# DAR Defi Team Assignment 2 (Fall 2021)

#### DeFi Reserve Coins

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# GITHUB UPDATE & SUBMISSION INSTRUCTIONS (Delete before submission!)

For this and subsequent assignments you'll follow the same basic github steps you used for Assignment 1, ie:

- Option 1: Update the copy of your team's repository currently in your home directory:
  - This is the preferred option if you have already cloned the repository
  - In the Linux terminal: git pull origin master
  - If there are errors, it's simplest to proceed to "Option 2"
  - If no errors, check your branch: git branch (should be something like dar-rcsid)
- Option 2: Get a fresh copy of your team's repository:
  - Do this only if Option 1 fails!
  - In Linux: cd ~ to get to your login directory
  - In Linux: rm -Rf IDEA-Blockchain (deletes all your previous, uncommitted work)
  - In Linux: git clone https://github.rpi.edu/DataINCITE/IDEA-Blockchain.git
  - In Linux: cd IDEA-Blockchain
  - In Linux: Recreate a personal branch to save your changes to: git checkout -b dar-rcsid (replace "rcsid" with your rcsid!)
- Locate and save a personal copy of the assignment notebook:
  - In RStudio "Files" tab, navigate to: Home > IDEA-Blockchain > DefiResearch > StudentNotebooks
     Assignment02
  - Double-click on blockchain-assignment2-f21.Rmd to open
  - Under the "File" menu, "Save as" something like rcsid-assignment2-f21.Rmd (replace "rcsid" with your rcsid!)
  - You should see your file appear in the "Files" tab, usually at the bottom
  - Under "More" in the "Files" tab, select "Set as working directory"
- Edit your notebook, saving as you make changes.
  - cntl-S works!
- "Knit" your notebook, generating a PDF file:
  - You should see your new PDF appear in the "Files" tab, usually at the bottom
  - "Export" your file (under the "More" menu in the "Files" tab) and save to your local file system
- Add your changed file(s) to your personal branch, and commit:
  - In Linux: cd ~/IDEA-Blockchain/DefiResearch/StudentNotebooks/Assignment02
  - In Linux: git add rcsid-assignment2.\* (replace "rcsid" with your rcsid!)
  - In Linux: git commit -m "rcsid assignment 2"
- Push your changes to the remote repository:
  - In Linux: git push origin dar-rcsid (replace "rcsid" with your rcsid)
- Issue a pull request:
  - Navigate to https://github.rpi.edu/DataINCITE/IDEA-Blockchain in your browser
  - It should notify you of your recent push and prompt you to make a pull request.

- If not, find your branch under the popup (defaults to **master**), select and click to issue a pull request
- One of the instructors
- Upload your downloaded rcsid-assignment2-f21.pdf to LMS (replace "rcsid" with your rcsid)
- Be prepared to share your findings in the DeFi Meeting Thursday.

## Prepare Transaction Data and Explore

We begin by loading our prepared AAVE transaction data into a dataframe. The dataset has over 400,000 rows, and 27 columns.

We are directly loading the dataframe from an Rds archive instead of a CSV file to conserve space.

```
#load Rds (binary version of csv file) into dataframe
# Assumes this notebook is in: ~/IDEA-Blockchain/DefiResearch/StudentNotebooks/Assignment02
df<-read_rds('.../.../Data/transactions.Rds')
# Let's take a quick look at the first few observation
head(df)</pre>
```

1100	iu	(ui)						
##		amount	borrowRate bo	orrowRateMod	e onBehalf(	Of p	ool reserv	е
##	1	41501.63	6.274937	Variabl	e 8.502518e+4	17 1.034668e	e+48 DA	I
##	2	7000000.00	2.589628	Variabl	e 4.635974e+4	17 1.034668e	e+48 USD'	Γ
##	3	15000.00	8.802541	Variabl	e 3.735263e+4	17 1.034668e	e+48 USD	C
##	4	8193.19	48.747052	Stabl	e 6.896232e+4	17 1.034668e	e+48 USD	C
##	5	11000.00	3.225055	Variabl	e 1.089455e+4	18 1.034668e	e+48 USD'	Γ
##	6	40000.00	5.739208	Variabl	e 2.178337e+4	17 1.034668e	e+48 USD'	Γ
##		timestamp	user	type rese	rvePriceETH 1	reservePrice	eUSD amoun	tUSD
##	1	1621340435	8.502518e+47	borrow 2	.852900e+14	0.9948	3044 4128	6.00
##	2	1622477822	4.635974e+47	borrow 3	.812835e+14	1.0000	700000	0.00
##	3	1619775984	3.735263e+47	borrow 3	.611000e+14	1.0043	3389 1506	5.08
##	4	1615481632	6.896232e+47	borrow 5	.562201e+14	0.9993	8909 818	8.20
##	5	1626914745	1.089455e+48	borrow 4	.971100e+14	1.0000	0000 1100	0.00
##	6	1620936688	2.178337e+47	borrow 2	.725248e+14	1.0000	0000 4000	0.00
##		collateral	Amount collate	eralReserve	principalAmou	ınt principa	alReserve	
##	1		NA			NA		
##	2		NA			NA		
##	3		NA			NA		
##	4		NA			NA		
##			NA			NA		
##	6		NA			NA		
##		reservePri	ceETHPrincipal	l reservePri	ceUSDPrincipa	al reservePr	riceETHColl	ateral
##			NA			JΑ		NA
##			NA			JΑ		NA
##			NA			JΑ		NA
##			NA			NΑ		NA
##			NA			NΑ		NA
##	6		NA	=		JA.		NA
##		reservePri	ceUSDCollatera		-	ıntUSDCollat		
##	_			1A	NA		NA	
##	_			1A	NA		NA	
##	_			1A	NA		NA	
##	_			JA	NA		NA	
##				JA.	NA		NA	
##	6		N	JA	NA		NA	

```
borrowRateModeFrom borrowRateModeTo stableBorrowRate variableBorrowRate
## 1
                                                                                 NA
## 2
                                                            NA
                                                                                NA
## 3
                                                            NA
                                                                                NA
## 4
                                                            NA
                                                                                NA
## 5
                                                            NA
                                                                                NΑ
## 6
                                                            NA
                                                                                NA
```

Now look at the summaries to see the types, values, and missingness (NA's) of the data.

#### summary(df)

```
borrowRate
                                              borrowRateMode
                                                                   onBehalfOf
##
        amount
    Min.
            :
                     0
                          Min.
                                       0.0
                                                      :386542
                                                                 Min.
                                                                         :2.578e+33
##
    1st Qu.:
                    24
                          1st Qu.:
                                       3.3
                                             Stable
                                                      : 18408
                                                                 1st Qu.:4.174e+47
##
    Median:
                  1427
                          Median:
                                       3.9
                                              Variable: 76569
                                                                 Median :7.522e+47
##
    Mean
                191103
                          Mean
                                       9.5
                                                                 Mean
                                                                         :7.592e+47
##
    3rd Qu.:
                 24382
                          3rd Qu.:
                                      10.8
                                                                 3rd Qu.:1.168e+48
##
    Max.
            :60000000
                          Max.
                                  :10002.0
                                                                 Max.
                                                                         :1.461e+48
                                  :386542
##
    NA's
            :7289
                          NA's
                                                                 NA's
                                                                         :7289
##
         pool
                                               timestamp
                             reserve
                                                                        user
##
                                                    :1.607e+09
                                                                          :2.578e+33
            :9.862e+47
                          USDC
                                  :105937
                                            Min.
                                                                  Min.
    Min.
##
    1st Qu.:1.035e+48
                          WETH
                                  :105279
                                            1st Qu.:1.615e+09
                                                                  1st Qu.:4.199e+47
                                                                  Median: 8.697e+47
##
    Median :1.035e+48
                          USDT
                                  : 58266
                                            Median :1.621e+09
##
    Mean
            :1.034e+48
                                  : 55211
                                                    :1.620e+09
                                                                          :8.082e+47
                          DAI
                                            Mean
                                                                  Mean
##
    3rd Qu.:1.035e+48
                          LINK
                                  : 26404
                                            3rd Qu.:1.624e+09
                                                                  3rd Qu.:1.173e+48
            :1.035e+48
                          WBTC
                                  : 26344
                                                    :1.629e+09
                                                                          :1.461e+48
##
    Max.
                                            Max.
                                                                  Max.
##
                          (Other):104078
                                                 reservePriceUSD
##
                           reservePriceETH
              type
##
                                   :1.000e+00
                                                 Min.
                                                        :0.000e+00
    borrow
                : 94977
                           Min.
                :192006
                                                 1st Qu.:1.000e+00
##
    deposit
                           1st Qu.:2.865e+14
##
                   6289
                           Median :4.652e+14
                                                 Median :1.000e+00
    liquidation:
##
    redeem
                :126705
                           Mean
                                   :3.458e+23
                                                 Mean
                                                         :6.774e+08
                : 60542
                           3rd Qu.:9.411e+14
                                                 3rd Qu.:1.000e+00
##
    repay
##
    swap
                   1000
                           Max.
                                   :1.647e+28
                                                 Max.
                                                         :4.252e+13
##
                           NA's
                                   :7289
                                                 NA's
                                                         :7289
##
      amountUSD
                          collateralAmount
                                             collateralReserve principalAmount
    Min.
##
                     0
                          Min.
                                                     :475230
                                                                 Min.
                                         0
##
                    70
                          1st Qu.:
                                         1
                                                        2665
                                                                 1st Qu.:
                                                                              962
    1st Qu.:
                                             WETH
##
    Median:
                  5836
                          Median:
                                        14
                                             LINK
                                                         1312
                                                                 Median:
                                                                             4362
                                                                            66005
##
    Mean
                245851
                          Mean
                                      5451
                                             WBTC
                                                     :
                                                          686
                                                                 Mean
##
    3rd Qu.:
                 49871
                          3rd Qu.:
                                       250
                                              AAVE
                                                          333
                                                                 3rd Qu.:
                                                                            21533
##
    Max.
            :754379487
                                  :4638724
                                             UNI
                                                          230
                                                                 Max.
                          Max.
                                                                         :4475668
            :7289
                                  :475230
                                                        1063
##
    NA's
                          NA's
                                              (Other):
                                                                 NA's
                                                                         :475230
##
    principalReserve reservePriceETHPrincipal reservePriceUSDPrincipal
##
            :475230
                      Min.
                              :1.000e+00
                                                  Min.
                                                               0.0
##
    USDC
               2142
                       1st Qu.:4.062e+14
                                                  1st Qu.:
                                                               1.0
##
    USDT
            :
               1549
                       Median :4.682e+14
                                                  Median:
                                                               1.0
##
    DAI
               1459
                              :1.556e+17
                                                             295.6
                       Mean
                                                  Mean
##
    GUSD
                242
                       3rd Qu.:5.363e+14
                                                  3rd Qu.:
                                                               1.0
            :
##
    TUSD
                175
                              :4.203e+19
                                                          :83819.1
            :
                      Max.
                                                  Max.
##
    (Other):
                722
                      NA's
                              :475230
                                                  NA's
                                                          :475230
##
    reservePriceETHCollateral reservePriceUSDCollateral amountUSDPincipal
##
            :1.000e+00
                                        :0.000e+00
    Min.
                                Min.
                                                             Min.
                                                                            0
    1st Qu.:1.000e+00
                                1st Qu.:0.000e+00
                                                             1st Qu.:
                                                                         1022
```

```
Median :5.110e+14
                               Median :1.000e+00
                                                          Median :
                                                                     4481
##
    Mean
           :2.177e+21
                               Mean
                                      :4.543e+06
                                                          Mean
                                                                    67361
##
    3rd Qu.:1.110e+16
                               3rd Qu.:2.600e+01
                                                          3rd Qu.:
                                                                    22066
                                      :2.509e+09
##
   Max.
           :9.116e+23
                               Max.
                                                          Max.
                                                                 :4571839
##
    NA's
           :475230
                               NA's
                                      :475230
                                                          NA's
                                                                 :475230
##
    \verb|amountUSDCollateral| borrowRateModeFrom| borrowRateModeTo|
                                                              stableBorrowRate
##
   Min.
                  0
                                 :480519
                                                     :480519
                                                               Min. : 0.0
    1st Qu.:
                                                               1st Qu.: 9.0
##
                  0
                        Stable :
                                     471
                                            Stable :
                                                         529
##
    Median:
                476
                        Variable:
                                     529
                                            Variable:
                                                         471
                                                               Median: 10.9
##
   Mean
              37060
                                                               Mean
                                                                      : 11.7
    3rd Qu.:
               7457
                                                               3rd Qu.: 12.0
##
  {\tt Max.}
           :5029023
                                                               Max.
                                                                       :154.7
   NA's
           :475230
                                                               NA's
                                                                       :480519
##
##
   variableBorrowRate
##
  Min.
           : 0.0
##
   1st Qu.:
              3.8
##
  Median: 3.9
##
  Mean
           : 5.7
##
   3rd Qu.: 5.1
## Max.
           :148.7
##
  NA's
           :480519
```

