SYMBIOTIC

Powering Onchain Finance With Unmatched Capital Efficiency

Symbiotic is the collateral markets platform connecting capital to onchain applications across credit, insurance and RWAs.

Through capital-allocation and underwriting strategies designed by institutional curators, the same capital base can support multiple obligations simultaneously, broadening return opportunities for capital providers and giving applications capital-efficient access to collateral at scale.

01

Advancing the economics of onchain collateral

Applications access committed collateral at a significantly lower effective cost, capital providers turn a single deposit into multiple sources of yield.

02

The shared layer for underwriting and deployment strategies

Configurable vaults let curators design which risks to back, how capital earns, and bring that strategy to market on shared infrastructure.

03

Enforcing the terms of every financial obligation

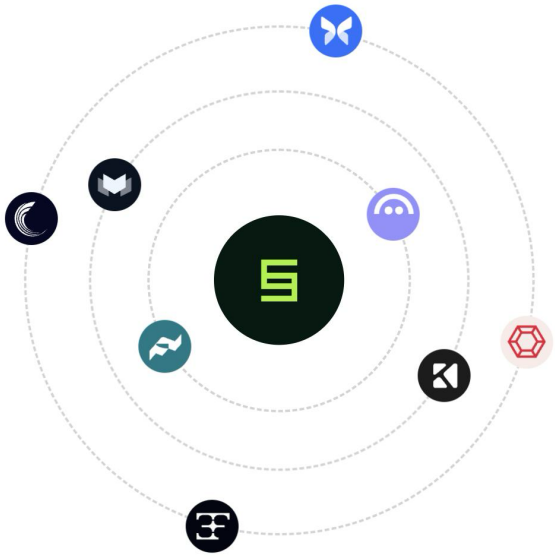
Purpose, duration, loss conditions are set upfront and remain fixed. Enforced automatically by code, financial obligations always execute as defined.

Collateral Markets

Symbiotic Core coordinates how collateral is committed, allocated, and enforced across onchain finance.

Vaults define the rules, curators manage capital strategies, and applications draw on shared collateral.

Symbiotic's mission is to unlock the full potential of capital moving onchain, while powering entirely new financial products and markets.



Built With the Backing of Industry Leaders

Paradigm | PANTERA | coinbase Ventures | cyber•Fund

Symbiotic Applications

Liquid Lane

Powering atomic, T+0 USDC settlement for private credit, tokenized funds, and other RWAs.

Instant redemptions for a range of assets with capital earning across multiple external markets to generate diversified, sustainable returns.

Credit

Turning digital asset capital into performance guarantees for capital-efficient credit at scale.

Borrowers deploy the full amount as working capital without posting their own collateral while underwriters earn premiums institutional credit demand.

Insurance

Expanding coverage capacity with underwriting backed by shared collateral.

Delegated reinsurance capacity lets insurers write more cover. Capital providers turn digital assets into premium-earning cover capacity.

Single Deposit, Three Return Streams

Symbiotic vaults can stack multiple sources of return on the same committed capital. Deposits can earn a base asset yield, receive premiums for backing obligations across multiple Symbiotic applications, and yield from approved external venues such as **Aave**, **Morpho** and **3F**, with allocations swiftly routable as conditions change, targeting higher, more diversified and sustainable returns.

- External Market Returns ↑
- Obligation Premiums ↑
- Base Asset Yield ↑

Collateral Markets at Work

Cap, a credit platform bringing institutional lending onchain, leveraged shared collateral to backstop unsecured lending: more than $200 million was delegated from Symbiotic to Cap in nine months, **enabling a $100 million revolving facility to Susquehanna Crypto, the largest onchain credit facility of its kind.**

$220M+

Capital Delegated to cap

Trusted by Innovators in DeFi and Beyond

Centrifuge · AMBER · MIDAS · RedStone

Morpho · ether.fi · Lombard · aave

Keyrock · KPK · Chainlink · FASANARA

Have a question or want to explore what Symbiotic can do for your use case?

Reach out directly at info@symbiotic.fi