

WHY DID WE CREATE A

Stabilization

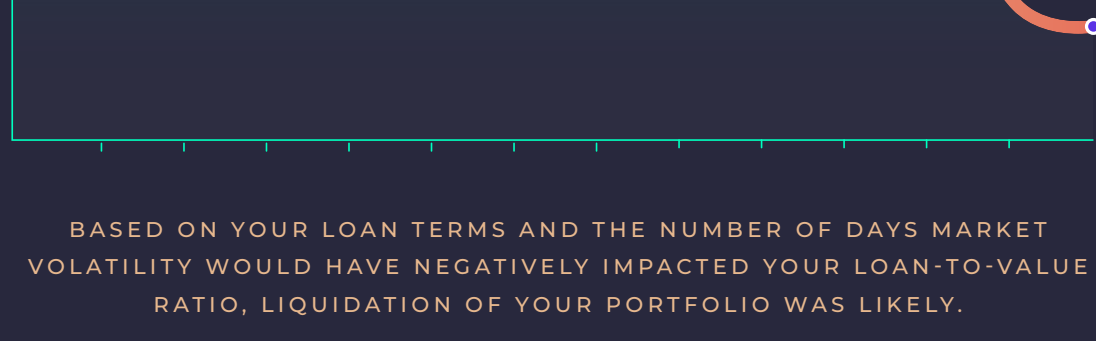
Product

BASED ON 3 YEARS OF MARKET DATA AND VOLATILITY, IF YOU HAD A LOAN OVER THE LAST

1095 DAYS

THERE IS A HIGH CHANCE YOUR LOAN COLLATERAL WOULD HAVE BEEN

liquidated



BASED ON YOUR LOAN TERMS AND THE NUMBER OF DAYS MARKET VOLATILITY WOULD HAVE NEGATIVELY IMPACTED YOUR LOAN-TO-VALUE RATIO, LIQUIDATION OF YOUR PORTFOLIO WAS LIKELY.

ESTIMATES BASED ON HISTORICAL AVERAGES. INDIVIDUAL RESULTS VARY BASED ON COLLATERAL TYPE, LOAN TERMS, BORROWER MAINTENANCE, AMONG OTHER FACTORS.