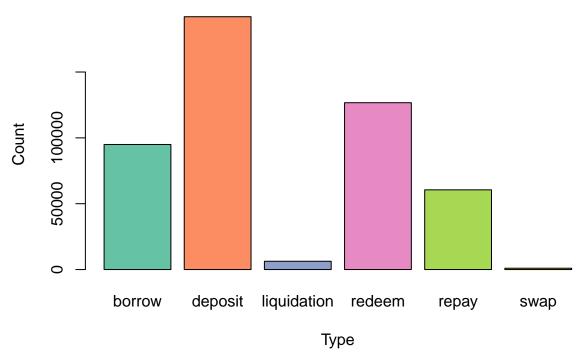
First we'll do some preliminary analysis before we ask detailed questions.

#### **Analyze Transaction Types**

Let's examine the different types of *transactions* present in the data. We'll make a simple bar plot to visualize the number of each transaction types. "Deposit" is the most common type of transaction, whereas "swaps" are the most rare.

```
#set color palette
colors = brewer.pal(6, "Set2")

#create barplot
barplot(table(df$type), main='Transaction Type Counts', xlab='Type',ylab='Count',col=colors)
```

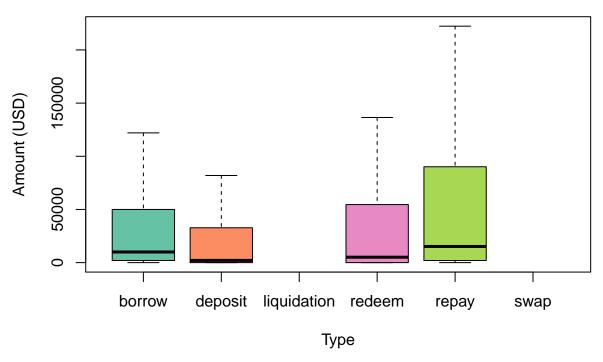


There are more "deposits" than "borrows," because users often need to overcollateralize for loans.

Now we'll examine the amount of US dollars being used in the different types of transactions. We create box plots for the four types of transactions that have the "amount" feature associated with them, and we visualize the distribution of that column for the different transactions.

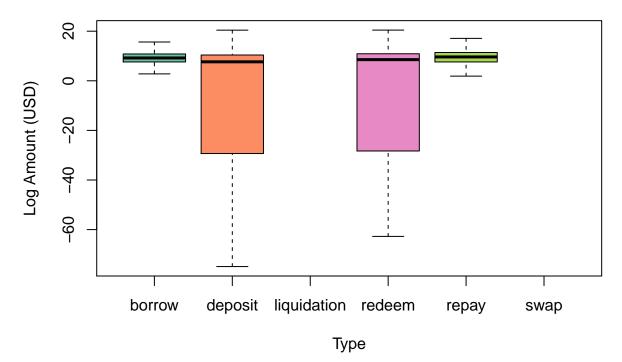
We can see that most transactions are completed with very little money.

## **Transaction Amounts**



We do find some very large amounts, so it's helpful to look at this on a log scale.

# **Log Transaction Amounts**



Observation: There are many borrows and repays with high transactions amounts, but deposits and redeems

have much lower transactions amounts.

#### **Examine Reserve Coins**

There are 50 different "Reserve" coins used in transactions in AAVE. Let's create a table of those reserve coins with at least 500 transactions and rank order them by their volume.

```
# Use deplyr to drop NA reserves, add the counts and then kep only the top 20
reservecoins <- df %>% drop_na(reserve) %>%
    count(reserve) %>%
    arrange(-n) %>%
    head(30)

# Add the rank to help keep track of the reserve coins
reservecoins <- reservecoins %>%
    mutate(rank=1:nrow(reservecoins),.before=reserve)

# List the results nicely with kable()
kable(reservecoins)
```

$\operatorname{rank}$	reserve	n
1	USDC	105937
2	WETH	105279
3	USDT	58266
4	DAI	55211
5	LINK	26404
6	WBTC	26344
7	AAVE	12174
8	CRV	10593
9	UNI	7547
10	XSUSHI	7337
11	SNX	6938
12	SUSD	6542
13		6289
14	GUSD	6009
15	YFI	5919
16	BUSD	4863
17	TUSD	3317
18	$\operatorname{BAL}$	3152
19	MKR	3101
20	REN	2638
21	ENJ	2457
22	MANA	1993
23	AmmWETH	1778
24	RAI	1532
25	AMPL	1497
26	AmmUSDC	1405
27	BAT	1377
28	KNC	1349
29	AmmDAI	1266
30	ZRX	905

Let's look at the number of transactions types for each currency.

```
TopcoinSummary <- df %>% filter(reserve %in% reservecoins$reserve) %>%
  group_by(reserve) %>%
  count(type) %>%
  mutate(percent = n/sum(n)*100)

kable(TopcoinSummary)
```

AAVE dep AAVE rede AAVE repa AMMDAI dep AmmDAI dep AmmDAI rede AmmUSDC dep AmmUSDC dep AmmUSDC rede AmmUSDC repa AmmWETH dep AmmWETH dep AmmWETH dep AmmWETH repa AMPL dep AMPL rede AMPL rede AMPL rede AMPL repa BAL born BAL dep BAL rede BAL rede BAL rede BAL rede BAL rede BAL rede		
AAVE dep AAVE rede AAVE repa AmmDAI born AmmDAI dep AmmDAI rede AmmUSDC born AmmUSDC dep AmmUSDC rede AmmUSDC rede AmmWETH born AmmWETH dep AmmWETH rede AmmWETH dep AmmUSDC dep AmmWETH rede AmmWETH rede AmmWETH repa AMPL dep AMPL rede AMPL rede AMPL rede BAL dep BAL rede BAL rede BAL rede BAL rede	idation 6289	9 100.0000000
AAVE rede AAVE repa AmmDAI born AmmDAI dep AmmDAI rede AmmDAI repa AmmUSDC born AmmUSDC dep AmmUSDC repa AmmUSDC repa AmmWETH born AmmWETH dep AmmWETH rede AmmWETH dep AmmWETH born AMPL dep AMPL rede AMPL repa BAL born BAL dep BAL rede BAL rede BAL rede BAL repa	row 2	0.0164285
AAVE reparamental	osit 7028	8 57.7295876
AmmDAI dep AmmDAI rede AmmDAI rede AmmDAI repa AmmUSDC borr AmmUSDC dep AmmUSDC rede AmmUSDC repa AmmWETH dep AmmWETH rede AmmWETH dep AmmWETH dep AMPL dep AMPL rede AMPL rede AMPL rede AMPL repa BAL borr BAL dep BAL rede BAL rede BAL rede BAL rede	eem 5141	1 42.2293412
AmmDAI dep AmmDAI rede AmmDAI repa AmmUSDC borr AmmUSDC dep AmmUSDC repa AmmUSDC repa AmmWETH borr AmmWETH dep AmmWETH repa AMPL dep AMPL rede AMPL repa BAL borr BAL dep BAL rede BAL rede BAL rede BAL repa	ay :	0.0246427
AmmDAI rede AmmDAI repa AmmUSDC born AmmUSDC dep AmmUSDC repa AmmUSDC repa AmmWETH born AmmWETH dep AmmWETH repa AMPL dep AMPL rede AMPL repa BAL born BAL rede BAL rede BAL repa	row 529	9 41.7851501
AmmDAI reparamental reparamenta	osit 289	9 22.8278041
AmmUSDC dep AmmUSDC rede AmmUSDC repe AmmUSDC repe AmmWETH dep AmmWETH rede AmmWETH born AMPL dep AMPL rede AMPL repe BAL born BAL dep BAL rede BAL rede BAL repe	eem 209	9 16.5086888
AmmUSDC dep AmmUSDC rede AmmUSDC repa AmmWETH born AmmWETH dep AmmWETH rede AmmWETH dep AMPL dep AMPL dep AMPL rede AMPL repa BAL born BAL rede BAL rede BAL repa	ay 239	9 18.8783570
AmmUSDC rede AmmUSDC repa AmmWETH born AmmWETH rede AmmWETH repa AMPL born AMPL dep AMPL rede AMPL rede AMPL rede AMPL repa BAL born BAL dep BAL rede BAL rede BAL repa	row 285	3 20.1423488
AmmUSDC repa AmmWETH born AmmWETH dep AmmWETH repa AMPL born AMPL dep AMPL repa AMPL repa BAL born BAL dep BAL repa BAL repa	osit 537	7 38.2206406
AmmWETH born AmmWETH rede AmmWETH repa AMPL born AMPL dep AMPL rede AMPL rede AMPL dep BAL born BAL dep BAL rede BAL rede BAL rede BAL rede BAL rede	eem 369	9  26.2633452
AmmWETH dep AmmWETH repa AmmWETH repa AMPL dep AMPL repa AMPL repa AMPL repa BAL born BAL dep BAL repa BAL repa BAL repa BAL repa	ay 216	5   15.3736655
AmmWETH rede AmmWETH repa AMPL born AMPL dep AMPL rede AMPL repa BAL born BAL dep BAL rede BAL rede BAL repa	row 180	0 10.1237345
AmmWETH repart AMPL dep AMPL repart AMPL repart AMPL repart BAL dep BAL dep BAL redat BAL repart	osit 1014	4 57.0303712
AMPL dep AMPL rede AMPL repa BAL borr BAL dep BAL rede BAL repa BAL repa	eem 473	3 26.6029246
AMPL dep AMPL rede AMPL repe BAL born BAL dep BAL rede BAL repe BAL repe	ay 111	1 6.2429696
AMPL rede AMPL repa BAL born BAL dep BAL rede BAL repa	row 438	8 29.2585170
AMPL reparements of the second	osit 601	1 40.1469606
BAL dep BAL rede BAL repa	eem 301	1 20.1068804
BAL dep BAL rede BAL repa	ay 157	7 10.4876420
BAL rede BAL repa	row 215	6.8210660
BAL repa	osit 2171	1 68.8769036
-	eem 612	2 19.4162437
BAT born	ay 154	4.8857868
D/11 0011	row 158	8 11.4742193
BAT dep	osit 750	54.4662309
BAT rede	eem 335	5 24.3282498
BAT repa	ay 132	9.5860566
BAT swa		0.1452433
BUSD born	row 1685	34.6493934
BUSD dep	osit 1135	5 23.3395024
BUSD rede	eem 836	i 17.1910343
BUSD repa	ay 1207	7 24.8200699
CRV born		9.9499670
CRV dep	osit 5780	54.5643349
CRV rede		7 24.6105919
CRV repa	ay 1152	2 10.8751062
DAI born		3 25.5981598
DAI dep	osit 18552	2 33.6019996
DAI rede		
DAI repa		
DAI swa	v	
ENJ born	•	
ENJ dep		

