altcoins (XRP, SOL): 55%
- Recommended client target: ≤ 50%

Interest Rates

- BTC/ETH: 10% annually
- Altcoins: 7% annually

Loan Terms

- 6 months typical
- Up to 24 months case-by-case
- Interest-only structures common

Sample Borrowing Plan ($30,000 Minimum)

Allocation	Amount	Purpose
Collateral (BTC/ETH)	$20,000	Secure borrowing base
Borrowed Capital (~50% LTV)	$10,000	Liquidity access
Staking Allocation	$5,000	Protocol yield generation
Liquidity Reserve	$5,000	Risk buffer

Key Principle: Use crypto-backed lending as a liquidity tool while maintaining long-term exposure and disciplined risk management.