67% CHANCE

70 LTV

LOAN TERM: 1 YEAR



49% CHANCE

50 LTV

LOAN TERM: 1 YEAR



8% CHANCE

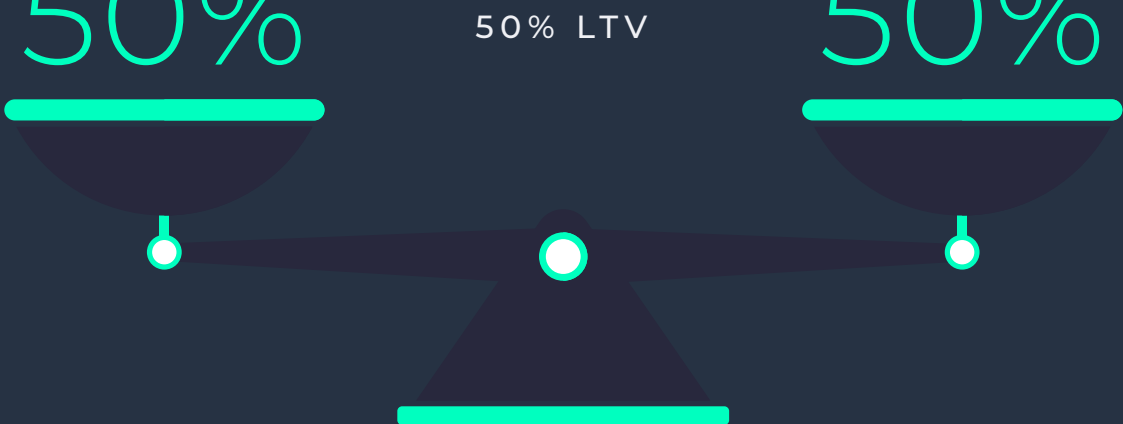
30 LTV

LOAN TERM: 1 YEAR

losing ~80%

OF YOUR TOTAL COLLATERAL PORTFOLIO VALUE

Based on the above data



IF YOU HAD A \$50K LOAN AT A 50% LTV

50%

50%

THERE'S A 50/50 CHANCE YOU WOULD HAVE

lost \$75k

OF YOUR CRYPTO WEALTH BY PAYING OFF YOUR LOAN

IF YOU HAD A \$50K LOAN WITH A 30% LTV, THERE WAS A

1 in 10 chance risk of losing \$130K

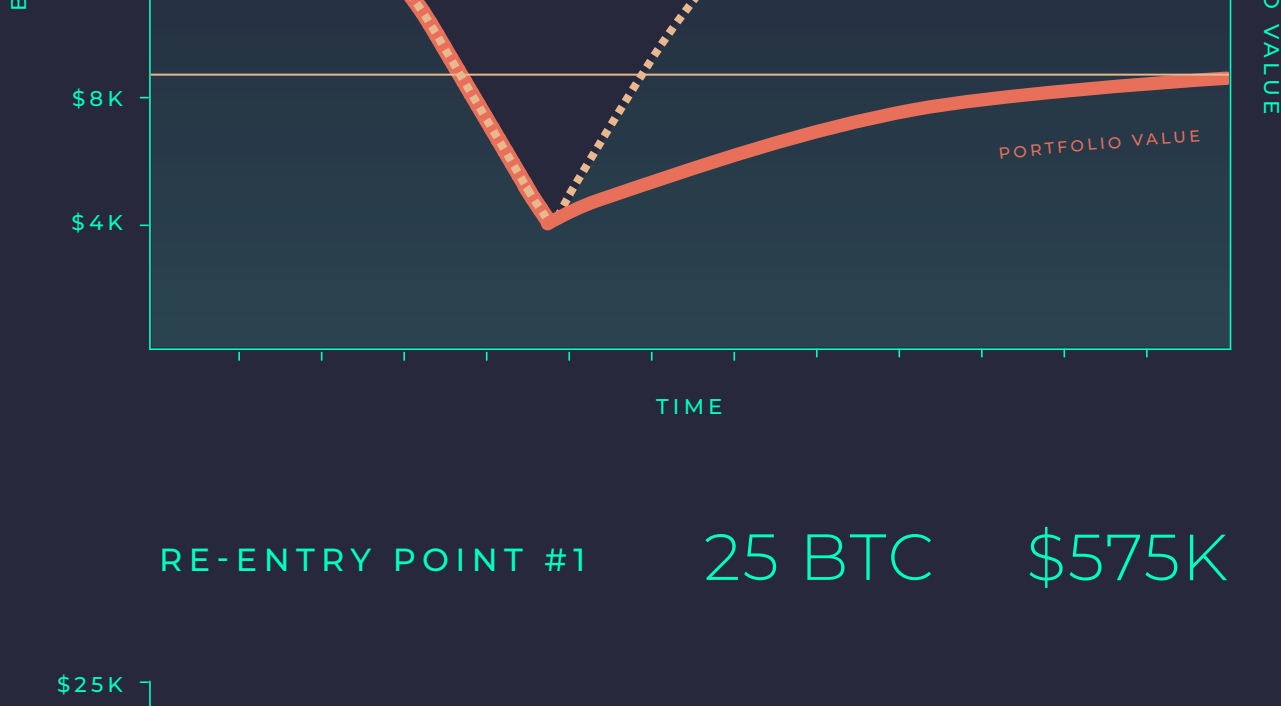
OF THE ORIGINAL \$170K COLLATERAL YOU DEPOSITED