	t		nancant
reserve	type	n	percent
ENJ	redeem	681	27.7167277
$\mathrm{ENJ}$	repay	239	9.7273097
ENJ	swap	1	0.0407000
GUSD	borrow	2282	37.9763688
GUSD	deposit	1493	24.8460642
GUSD	redeem	967	16.0925279
GUSD	repay	1267	21.0850391
KNC	borrow	136	10.0815419
KNC	deposit	643	47.6649370
KNC	redeem	411	30.4670126
KNC	repay	157	11.6382506
KNC	swap	2	0.1482580
LINK	borrow	1321	5.0030298
LINK	deposit	15270	57.8321466
LINK	redeem	8713	32.9987881
LINK	repay	1097	4.1546735
LINK	swap	3	0.0113619
MANA	borrow	220	11.0386352
MANA	deposit	1018	51.0787757
MANA	redeem	563	28.2488710
MANA	repay	192	9.6337180
MKR	borrow	188	6.0625605
MKR	deposit	1766	56.9493712
MKR	redeem	986	31.7961948
MKR	repay	159	5.1273783
MKR	swap	2	0.0644953
RAI	borrow	352	22.9765013
RAI	deposit	644	42.0365535
RAI	redeem	326	21.2793734
RAI	repay	210	13.7075718
REN	borrow	196	7.4298711
REN	deposit	1417	53.7149356
REN	redeem	840	31.8423048
REN	repay	183	6.9370735
REN	swap	2	0.0758150
SNX	borrow	433	6.2409916
SNX	deposit	4002	57.6823292
SNX	redeem	2052	29.5762468
SNX	repay	451	6.5004324
SUSD	borrow	1277	19.5200245
SUSD	deposit	2403	36.7318863
SUSD	redeem	1781	27.2240905
SUSD	repay	1081	16.5239988
TUSD	borrow	991	29.8763943
TUSD	deposit	853	25.7160084
TUSD	redeem	661	19.9276455
TUSD			
	repay	796	23.9975882
TUSD	swap	16 567	0.4823636
UNI	borrow	567	7.5129190
UNI	deposit	3912	51.8351663
UNI	redeem	2540	33.6557573
UNI	repay	527	6.9829071

reserve	type	n	percent
UNI	swap	1	0.0132503
USDC	borrow	35469	33.4812200
USDC	deposit	27586	26.0400049
USDC	redeem	22131	20.8907181
USDC	repay	20326	19.1868752
USDC	swap	425	0.4011818
USDT	borrow	22332	38.3276697
USDT	deposit	12593	21.6129475
USDT	redeem	10349	17.7616449
USDT	repay	12719	21.8291971
USDT	swap	273	0.4685408
WBTC	borrow	2082	7.9031278
WBTC	deposit	13994	53.1202551
WBTC	redeem	8442	32.0452475
WBTC	repay	1816	6.8934103
WBTC	swap	10	0.0379593
WETH	borrow	7234	6.8712659
WETH	deposit	56373	53.5462913
WETH	redeem	35505	33.7246744
WETH	repay	6155	5.8463701
WETH	swap	12	0.0113983
XSUSHI	borrow	242	3.2983508
XSUSHI	deposit	4382	59.7246831
XSUSHI	redeem	2454	33.4469129
XSUSHI	repay	259	3.5300532
YFI	borrow	403	6.8085825
YFI	deposit	2976	50.2787633
YFI	redeem	2146	36.2561243
YFI	repay	394	6.6565298
ZRX	borrow	76	8.3977901
ZRX	deposit	496	54.8066298
ZRX	redeem	279	30.8287293
ZRX	repay	53	5.8563536
ZRX	swap	1	0.1104972

#### Look at Sample User Transaction Histories

Finally, we will examine the transaction history of different users. To do this, we will select 3 random users from the data who have completed between 100 and 300 transactions. Then, we create swarmplots displaying the different types of transactions those users made over time.

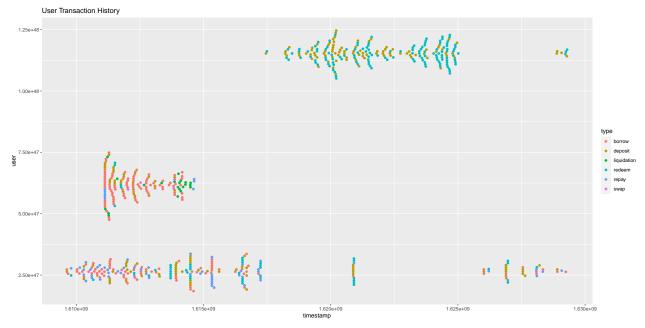
```
#set seed
set.seed(1)

# Select three random users that have between 100 and 300 transactions
users<-vector(length=3)
count<-0
while(count<=3) {
    success<-FALSE
    while(!success) {
        #get random user
        ruser<-sample(df$user,1)</pre>
```

```
#check for valid number of transactions
length<-nrow(filter(df,user==ruser))
if (length>100 && length<300){
    users[count]=ruser
    success<-TRUE
    count<-count+1
    }
}
df.rusers<-filter(df, user %in%users)

# Create a "swarmplot"

ggplot(df.rusers,aes(user, timestamp,color=type)) +
    geom_beeswarm(cex=1)+
    coord_flip()+
    ggtitle("User Transaction History")</pre>
```



Observation: Users have very different transactions patterns, which we will try to better understand.

#### Activities

 $\#\#Exercise\ 1(10pts)$ 

- 1. Divide the top 20 reserve coins between your team members so each team member has the same amount of coins; feel free to add or subtract coins if necessary.
- 2. Look up your coins on the internet to find out what they are. ProTip: Look them up on http://defipulse.com to see their Total Value Locked (TVL).
- 3. Examine the percentage of transaction types for your coins. Hypothesize why a given coin might have more of one type of transaction than another.
- 4. Prepare one slide with the findings for each of your coins. (one slide summarizing each coin)

- 5. Coordinate with your team, to combine each of your member's coin descriptions into a single presentation. Please develop a common format or template for presenting your coin summaries so that the common information for a coin (e.g. TVL) is shown in the same format. (Your slide summaries should look the same!)
- 6. Be prepared to present your team presentation to your client in class on Thursday 9/16.

