

CRED, INC. AND CRED (US) LLC

In calculating the fair market value as to the cryptocurrency claims of Debtors' customers, the following table sets forth the rate of conversion to U.S. Dollars based upon the type of cryptocurrency held as of November 6, 2020 close of business.

Cryptocurrency		Conversion Rate to US Dollars as of close of business 11/6/2020
(BTC)	Bitcoin	15,565.880
(LBA)	Lend-Borrow-Asset Token	0.010
(BAT)	Basic Attention Token	0.204
(BCH)	Bitcoin Cash	257.720
(ETH)	Ethereum	454.720
(TUSD)	True US Dollar	1.000
(USDC)	US Dollar Coin	1.000
(XRP)	Ripple	0.258
(DAI)	Dai	1.010
(LTC)	Litecoin	63.130
(UPBTC)	Universal Bitcoin	15,565.880
(UPEUR)	Universal Euro	1.187
(UPUSD)	Universal US Dollar	1.000
(USDT)	Tether	1.000
(OMG)	OMG Network/ OmiseGo	3.300
(XLM)	Stellar	0.084
(UPT)	Universal Protocol Token	0.003
(ADA)	Cardano	0.109
(MIOTA)	IOTA	0.267
(ZIL)	Zilliqa	0.020
(ATOM)	Atomic Coin	4.870

Cryptocurrency		Conversion Rate to US Dollars as of close of business 11/6/2020
(TRX)	TRON	0.026
(NANO)	Nano	0.780
(DGB)	DigiByte	0.021
(EOS)	EOS	2.540
(ZRX)	0x	0.376
(XEM)	NEM	0.125
(NEO)	Neo	15.660
(DCR)	Decred	14.840
(DOGE)	Dogecoin	0.003
(EUR)	Ethereum	1.187
(UPXAU)	Universal Protocol Alliance	1,952.190
(XAU)	Xaucoin	1,952.190
(LINK)	Chainlink	12.120
(GBP)	British Pound Sterling	1.316
(GUSD)	Gemini	1.000