WE ARE THE ONLY LENDER OFFERING A PORTFOLIO STABILIZATION PRODUCT

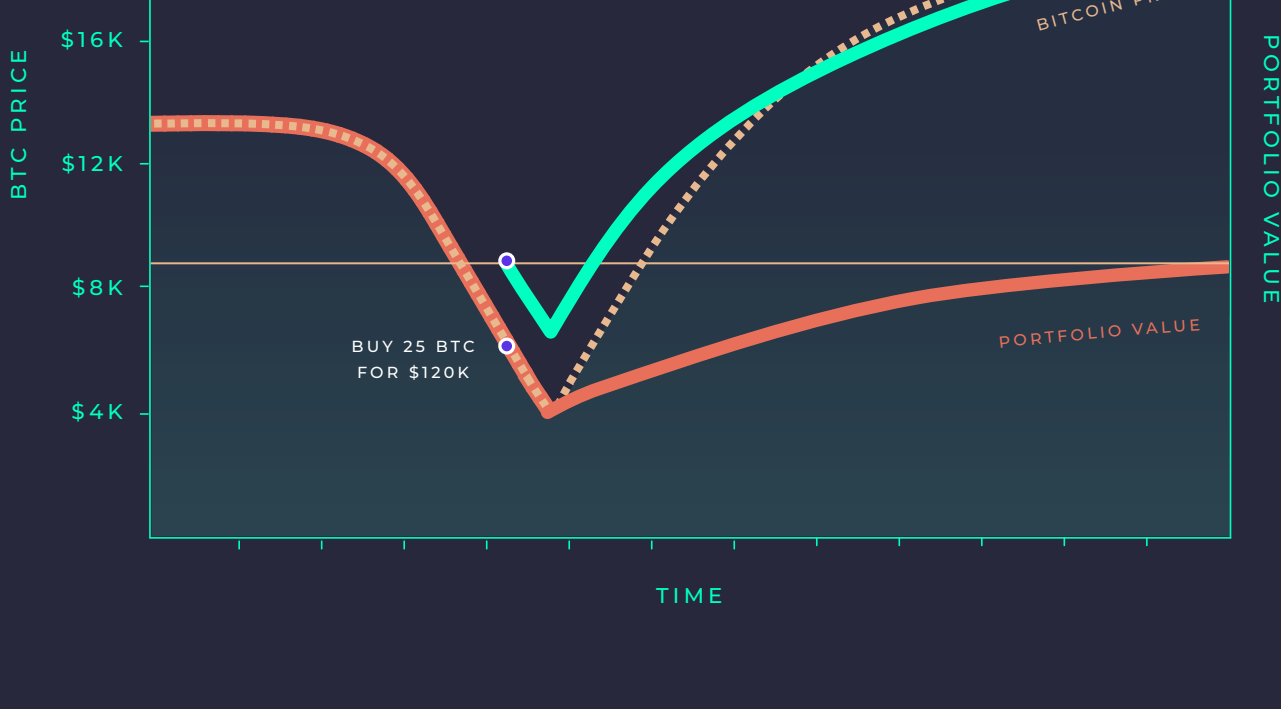
This allows you to preserve the value of your crypto portfolio in a market downturn with less worry.

IMPACT OF LIQUIDATION VS. STABILIZATION ON FUTURE EARNINGS

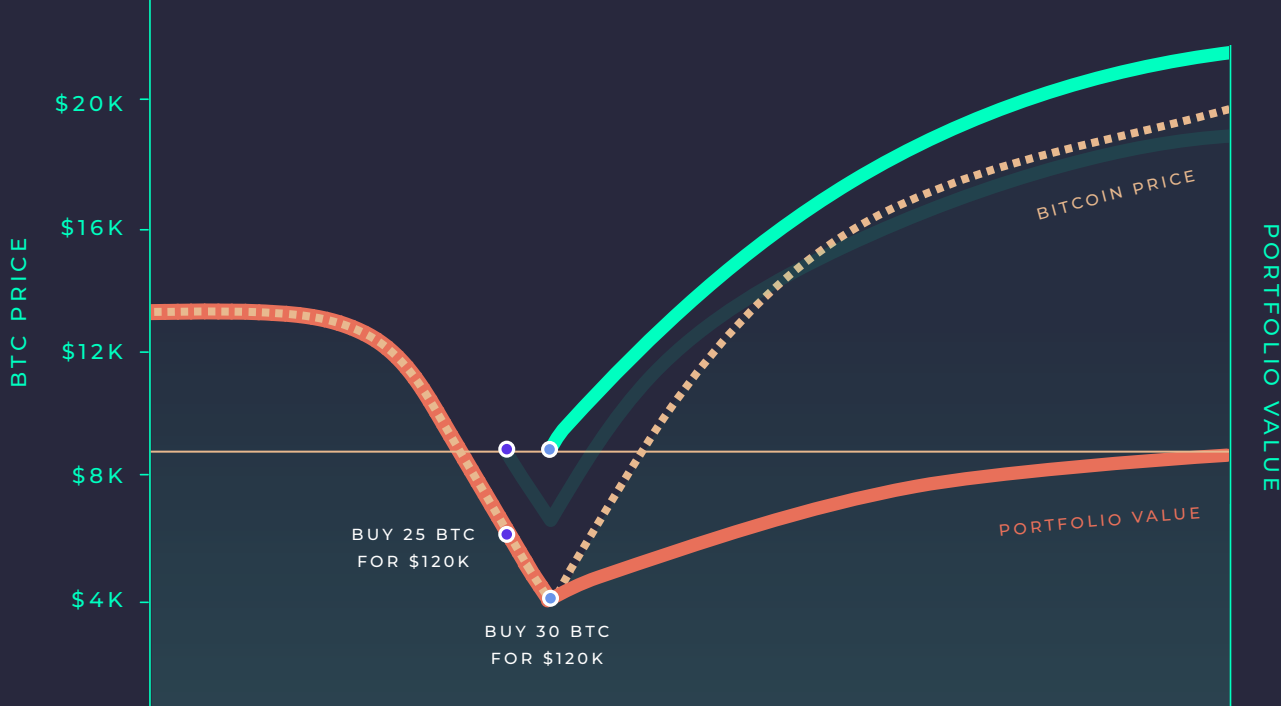
LOAN START: \$180K LOAN BACKED BY 21 BTC