#### $\#\#Exercise\ 2(10pts)$

- 1. Perform a "creative exploration" of some aspect of the Defi data that you find interesting. Add your work in this notebook. Your work should include at least one data visualization.
- 2. Put your work in this notebook.
- 3. Write a paragraph describing your findings in the context of DeFi.
- 4. Be prepared to share (2 minutes) in team meeting.
- 5. You'll receive extra credit for work that goes "above and beyond" this assignment!

```
#set seed
df.borrow <- df %>% filter(!is.na(borrowRate)) %>%
  filter(type == "borrow") %>%
  filter(borrowRate <= 50) %>%
  filter(amountUSD <= 10000000) %>%
  filter(1 <= amountUSD)</pre>
summary(df.borrow$borrowRate)
##
      Min. 1st Qu.
                    Median
                               Mean 3rd Qu.
                                                Max.
     0.000
             3.439
                      3.970
                              8.422 10.980
                                             49.992
df.borrow.variable <- df.borrow %>% filter(borrowRateMode == "Variable")
summary(df.borrow.variable$borrowRate)
##
      Min. 1st Qu.
                    Median
                               Mean 3rd Qu.
                                                Max.
     0.000
##
             3.301
                      3.830
                              7.367
                                      8.787
                                              49.992
summary(df.borrow.variable$amountUSD)
##
       Min.
             1st Qu.
                        Median
                                         3rd Qu.
                                                      Max.
                                   Mean
                3007
                         12605
                                 164542
                                           67100 10000000
df.borrow.stable <- df.borrow %>% filter(borrowRateMode == "Stable")
summary(df.borrow.stable$borrowRate)
##
      Min. 1st Qu.
                    Median
                               Mean 3rd Qu.
                                                Max.
             8.945 10.729 12.477
                                     13.325
                                             49.471
summary(df.borrow.stable$amountUSD)
##
      Min. 1st Qu.
                    Median
                               Mean 3rd Qu.
##
         1
              3090
                      10018
                              75075
                                      39859 9938407
head(df[order(df.borrow$borrowRate),], 100)
               amount borrowRate borrowRateMode
                                                    onBehalfOf
                                                                        pool reserve
## 22639 1.010553e+04 3.9185179
                                        Variable 7.818199e+47 1.034668e+48
                                                                                GUSD
## 21978 6.000000e+03 3.8437369
                                        Variable 1.112905e+48 1.034668e+48
                                                                                USDT
## 80479 1.190000e+04 3.4618341
                                        Variable 1.047433e+48 1.034668e+48
                                                                                USDC
```

```
## 63716 5.000000e+02 10.9268497
                                         Stable 1.251523e+47 1.034668e+48
                                                                              USDC
## 39132 2.500000e+04 3.0745254
                                       Variable 1.089138e+48 1.034668e+48
                                                                              USDC
                                       Variable 1.333868e+48 1.034668e+48
## 23266 2.126800e+04
                      3.8891735
                                                                              USDT
## 84713 2.000000e+04
                                       Variable 8.452545e+47 1.034668e+48
                                                                              USDC
                      3.8536998
## 45851 2.000000e+03
                       3.6298261
                                       Variable 1.411061e+48 1.034668e+48
                                                                               DAI
## 28166 1.100000e+04 3.2655299
                                       Variable 1.529384e+47 1.034668e+48
                                                                              USDC
## 67272 2.150000e+04 16.7428419
                                       Variable 1.253594e+48 1.034668e+48
                                                                              USDC
## 68397 5.000000e+04
                       8.7290541
                                       Variable 1.224803e+48 1.034668e+48
                                                                               DAI
## 70719 1.050000e+04
                       3.9925881
                                       Variable 6.788315e+47 1.034668e+48
                                                                               DAI
## 18215 9.000000e+05 11.6912542
                                       Variable 2.838229e+47 1.034668e+48
                                                                              USDC
## 81099 2.500000e+04
                       9.8495978
                                       Variable 1.169563e+48 1.034668e+48
                                                                               DAI
                                       Variable 5.103600e+47 1.034668e+48
                                                                              USDC
## 45293 4.141554e+03
                       3.7883560
## 20467 5.000000e+04
                       3.9166112
                                       Variable 8.714206e+47 1.034668e+48
                                                                              GUSD
## 22536 1.000000e+05
                       3.5031823
                                       Variable 1.303602e+48 1.034668e+48
                                                                              USDT
## 32160 1.000000e+03
                                       Variable 1.199135e+48 1.034668e+48
                                                                              USDT
                       3.5880892
## 44887 9.600000e+03
                       3.8399307
                                       Variable 1.210823e+48 1.034668e+48
                                                                              USDC
## 83373 7.546483e+04 12.1915781
                                       Variable 1.002062e+48 1.034668e+48
                                                                              USDC
  36893 1.400000e+05
                                       Variable 1.215615e+48 1.034668e+48
                                                                              USDT
                      3.7632037
                      3.6044030
                                       Variable 7.323849e+46 1.034668e+48
## 83853 3.000000e+06
                                                                               DAI
## 60794 9.297253e+02
                      3.3363298
                                       Variable 3.386971e+47 1.034668e+48
                                                                              USDC
## 19581 7.911465e+02 10.9953084
                                         Stable 5.199812e+47 1.034668e+48
                                                                              USDC
## 82907 1.000000e+01
                      6.1499669
                                       Variable 7.027411e+47 1.034668e+48
                                                                              WBTC
## 21881 7.190000e+02 3.1075455
                                       Variable 9.726642e+47 1.034668e+48
                                                                              USDC
## 49211 2.000000e-01 0.7210627
                                       Variable 9.696454e+47 1.034668e+48
                                                                              WBTC
## 50223 1.400000e+03 15.3326632
                                       Variable 2.060237e+47 1.034668e+48
                                                                              SUSD
## 20346 1.200000e+06 13.9808412
                                       Variable 1.400788e+48 1.034668e+48
                                                                              USDC
## 79075 2.000000e+04
                                         Stable 2.393416e+47 1.034668e+48
                                                                              USDT
                      8.9991776
## 61943 5.216848e+03
                      3.8311390
                                        Variable 8.406998e+47 1.034668e+48
                                                                               DAI
## 58303 1.000000e+05 13.1889743
                                       Variable 9.931729e+46 1.034668e+48
                                                                              USDC
## 64690 1.198400e-01 0.3681587
                                       Variable 1.258117e+48 1.034668e+48
                                                                              WBTC
## 23992 8.000000e+03 12.9024570
                                         Stable 7.862506e+47 1.034668e+48
                                                                              USDT
## 21682 4.250000e+02 3.1333012
                                       Variable 9.893102e+46 1.034668e+48
                                                                              USDC
## 60978 2.000000e+04 10.3170271
                                       Variable 9.931729e+46 1.034668e+48
                                                                              USDC
## 61709 3.750000e+02 3.9655878
                                       Variable 3.800889e+46 1.034668e+48
                                                                               DAI
## 22591 9.677888e+01
                                       Variable 8.834575e+46 1.034668e+48
                                                                               UNI
                       1.3382399
## 56482 1.064472e+03 16.5715230
                                         Stable 1.486821e+47 1.034668e+48
                                                                               DAI
## 22989 2.000000e+03
                      2.8469047
                                       Variable 9.393501e+47 1.034668e+48
                                                                              WETH
## 17683 1.500000e+04 3.9991811
                                       Variable 9.949907e+47 1.034668e+48
                                                                              USDC
## 85279 2.512467e+03 12.1812298
                                       Variable 6.131443e+47 1.034668e+48
                                                                              USDT
## 40067 1.500000e+03 3.9981903
                                       Variable 1.040670e+48 1.034668e+48
                                                                              USDT
## 28002 3.000000e+03
                      8.2111350
                                       Variable 1.988036e+47 1.034668e+48
                                                                              USDT
## 45611 5.780000e+04
                                       Variable 8.973373e+47 1.034668e+48
                                                                              USDC
                      7.9858905
## 69418 1.000000e+00
                       0.5332814
                                       Variable 1.419840e+48 1.034668e+48
                                                                              WETH
## 44219 3.000000e+03
                                       Variable 2.170042e+47 1.034668e+48
                                                                              USDT
                      7.5043093
## 28453 5.000000e+01
                       1.7296482
                                       Variable 4.763488e+47 1.034668e+48
                                                                              WETH
                                       Variable 1.335279e+48 1.034668e+48
                                                                              USDT
## 78909 8.022517e+04
                       3.4149300
## 8032 7.947518e+03 79.0000000
                                       Variable 1.353719e+48 1.034668e+48
                                                                               RAI
## 45675 4.200000e+03 12.0249504
                                       Variable 4.904721e+47 1.034668e+48
                                                                              USDT
                                       Variable 6.720190e+47 1.034668e+48
## 17833 1.679297e+00
                      0.6608670
                                                                              WETH
## 14074 3.620000e+03
                      2.7339192
                                       Variable 9.728334e+47 1.034668e+48
                                                                              USDT
## 76586 1.500000e+04
                       1.6798302
                                       Variable 1.411714e+48 1.034668e+48
                                                                              USDT
## 45322 1.805222e+04 3.9223523
                                       Variable 3.847576e+47 1.034668e+48
                                                                              USDC
## 67036 2.500000e+04 7.1064529
                                       Variable 1.352291e+48 1.034668e+48
                                                                              GUSD
## 80301 3.500000e+04 19.4148398
                                       Variable 9.437704e+47 9.862324e+47
                                                                            AmmDAI
```

```
## 23413 4.500000e+05 3.6766428
                                        Variable 9.552808e+47 1.034668e+48
                                                                               BUSD
## 69293 8.000000e+04
                                        Variable 1.031012e+48 1.034668e+48
                       3.9044310
                                                                                DAT
## 13996 3.900000e+01
                       0.5958929
                                        Variable 1.366723e+48 1.034668e+48
                                                                               WETH
## 11269 5.000000e+04
                                        Variable 4.756462e+47 1.034668e+48
                                                                               USDC
                       9.0491271
## 41897 3.300000e+04 12.5263263
                                        Variable 2.969965e+47 1.034668e+48
                                                                               USDT
                                        Variable 8.504740e+47 1.034668e+48
## 57771 5.000000e+01
                      0.5259694
                                                                               WETH
                                        Variable 8.192036e+47 1.034668e+48
## 63161 6.000000e+03 35.7464494
                                                                               USDC
                       0.4783875
## 5559
         1.000000e+00
                                        Variable 1.386448e+48 1.034668e+48
                                                                               WETH
  75154 2.500000e+05
                       3.7954364
                                        Variable 8.534915e+47 1.034668e+48
                                                                               USDT
## 85184 8.100000e-01
                       0.5955614
                                        Variable 1.370224e+48 1.034668e+48
                                                                               WETH
## 56114 3.391908e+03
                       8.9963941
                                          Stable 8.610932e+47 1.034668e+48
                                                                               USDT
                                        Variable 1.434080e+48 1.034668e+48
                                                                               WBTC
## 27043 3.000000e+00
                       0.7261135
## 21225 3.000000e+03 29.5032705
                                          Stable 2.318408e+47 1.034668e+48
                                                                                DAI
         5.359472e+03
## 465
                       3.3477031
                                        Variable 7.730231e+47 1.034668e+48
                                                                               USDC
## 61791 6.503870e+05
                                        Variable 1.227528e+47 1.034668e+48
                                                                                DAI
                       9.1258804
## 5989
         2.090000e+05 11.1687674
                                        Variable 1.929666e+47 1.034668e+48
                                                                               USDC
                                                                               USDC
  17820 5.005016e+05 29.4399462
                                        Variable 1.427049e+47 1.034668e+48
  26049 8.000000e+03
                       5.9784208
                                          Stable 1.152280e+48 1.034668e+48
                                                                               USDC
## 67666 1.800000e+00
                                        Variable 1.099926e+48 1.034668e+48
                                                                               WBTC
                       0.4275199
## 4878
        1.500000e+02
                       3.1729085
                                        Variable 1.002252e+48 1.034668e+48
                                                                                CRV
## 79743 4.134076e+01 24.5226915
                                        Variable 1.426522e+48 1.034668e+48
                                                                                DAI
## 954
         1.800000e+03
                                        Variable 2.722201e+47 1.034668e+48
                                                                                DAI
                      7.5438594
## 58257 5.000000e+04
                                        Variable 9.772858e+47 1.034668e+48
                                                                               USDC
                       3.8656422
## 44291 1.000000e+03
                       2.9970298
                                        Variable 3.353131e+47 1.034668e+48
                                                                               USDT
## 67159 5.000000e+04 20.5614338
                                          Stable 8.090320e+47 1.034668e+48
                                                                               USDT
## 37850 4.800000e+05
                       3.1692093
                                        Variable 6.235007e+47 1.034668e+48
                                                                               USDC
## 36626 1.000000e+04
                                        Variable 1.163276e+48 1.034668e+48
                                                                               USDT
                       3.8342471
  35347 1.500000e+04
                       3.3234855
                                        Variable 1.427921e+48 1.034668e+48
                                                                               USDC
## 59331 7.339433e+03
                                        Variable 5.968180e+47 1.034668e+48
                                                                               USDT
                       3.4141675
## 32007 2.100000e+00
                      0.8748868
                                        Variable 9.137765e+47 1.034668e+48
                                                                               WETH
## 72848 1.000000e+03 14.0787336
                                          Stable 1.319711e+48 1.034668e+48
                                                                               USDC
  66606 5.000000e+05 10.3870870
                                        Variable 7.081859e+47 1.034668e+48
                                                                               USDT
## 8305
        1.788613e+03
                      3.7150300
                                        Variable 5.103600e+47 1.034668e+48
                                                                               USDC
                                          Stable 8.615072e+47 1.034668e+48
                                                                               USDC
## 40212 1.500000e+04 20.5025475
## 42202 3.829368e+04
                       3.8036940
