



USDC



USDT

Creator

Centre Consortium (by Circle)

Tether Limited

Year established

2018

2014

Price peg

1 USDC : 1 USD

1 USDT : 1 USD

Market cap (May'22)

\$49.4 Billion

\$79.4 Billion

Backing

100% cash & cash equivalents

1:1 by liquid debt assets, treasuries, and some cash

Audit frequency

Monthly

Irregular

**Price risk /
Risk of losing
1:1 peg**

Zero as it's 100% redeemable due to its always liquid type of backing.

"Non-zero price risk, but generally it stays very close to \$1 because it can be redeemed (though limited to liquid assets in short term)

For reference, USDT has stayed within a few % of \$1 during the UST/LUNA crash, and it's rumored that \$1b+ is successfully redeemed."

Regulatory status

"This type of stablecoins (100% redeemable) is what current drafts of regulations (especially US) are looking to license, as a first step.

They are treated as e-money in many jurisdictions, such as the UK."

Unclear

Accounting

Reliable asset due to its zero price risk, regulatory status and transparent audit reports.

Not reliable due to price risk, opaque backing and unclear regulatory status.

What S The Difference Between Funzalushaka And Nfsas

Lingsheng Yao



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