

Coinbase Now Lets XRP, ADA and Dogecoin Holders Borrow Up to 100,000 Dollars Without Selling

Coinbase Now Lets XRP, ADA and Dogecoin Holders Borrow Up to 100,000 Dollars Without Selling. But Borrowing Against Crypto Isn't the Best Play Right Now



Dubai, United Arab Emirates Feb 22, 2026 (IssueWire.com) - [Coinbase just expanded its crypto backed lending service to include XRP, Dogecoin, Cardano's ADA, and Litecoin.](#) Holders of these popular retail tokens can now borrow up to 100,000 dollars in USDC without selling their positions. The loans run on chain through the Morpho protocol, meaning the mechanics happen directly on the blockchain rather than through Coinbase's own balance sheet. It sounds like a smart way to unlock liquidity. But before you borrow against coins that might drop another 30 percent, there's a presale opportunity called [Pepeto](#), that could deliver far more upside than any lending strategy ever will.

How the Coinbase Lending Expansion Actually Works

The service lets users post crypto as collateral and receive USDC stablecoins in return. It's available across the entire US except New York. This expansion brings some of crypto's most widely held retail tokens into a lending product that previously only supported Bitcoin and Ether. For millions of everyday investors holding these popular altcoins, it opens up a new way to access cash without triggering a sell event.

For holders of tokens like XRP, DOGE, and Litecoin that don't offer built in staking rewards on their native networks, borrowing against holdings has become one of the few ways to access cash without exiting the position entirely. Coinbase reported holding 17.2 billion dollars in XRP in customer accounts as of late December, making it one of the largest assets on their platform.

The Risks Most Borrowers Don't Think About Until It's Too Late

Crypto backed loans are often marketed as tax efficient because borrowing doesn't trigger capital gains the way selling does. But the structure carries serious risks that get overlooked when markets are calm. If your collateral drops in value relative to the loan balance, the position gets liquidated. A third party repays your debt and seizes your collateral at a discount. You lose your coins.

Coinbase adds an extra buffer and sends notifications as the threshold approaches. But in a market that just crashed 50 percent from its highs, those buffers can evaporate fast during a single bad weekend. On top of that, some tokens need to be wrapped before they can serve as collateral. Wrapping can itself trigger taxable events depending on how your jurisdiction treats the conversion. So the tax efficiency argument gets complicated quickly. The bottom line: borrowing against volatile crypto assets in a bear market is a high risk strategy that could end with you losing both your coins and your borrowed funds.

Why Buying Pepeto at Presale Prices Beats Borrowing Against Volatile Coins

Instead of taking on liquidation risk to borrow against tokens that might keep falling, experienced investors are looking at opportunities where the risk reward ratio actually makes sense. Pepeto sits at \$0.000000185 in a presale that's already 70 percent filled. Over 7.2 million dollars raised. Binance listing confirmed.

The project builds the first professional meme coin trading infrastructure. PepetoSwap for zero fee trades on Ethereum. Cross Chain Bridge for liquidity across blockchains. Verified Exchange listing only audited projects to protect everyday investors from the scams that cost billions every year. Founded by a Pepe cofounder. Dual audited by SolidProof and Coinsult. Three working demos live and testable today. Not a whitepaper and promises. Actual products you can use right now.

SHIB hit 40 billion without a single product. Pepeto has three working demos. 214% APY staking rewards holders while they wait for the confirmed Binance listing. The people who built real wealth in crypto didn't do it by borrowing against existing positions. They did it by finding the right project at the right time and getting in before the rest of the market caught on. Pepeto is in that exact early window right now. The presale price climbs with each phase and 70% is already filled.

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