                                        Variable 1.089138e+48 1.034668e+48
                                                                               USDT
## 44998 5.000000e+00 4.7237950
                                        Variable 1.835919e+47 1.034668e+48
                                                                               DAI
## 19407 5.000000e+03 11.1763507
                                        Variable 6.390109e+47 1.034668e+48
                                                                               USDC
## 11294 4.000000e+04 17.5443964
                                        Variable 9.931729e+46 1.034668e+48
                                                                               USDC
## 57901 9.448800e+04 9.3053733
                                        Variable 5.931478e+47 1.034668e+48
                                                                               USDT
## 2508 3.000000e+03 10.5503242
                                          Stable 7.926538e+47 1.034668e+48
                                                                               USDC
                                                                               USDC
  9266
        4.175694e+03 21.4317131
                                        Variable 2.881995e+47 1.034668e+48
  78603 1.200000e+05 3.0776083
                                        Variable 4.990400e+47 1.034668e+48
                                                                               USDT
   52281 7.188200e+04
                       8.9621697
                                          Stable 1.315219e+48 1.034668e+48
                                                                               USDC
##
                                    type reservePriceETH reservePriceUSD
          timestamp
                            user
## 22639 1625874338 7.818199e+47 borrow
                                            3.317915e+14
                                                            7.160555e-01
## 21978 1628502098 1.112905e+48 borrow
                                            3.320983e+14
                                                            1.000000e+00
## 80479 1621874381 1.047433e+48 borrow
                                            4.099600e+14
                                                            9.942281e-01
## 63716 1629026042 1.251523e+47 borrow
                                            3.178090e+14
                                                            1.004020e+00
## 39132 1624887158 1.089138e+48 borrow
                                            4.952177e+14
                                                            9.932165e-01
## 23266 1625141590 1.333868e+48 borrow
                                            4.677600e+14
                                                            1.000000e+00
## 84713 1629038890 8.452545e+47 borrow
                                            3.144792e+14
                                                            9.935002e-01
## 45851 1627017598 1.411061e+48 borrow
                                            4.814000e+14
                                                            9.997119e-01
## 28166 1627668813 1.529384e+47 borrow
                                            4.270851e+14
                                                            9.987141e-01
## 67272 1611093223 1.253594e+48 borrow
                                            7.103058e+14
                                                            9.997225e-01
```

```
## 68397 1618257211 1.224803e+48 borrow
                                            4.679500e+14
                                                            9.984424e-01
## 70719 1619831300 6.788315e+47 borrow
                                            3.641000e+14
                                                            1.000976e+00
## 18215 1620133543 2.838229e+47 borrow
                                                            9.988893e-01
                                            2.877800e+14
## 81099 1614499164 1.169563e+48 borrow
                                                            1.003833e+00
                                            7.500900e+14
## 45293 1610503673 5.103600e+47 borrow
                                            9.588000e+14
                                                            1.000417e+00
## 20467 1622075411 8.714206e+47 borrow
                                            3.317915e+14
                                                            9.396530e-01
## 22536 1628115776 1.303602e+48 borrow
                                            3.650353e+14
                                                            1.000000e+00
## 32160 1624100616 1.199135e+48 borrow
                                            4.478400e+14
                                                            1.000000e+00
## 44887 1621499191 1.210823e+48 borrow
                                            3.682591e+14
                                                            9.961834e-01
## 83373 1620766784 1.002062e+48 borrow
                                            2.428350e+14
                                                            9.948585e-01
  36893 1627624370 1.215615e+48 borrow
                                            4.140100e+14
                                                            1.000000e+00
## 83853 1626802176 7.323849e+46 borrow
                                            5.626437e+14
                                                             1.000775e+00
## 60794 1623084081 3.386971e+47 borrow
                                            3.616974e+14
                                                            1.007233e+00
                                            4.664349e+14
## 19581 1618761178 5.199812e+47 borrow
                                                            9.993891e-01
## 82907 1607048807 7.027411e+47 borrow
                                            2.920000e+14
                                                            1.791631e-01
## 21881 1626025828 9.726642e+47 borrow
                                            4.672113e+14
                                                            9.985494e-01
                                            2.092409e+19
## 49211 1619561710 9.696454e+47 borrow
                                                            5.516176e+04
## 50223 1615290332 2.060237e+47 borrow
                                            5.510300e+14
                                                            1.008566e+00
## 20346 1609912426 1.400788e+48 borrow
                                            9.091236e+14
                                                            9.970904e-01
## 79075 1614652294 2.393416e+47 borrow
                                            6.386728e+14
                                                            1.000000e+00
## 61943 1628242758 8.406998e+47 borrow
                                            3.613534e+14
                                                            1.004786e+00
## 58303 1620990208 9.931729e+46 borrow
                                            2.508000e+14
                                                            9.930051e-01
## 64690 1610707195 1.258117e+48 borrow
                                            3.098923e+19
                                                            3.812276e+04
## 23992 1610687052 7.862506e+47 borrow
                                            8.246050e+14
                                                            1.000000e+00
## 21682 1624637316 9.893102e+46 borrow
                                            5.455772e+14
                                                            9.977534e-01
## 60978 1615659180 9.931729e+46 borrow
                                            5.259948e+14
                                                            1.006924e+00
## 61709 1620180436 3.800889e+46 borrow
                                            2.974800e+14
                                                            1.001279e+00
## 22591 1612969280 8.834575e+46 borrow
                                            1.189744e+16
                                                            2.058381e+01
## 56482 1618254151 1.486821e+47 borrow
                                            4.679500e+14
                                                            9.984424e-01
## 22989 1612823258 1.260688e+48 borrow
                                                            1.702687e-15
                                            1.000000e+00
## 17683 1614312572 9.949907e+47 borrow
                                            6.622958e+14
                                                             1.001047e+00
## 85279 1619642168 6.131443e+47 borrow
                                            3.719001e+14
                                                            1.000000e+00
  40067 1620155048 1.040670e+48 borrow
                                            2.974000e+14
                                                            1.000000e+00
## 28002 1611199076 1.988036e+47 borrow
                                                            1.000000e+00
                                            7.508024e+14
## 45611 1610236320 8.973373e+47 borrow
                                            7.757501e+14
                                                            9.977237e-01
## 69418 1622258952 1.419840e+48 borrow
                                            1.000000e+00
                                                            2.511175e-15
## 44219 1607901014 2.170042e+47 borrow
                                            1.701730e+15
                                                            1.000000e+00
## 28453 1614023147 1.260688e+48 borrow
                                            1.000000e+00
                                                             1.735907e-15
## 78909 1627406341 1.335279e+48 borrow
                                            4.507007e+14
                                                            1.000000e+00
## 8032 1624454411 1.353719e+48 borrow
                                            1.487003e+15
                                                            3.024082e+00
  45675 1620886438 4.904721e+47 borrow
                                            2.506634e+14
                                                            1.000000e+00
## 17833 1623664305 1.168069e+48 borrow
                                            1.000000e+00
                                                            2.481574e-15
## 14074 1623124527 9.728334e+47 borrow
                                            4.023500e+14
                                                            1.000000e+00
## 76586 1607117520 1.411714e+48 borrow
                                            1.707960e+15
                                                            1.000000e+00
## 45322 1610251043 3.847576e+47 borrow
                                            7.533700e+14
                                                            9.944297e-01
## 67036 1626155207 1.352291e+48 borrow
                                            3.294598e+14
                                                            6.541084e-01
## 80301 1620149562 9.437704e+47 borrow
                                            3.050300e+14
                                                            1.002361e+00
## 23413 1621862383 9.552808e+47 borrow
                                            4.193219e+14
                                                            9.981190e-01
## 69293 1619971291 1.031012e+48 borrow
                                            3.414829e+14
                                                            9.969139e-01
## 13996 1626163596 1.168069e+48 borrow
                                            1.000000e+00
                                                            2.027180e-15
## 11269 1613943635 4.756462e+47 borrow
                                                            1.001184e+00
                                            5.168811e+14
## 41897 1628954458 2.969965e+47 borrow
                                            3.057427e+14
                                                            1.000000e+00
## 57771 1627291725 1.168069e+48 borrow
                                            1.000000e+00
                                                            2.328576e-15
## 63161 1611026897 8.192036e+47 borrow
                                            7.471413e+14
                                                            9.988520e-01
```

```
## 5559
         1621277612 1.168069e+48 borrow
                                            1.000000e+00
                                                             3.333556e-15
  75154 1625640310 8.534915e+47 borrow
                                            4.209200e+14
                                                             1.000000e+00
## 85184 1628532956 1.168069e+48 borrow
                                            1.000000e+00
                                                             3.152092e-15
  56114 1614675827 8.610932e+47 borrow
                                            6.465300e+14
                                                             1.000000e+00
  27043 1628443969 5.129763e+47 borrow
                                            1.452468e+19
                                                             4.361258e+04
  21225 1612832004 2.318408e+47 borrow
                                            5.712600e+14
                                                             1.001157e+00
         1623808126 7.730231e+47 borrow
                                            3.973407e+14
                                                             9.948862e-01
## 61791 1620352128 1.227528e+47 borrow
                                            2.880100e+14
                                                             9.966118e-01
         1620924716 1.929666e+47 borrow
                                            2.656245e+14
                                                             1.002676e+00
  17820 1613656544 1.427049e+47 borrow
                                            5.228865e+14
                                                             9.986872e-01
  26049 1608972895 1.152280e+48 borrow
                                            1.590928e+15
                                                             9.992888e-01
  67666 1610187300 1.099926e+48 borrow
                                            3.333811e+19
                                                             4.057755e+04
  4878
        1611599055 1.002252e+48 borrow
                                            1.474947e+15
                                                             2.069627e+00
  79743 1611573037 1.426522e+48 borrow
                                            7.147545e+14
                                                             9.945378e-01
         1620271292 2.722201e+47 borrow
                                            2.887400e+14
                                                             1.000139e+00
  58257 1629072969 9.772858e+47 borrow
                                            3.015433e+14
                                                             9.917120e-01
  44291 1623264492 3.353131e+47 borrow
                                            3.873000e+14
                                                             1.000000e+00
  67159 1617633195 8.090320e+47 borrow
                                            4.781900e+14
                                                             1.000000e+00
  37850 1625312155 6.235007e+47 borrow
                                            4.533390e+14
                                                             1.005588e+00
  36626 1621802955 1.163276e+48 borrow
                                            4.846000e+14
                                                             1.000000e+00
  35347 1622066920 1.427921e+48 borrow
                                            3.572000e+14
                                                             1.002048e+00
  59331 1627994089 5.968180e+47 borrow
                                            3.991914e+14
                                                             1.000000e+00
## 32007 1608198257 9.137765e+47 borrow
                                            1.000000e+00
                                                             6.460734e-16
  72848 1620273986 1.319711e+48 borrow
                                            2.865150e+14
                                                             9.924316e-01
  66606 1620854843 7.081859e+47 borrow
                                            2.423532e+14
                                                             1.000000e+00
  8305
         1610569954 5.103600e+47 borrow
                                            9.031400e+14
                                                             1.000155e+00
  40212 1618355094 8.615072e+47 borrow
                                            4.369854e+14
                                                             9.985956e-01
  42202 1626270362 1.089138e+48 borrow
                                            5.053300e+14
                                                             1.000000e+00
## 44998 1616735727 1.835919e+47 borrow
                                            6.190000e+14
                                                             9.997254e-01
## 19407 1619432068 6.390109e+47 borrow
                                            4.036182e+14
                                                             9.979927e-01
## 11294 1613694696 9.931729e+46 borrow
                                            5.133665e+14
                                                             9.979397e-01
  57901 1619614003 5.931478e+47 borrow
                                            3.667255e+14
                                                             1.000000e+00
  2508
         1622502049 7.926538e+47 borrow
                                            3.768731e+14
                                                             9.977579e-01
         1613174258 2.881995e+47 borrow
  9266
                                            5.426182e+14
                                                             9.988803e-01
  78603 1623390152 4.990400e+47 borrow
                                            4.064391e+14
                                                             1.000000e+00
  52281 1612635060 1.315219e+48 borrow
                                            5.876166e+14
                                                             1.000096e+00
##
            amountUSD collateralAmount collateralReserve principalAmount
## 22639 7.236120e+03
                                     NA
                                                                        NA
## 21978 6.000000e+03
                                     NA
                                                                        NA
## 80479 1.183131e+04
                                     NA
                                                                        NA
  63716 5.020098e+02
                                     NΑ
                                                                        NA
## 39132 2.483041e+04
                                     NA
                                                                        NΑ
  23266 2.126800e+04
                                     NA
                                                                        NA
## 84713 1.987000e+04
                                     NA
                                                                        NA
## 45851 1.999424e+03
                                     NA
                                                                        NA
## 28166 1.098585e+04
                                     NA
                                                                        NA
  67272 2.149403e+04
                                     NA
                                                                        NA
## 68397 4.992212e+04
                                     NA
                                                                        NA
## 70719 1.051025e+04
                                     NA
                                                                        NA
## 18215 8.990003e+05
                                     NA
                                                                        NA
## 81099 2.509583e+04
                                     NA
                                                                        NA
## 45293 4.143282e+03
                                     NA
                                                                        NA
## 20467 4.698265e+04
                                     NΑ
                                                                        NA
## 22536 1.000000e+05
                                     NA
                                                                        NA
```