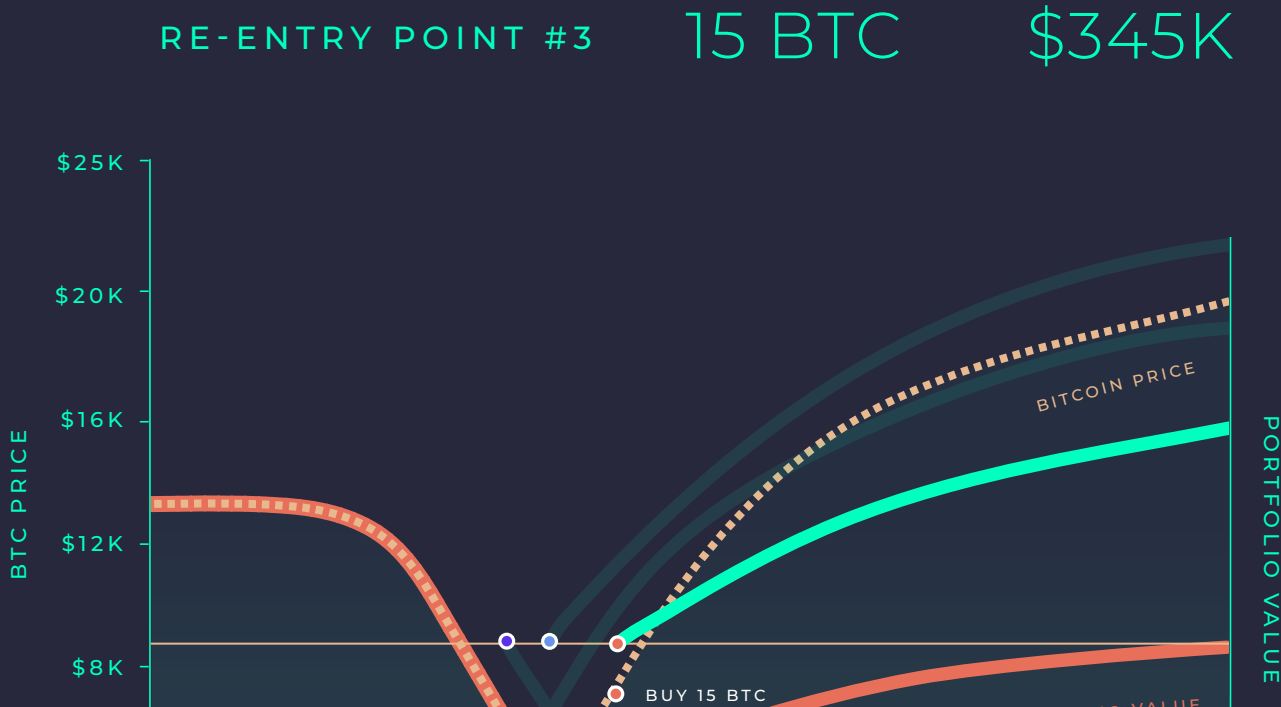
RE-ENTRY POINT #1 25 BTC \$575K



RE-ENTRY POINT #2 30 BTC \$690K



RE-ENTRY POINT #3 15 BTC \$345K



WHAT YOUR WEALTH WOULD LOOK LIKE WHEN BTC REACHES ITS ALL-TIME HIGH OF ~\$23K

RE-ENTRY POINT #1 25 BTC \$575K

RE-ENTRY POINT #2 30 BTC \$690K

RE-ENTRY POINT #3 15 BTC \$345K

COMPETITOR'S METHOD* 4.2 BTC \$97K

*AS OF DECEMBER 31, 2020 BASED ON PUBLICLY AVAILABLE INFORMATION