		1.000000e+03	NA	NA
		9.563361e+03	NA	NA
##	83373	7.507682e+04	NA	NA
##		1.400000e+05	NA	NA
##		3.002325e+06	NA	NA
##	60794	9.364500e+02	NA	NA
##	19581	7.906633e+02	NA	NA
##	82907	1.791631e+00	NA	NA
##		7.179570e+02	NA	NA
##	49211	1.103235e+04	NA	NA
##		1.411992e+03	NA	NA
##	20346	1.196508e+06	NA	NA
##	79075	2.000000e+04	NA	NA
##	61943	5.241815e+03	NA	NA
##	58303	9.930051e+04	NA	NA
##	64690	4.568631e+03	NA	NA
##		8.000000e+03	NA	NA
##	21682	4.240452e+02	NA	NA
##	60978	2.013848e+04	NA	NA
##	61709	3.754796e+02	NA	NA
##	22591	1.992078e+03	NA	NA
##	56482	1.062814e+03	NA	NA
##	22989	3.405375e-12	NA	NA
##	17683	1.501570e+04	NA	NA
##	85279	2.512467e+03	NA	NA
##	40067	1.500000e+03	NA	NA
##	28002	3.000000e+03	NA	NA
##	45611	5.766843e+04	NA	NA
##	69418	2.511175e-15	NA	NA
##	44219	3.000000e+03	NA	NA
##	28453	8.679533e-14	NA	NA
##	78909	8.022517e+04	NA	NA
##	8032	2.403395e+04	NA	NA
##	45675	4.200000e+03	NA	NA
##	17833	4.167301e-15	NA	NA
##	14074	3.620000e+03	NA	NA
##	76586	1.500000e+04	NA	NA
##	45322	1.795166e+04	NA	NA
##	67036	1.635271e+04	NA	NA
##	80301	3.508262e+04	NA	NA
##	23413	4.491536e+05	NA	NA
##	69293	7.975311e+04	NA	NA
##	13996	7.906002e-14	NA	NA
##	11269	5.005918e+04	NA	NA
##	41897	3.300000e+04	NA	NA
##	57771	1.164288e-13	NA	NA
##	63161	5.993112e+03	NA	NA
##	5559	3.333556e-15	NA	NA
##	75154	2.500000e+05	NA	NA
##	85184	2.553194e-15	NA	NA
##	56114	3.391908e+03	NA	NA
##	27043	1.308377e+05	NA	NA
##	21225	3.003470e+03	NA	NA
##	465	5.332065e+03	NA	NA

##	61791	6.481834e+05	NA	NA
	5989	2.095594e+05	NA	NA
		4.998446e+05	NA	NA
##	26049	7.994310e+03	NA	NA
##	67666	7.303960e+04	NA	NA
##	4878	3.104441e+02	NA	NA
##	79743	4.111495e+01	NA	NA
##	954	1.800249e+03	NA	NA
##	58257	4.958560e+04	NA	NA
##	44291	1.000000e+03	NA	NA
##	67159	5.000000e+04	NA	NA
##	37850	4.826820e+05	NA	NA
##	36626	1.000000e+04	NA	NA
##	35347	1.503072e+04	NA	NA
##	59331	7.339433e+03	NA	NA
##	32007	1.356754e-15	NA	NA
##	72848	9.924316e+02	NA	NA
##	66606	5.000000e+05	NA	NA
##	8305	1.788890e+03	NA	NA
##	40212	1.497893e+04	NA	NA
##	42202	3.829368e+04	NA	NA
##	44998	4.998627e+00	NA	NA
##	19407	4.989964e+03	NA	NA
##	11294	3.991759e+04	NA	NA
##	57901	9.448800e+04	NA	NA
##	2508	2.993274e+03	NA	NA
##	9266	4.171019e+03	NA	NA
##	78603	1.200000e+05	NA	NA
		1.200000e+05 7.188893e+04	NA NA	NA NA
		7.188893e+04		NA
## ##		7.188893e+04	NA	NA
## ## ##	52281	7.188893e+04	NA reservePriceETHPrincipal	${\tt NA} \\ {\tt reservePriceUSDPrincipal}$
## ## ## ##	<ul><li>52281</li><li>22639</li></ul>	7.188893e+04	$\begin{array}{c} {\tt NA} \\ {\tt reservePriceETHPrincipal} \\ {\tt NA} \end{array}$	$\begin{array}{c} & \text{NA} \\ \text{reservePriceUSDPrincipal} \\ & \text{NA} \end{array}$
## ## ## ##	52281 22639 21978	7.188893e+04	NA reservePriceETHPrincipal NA NA	NA reservePriceUSDPrincipal NA NA
## ## ## ## ##	52281 22639 21978 80479	7.188893e+04	NA reservePriceETHPrincipal NA NA	NA reservePriceUSDPrincipal NA NA
## ## ## ## ##	52281 22639 21978 80479 63716	7.188893e+04	NA reservePriceETHPrincipal NA NA NA	NA reservePriceUSDPrincipal NA NA NA NA
## ## ## ## ## ##	52281 22639 21978 80479 63716 39132	7.188893e+04	NA reservePriceETHPrincipal NA NA NA NA NA	NA reservePriceUSDPrincipal NA NA NA NA NA
## ## ## ## ## ##	52281 22639 21978 80479 63716 39132 23266	7.188893e+04	NA reservePriceETHPrincipal NA NA NA NA NA NA	NA reservePriceUSDPrincipal NA NA NA NA NA NA
## ## ## ## ## ##	52281 22639 21978 80479 63716 39132 23266 84713	7.188893e+04	NA reservePriceETHPrincipal NA NA NA NA NA NA NA NA	NA reservePriceUSDPrincipal NA NA NA NA NA NA NA NA NA
## ## ## ## ## ## ##	52281 22639 21978 80479 63716 39132 23266 84713 45851	7.188893e+04	NA reservePriceETHPrincipal NA	NA reservePriceUSDPrincipal NA
## ## ## ## ## ## ##	52281 22639 21978 80479 63716 39132 23266 84713 45851 28166	7.188893e+04	NA reservePriceETHPrincipal NA	NA reservePriceUSDPrincipal NA
## ## ## ## ## ## ## ##	52281 22639 21978 80479 63716 39132 23266 84713 45851 28166 67272	7.188893e+04	NA reservePriceETHPrincipal NA	NA reservePriceUSDPrincipal NA
## ## ## ## ## ## ## ##	52281 22639 21978 80479 63716 39132 23266 84713 45851 28166 67272 68397	7.188893e+04	NA reservePriceETHPrincipal NA	NA reservePriceUSDPrincipal NA
## ## ## ## ## ## ## ##	52281 22639 21978 80479 63716 39132 23266 84713 45851 28166 67272 68397 70719	7.188893e+04	NA reservePriceETHPrincipal NA	NA reservePriceUSDPrincipal NA
## ## ## ## ## ## ## ## ##	52281 22639 21978 80479 63716 39132 23266 84713 45851 28166 67272 68397 70719 18215	7.188893e+04	NA reservePriceETHPrincipal NA	NA reservePriceUSDPrincipal NA
## ## ## ## ## ## ## ## ##	52281 22639 21978 80479 63716 39132 23266 84713 45851 28166 67272 68397 70719 18215 81099	7.188893e+04	NA reservePriceETHPrincipal NA	NA reservePriceUSDPrincipal NA
## ## ## ## ## ## ## ## ## ##	52281 22639 21978 80479 63716 39132 23266 84713 45851 28166 67272 68397 70719 18215 81099 45293	7.188893e+04	NA reservePriceETHPrincipal NA	NA reservePriceUSDPrincipal NA
## ## ## ## ## ## ## ## ## ##	52281 22639 21978 80479 63716 39132 23266 84713 45851 28166 67272 68397 70719 18215 81099 45293 20467	7.188893e+04	NA reservePriceETHPrincipal NA	NA reservePriceUSDPrincipal NA
## ## ## ## ## ## ## ## ## ## ##	52281 22639 21978 80479 63716 39132 23266 84713 45851 28166 67272 68397 70719 18215 81099 45293 20467 22536	7.188893e+04	NA reservePriceETHPrincipal NA	NA reservePriceUSDPrincipal NA
## ## ## ## ## ## ## ## ## ## ## ## ## ##	52281 22639 21978 80479 63716 39132 23266 84713 45851 28166 67272 68397 70719 18215 81099 45293 20467 22536 32160	7.188893e+04	NA reservePriceETHPrincipal NA	NA reservePriceUSDPrincipal NA
## ## ## ## ## ## ## ## ## ## ## ## ## ##	52281 22639 21978 80479 63716 39132 23266 84713 45851 28166 67272 68397 70719 18215 81099 45293 20467 22536 32160 44887	7.188893e+04	NA reservePriceETHPrincipal NA	NA reservePriceUSDPrincipal NA
## ## ## ## ## ## ## ## ## ## ## ## ##	52281 22639 21978 80479 63716 39132 23266 84713 45851 28166 67272 68397 70719 18215 81099 45293 20467 22536 32160 44887 83373	7.188893e+04	NA reservePriceETHPrincipal NA	NA reservePriceUSDPrincipal NA
######################################	52281 22639 21978 80479 63716 39132 23266 84713 45851 28166 67272 68397 70719 18215 81099 45293 20467 22536 32160 44887 83373 36893	7.188893e+04	NA reservePriceETHPrincipal NA	NA reservePriceUSDPrincipal NA
######################################	52281 22639 21978 80479 63716 39132 23266 84713 45851 28166 67272 68397 70719 18215 81099 45293 20467 22536 32160 44887 83373 36893 83853	7.188893e+04	NA reservePriceETHPrincipal NA	NA reservePriceUSDPrincipal NA

	82907	NA	NA
	21881	NA	NA
##	49211	NA	NA
##	50223	NA	NA
##	20346	NA	NA
##	79075	NA	NA
##	61943	NA	NA
##	58303	NA	NA
##	64690	NA	NA
	23992	NA	NA
##	21682	NA	NA
##	60978	NA	NA
##	61709	NA	NA
##	22591	NA	NA
##	56482	NA	NA
##	22989	NA	NA
	17683	NA	NA
	85279	NA	NA
	40067	NA	NA
	28002	NA	NA
	45611	NA	NA
	69418	NA	NA
	44219	NA	NA
	28453	NA	NA
	78909	NA	NA
	8032	NA	NA
	45675	NA	NA
##	17833	NA	NA
##	14074	NA	NA
##	76586	NA	NA
##	45322	NA	NA
##	67036	NA	NA
##	80301	NA	NA
	23413	NA	NA
##	69293	NA	NA
##	13996	NA	NA
	11269	NA	NA
	41897	NA	NA
	57771	NA	NA
	63161	NA	NA
	5559	NA	NA
	75154	NA	NA
	85184	NA	NA
	56114	NA	NA
	27043	NA	NA
	21225	NA	NA
	465	NA	NA
	61791	NA	NA
##	5989	NA	NA
##	17820	NA	NA
##	26049	NA	NA
##	67666	NA	NA
##	4878	NA	NA
##	79743	NA	NA

	054		27.4	37.4
	954		NA	NA
	58257		NA	NA
##	44291		NA	NA
##	67159		NA	NA
##	37850		NA	NA
##	36626		NA	NA
	35347		NA	NA
	59331		NA	NA
				NA
	32007		NA	
	72848		NA	NA
	66606		NA	NA
	8305		NA	NA
##	40212		NA	NA
##	42202		NA	NA
##	44998		NA	NA
	19407		NA	NA
	11294		NA	NA
	57901		NA	NA
	2508		NA	NA
	9266		NA 	NA
	78603		NA	NA
##	52281		NA	NA
##		${\tt reservePriceETHCollateral}$	${\tt reservePriceUSDCollateral}$	amountUSDPincipal
##	22639	NA	NA	NA
##	21978	NA	NA	NA
##	80479	NA	NA	NA
##	63716	NA	NA	NA
##	39132	NA	NA	NA
	23266	NA	NA	NA
	84713	NA	NA	NA
	45851	NA	NA	NA
	28166	NA NA	NA NA	NA NA
	67272	NA	NA	NA
	68397	NA	NA	NA
	70719	NA	NA	NA
##	18215	NA	NA	NA
##	81099	NA	NA	NA
##	45293	NA	NA	NA
	20467	NA	NA	NA
	22536	NA	NA	NA
	32160	NA	NA	NA
	44887	NA	NA	NA
	83373	NA	NA	NA
	36893	NA NA	NA NA	NA
	83853	NA	NA	NA
	60794	NA	NA	NA
	19581	NA	NA	NA
	82907	NA	NA	NA
	21881	NA	NA	NA
	49211	NA	NA	NA
##	50223	NA	NA	NA
##	20346	NA	NA	NA
##	79075	NA	NA	NA
##	61943	NA	NA	NA

##	58303	NA	NA	NA
##	64690	NA	NA	NA
##	23992	NA	NA	NA
##	21682	NA	NA	NA
##	60978	NA	NA	NA
##	61709	NA	NA	NA
##	22591	NA	NA	NA
##	56482	NA	NA	NA
##	22989	NA	NA	NA
##	17683	NA	NA	NA
##	85279	NA	NA	NA
##	40067	NA	NA	NA
##	28002	NA	NA	NA
##	45611	NA	NA	NA
##	69418	NA	NA	NA
##	44219	NA	NA	NA
##	28453	NA	NA	NA
##	78909	NA	NA	NA
##	8032	NA	NA	NA
##	45675	NA	NA	NA
##	17833	NA	NA	NA
##	14074	NA	NA	NA
##	76586	NA	NA	NA
##	45322	NA	NA	NA
##	67036	NA	NA	NA
##	80301	NA	NA	NA
##	23413	NA	NA	NA
##	69293	NA	NA	NA
##	13996	NA	NA	NA
##	11269	NA	NA	NA
##	41897	NA	NA	NA
##	57771	NA	NA	NA
##	63161	NA	NA	NA
##	5559	NA	NA	NA
	75154	NA	NA	NA
##	85184	NA	NA	NA
##	56114	NA	NA	NA
	27043	NA	NA	NA
	21225	NA	NA	NA
	465	NA	NA	NA
	61791	NA	NA	NA
	5989	NA	NA	NA
	17820	NA	NA	NA
	26049	NA	NA	NA
	67666	NA	NA	NA
	4878	NA	NA	NA
	79743	NA	NA	NA
	954	NA	NA	NA
	58257	NA	NA	NA
	44291	NA	NA	NA
	67159	NA	NA	NA
	37850	NA	NA	NA
	36626	NA	NA	NA
##	35347	NA	NA	NA

шш	E0221		NT A	NT A	NT A
	59331		NA	NA	NA NA
	32007		NA	NA	NA
	72848		NA	NA	NA
	66606		NA	NA	NA
	8305		NA	NA	NA
	40212		NA	NA	NA
##	42202		NA	NA	NA
##	44998		NA	NA	NA
##	19407		NA	NA	NA
##	11294		NA	NA	NA
##	57901		NA	NA	NA
##	2508		NA	NA	NA
##	9266		NA	NA	NA
##	78603		NA	NA	NA
##	52281		NA	NA	NA
##		amountUSDCollateral	borrowRateModeFrom	borrowRateModeTo	stableBorrowRate
	22639	NA			NA
	21978	NA			NA
	80479	NA			NA
	63716	NA			NA
	39132	NA			NA
	23266	NA			NA
	84713	NA			NA
	45851	NA			NA
	28166	NA			NA
	67272	NA NA			NA NA
	68397	NA NA			NA NA
	70719	NA NA			NA
	18215	NA NA			NA NA
	81099	NA NA			NA NA
	45293	NA NA			NA NA
	20467	NA NA			NA NA
	22536	NA NA			NA NA
	32160	NA NA			NA NA
	44887	NA NA			NA
	83373	NA NA			NA
	36893	NA			NA
	83853	NA			NA
	60794	NA			NA
	19581	NA			NA
	82907	NA			NA
	21881	NA			NA
	49211	NA			NA
	50223	NA			NA
	20346	NA			NA
	79075	NA			NA
	61943	NA			NA
	58303	NA			NA
	64690	NA			NA
	23992	NA			NA
	21682	NA			NA
##	60978	NA			NA
##	61709	NA			NA
##	22591	NA			NA

##	56482	NA	A TA
	22989	NA NA	NA NA
	17683	NA	NA
	85279	NA	NA
	40067	NA	NA
	28002	NA	NA
	45611	NA	NA
	69418	NA	NA
	44219	NA	NA
	28453	NA	NA
	78909	NA	NA
	8032	NA	NA
	45675	NA	NA
	17833	NA	NA
	14074	NA	NA
	76586	NA	NA
	45322	NA	NA
	67036	NA	NA
	80301	NA	NA
	23413	NA	NA
	69293	NA	NA
	13996	NA	NA
	11269	NA	NA
	41897	NA	NA
##	57771	NA	NA
##	63161	NA	NA
##	5559	NA	NA
##	75154	NA	NA
##	85184	NA	NA
##	56114	NA	NA
##	27043	NA	NA
##	21225	NA	NA
##	465	NA	NA
##	61791	NA	NA
##	5989	NA	NA
##	17820	NA	NA
##	26049	NA	NA
##	67666	NA	NA
##	4878	NA	NA
##	79743	NA	NA
##	954	NA	NA
##	58257	NA	NA
##	44291	NA	NA
##	67159	NA	NA
##	37850	NA	NA
##	36626	NA	NA
	35347	NA	NA
	59331	NA	NA
	32007	NA	NA
	72848	NA	NA
	66606	NA	NA
	8305	NA	NA
	40212	NA	NA
	42202	NA	NA

	44998	N.A
	19407	N.A
	11294	N.A.
	57901	N.A.
	2508	N.A.
##	9266	NA
##	78603	NA
##	52281	N.A.
##		${\tt variableBorrowRate}$
##	22639	NA
##	21978	NA
##	80479	NA
##	63716	NA
	39132	NA
	23266	NA
	84713	NA
	45851	NA
	28166	NA NA
	67272	NA NA
	68397	NA NA
	70719	NA NA
	18215	NA
	81099	NA
	45293	NA
	20467	NA
	22536	NA
	32160	NA
	44887	NA
##	83373	NA
##	36893	NA
##	83853	NA
##	60794	NA
	19581	NA
	82907	NA
	21881	NA
	49211	NA
	50223	NA
	20346	NA
	79075	NA NA
	61943	NA NA
	58303	NA NA
	64690	NA NA
	23992	NA NA
	21682	NA
	60978	NA
	61709	NA
	22591	NA
	56482	NA
	22989	NA
##	17683	NA
##	85279	NA
##	40067	NA
	28002	NA
	45611	NA

NA NA NA NA NA NA

##	69418	NA
##	44219	NA
##	28453	NA
##	78909	NA
##	8032	NA
##	45675	NA
##	17833	NA
##	14074	NA
##	76586	NA
##	45322	NA
##	67036	NA
##	80301	NA
##	23413	NA
##	69293	NA
##	13996	NA
##	11269	NA
##	41897	NA
##	57771	NA
##	63161	NA
##	5559	NA
##	75154	NA
##	85184	NA
##	56114	NA
##	27043	NA
##	21225	NA
##	465	NA
##	61791	NA
##	5989	NA
##	17820	NA
##	26049	NA
##	67666	NA
##	4878	NA
##	79743	NA
##	954	NA
##	58257	NA
##	44291	NA
##	67159	NA
##	37850	NA
##	36626	NA
##	35347	NA
##	59331	NA
##	32007	NA
##	72848	NA
##	66606	NA
##	8305	NA
##	40212	NA
##	42202	NA
##	44998	NA
##	19407	NA
##	11294	NA
##	57901	NA
##	2508	NA
##	9266	NA
##	78603	NA

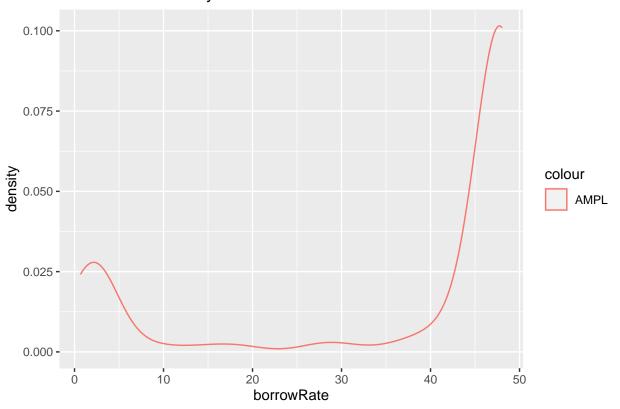
#### summary(df.borrow\$amountUSD)

```
## Min. 1st Qu. Median Mean 3rd Qu. Max.
## 1 3011 11996 146080 56576 10000000

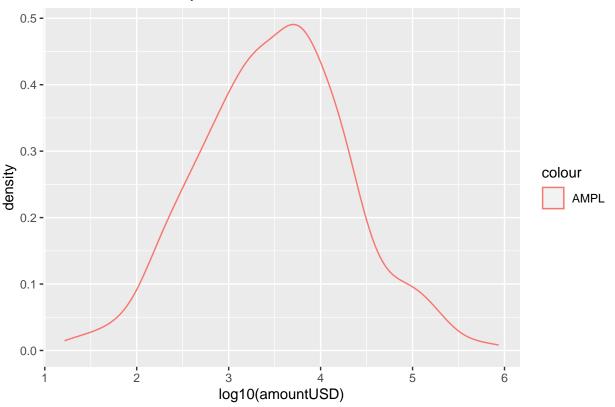
df.borrow.AMPL <- df.borrow %>% filter(reserve == "AMPL")
summary(df.borrow.AMPL)
```

```
##
        amount
                        borrowRate
                                         borrowRateMode
                                                          onBehalfOf
##
   Min.
               10.0
                      Min. : 0.6931
                                                        Min.
                                                               :1.358e+37
   1st Qu.:
              594.2
                       1st Qu.:34.8510
                                                        1st Qu.:3.114e+47
##
                                        Stable : 0
   Median: 2201.6
                      Median: 47.9995
                                        Variable:424
                                                        Median:5.628e+47
##
   Mean
         : 15308.5
                      Mean
                             :36.9170
                                                        Mean
                                                               :6.743e+47
   3rd Qu.: 9055.1
                      3rd Qu.:48.0000
                                                        3rd Qu.:1.163e+48
##
   Max. :900000.0
                      Max.
                             :48.0000
                                                        Max.
                                                               :1.460e+48
##
##
        pool
                                 reserve
                                              timestamp
##
         :1.035e+48
                        AMPL
                                      :424
                                            Min.
                                                   :1.627e+09
   Min.
   1st Qu.:1.035e+48
                                            1st Qu.:1.627e+09
##
                                        0
##
   Median :1.035e+48
                       AAVE
                                        0
                                            Median :1.627e+09
   Mean :1.035e+48
                       AmmBptBALWETH :
                                            Mean :1.627e+09
##
##
   3rd Qu.:1.035e+48
                       AmmBptWBTCWETH:
                                            3rd Qu.:1.627e+09
                                        0
                       AmmDAI
##
   Max. :1.035e+48
                                     :
                                        0
                                            Max. :1.629e+09
##
                        (Other)
                                         reservePriceETH
##
        user
                                type
                                                             reservePriceUSD
##
   Min.
         :1.358e+37
                       borrow
                                  :424
                                         Min.
                                                :3.068e+14
                                                             Min.
                                                                    :0.8484
##
   1st Qu.:3.114e+47
                        deposit
                                   : 0
                                         1st Qu.:4.115e+14
                                                             1st Qu.:1.0587
   Median :5.628e+47
                                         Median :7.237e+14
                                                             Median :1.5489
##
                       liquidation:
                                     0
   Mean :6.743e+47
                       redeem
                                         Mean :6.271e+14
                                                             Mean :1.4242
                                  :
                                     0
   3rd Qu.:1.163e+48
                                         3rd Qu.:8.054e+14
                                                             3rd Qu.:1.7440
##
                       repay
                                     0
##
   Max. :1.460e+48
                        swap
                                         Max.
                                                :9.762e+14
                                                             Max. :2.2530
                                   :
##
##
      amountUSD
                      collateralAmount
                                            collateralReserve principalAmount
                                                     :424
##
   Min. :
               16.6
                      Min. : NA
                                                              Min. : NA
   1st Qu.:
              929.7
                       1st Qu.: NA
                                        AAVE
                                                     : 0
                                                              1st Qu.: NA
##
                                       AmmBptBALWETH :
##
   Median: 3221.2
                      Median : NA
                                                              Median: NA
                                                       0
                                       AmmUniWBTCWETH:
   Mean
         : 17012.9
                      Mean :NaN
                                                        0
                                                              Mean : NaN
   3rd Qu.: 10200.4
                      3rd Qu.: NA
                                       AmmWBTC
                                                              3rd Qu.: NA
##
                                                     :
                                                        0
##
   Max. :852275.2
                      Max.
                            : NA
                                        AmmWETH
                                                     : 0
                                                              Max.
                                                                     : NA
                      NA's
                             :424
                                        (Other)
                                                     : 0
                                                              NA's
                                                                     :424
##
##
   principalReserve reservePriceETHPrincipal reservePriceUSDPrincipal
           :424
                    Min. : NA
                                             Min.
##
                                                    : NA
##
   AmmDAI: O
                    1st Qu.: NA
                                             1st Qu.: NA
   AmmUSDC: 0
##
                    Median : NA
                                             Median : NA
##
   AmmUSDT: 0
                    Mean
                          :NaN
                                             Mean
                                                   :NaN
                     3rd Qu.: NA
   AmmWETH: O
                                             3rd Qu.: NA
   AMPL
         : 0
##
                    Max.
                           : NA
                                             Max.
                                                    : NA
    (Other): 0
##
                    NA's
                            :424
                                             NA's
                                                     :424
##
   reservePriceETHCollateral reservePriceUSDCollateral amountUSDPincipal
##
   Min. : NA
                             Min.
                                    : NA
                                                       Min.
                                                              : NA
##
   1st Qu.: NA
                             1st Qu.: NA
                                                       1st Qu.: NA
   Median : NA
                             Median : NA
                                                       Median : NA
## Mean :NaN
                             Mean
                                    :NaN
                                                       Mean :NaN
```

```
3rd Qu.: NA
                                                                                                                             3rd Qu.: NA
                                                                                                                                                                                                                                          3rd Qu.: NA
##
               Max.
                                           : NA
                                                                                                                             Max.
                                                                                                                                                          : NA
                                                                                                                                                                                                                                         Max.
                                                                                                                                                                                                                                                                : NA
                                             :424
                                                                                                                                                           :424
                                                                                                                                                                                                                                          NA's
                                                                                                                                                                                                                                                                      :424
##
               NA's
                                                                                                                             NA's
                \verb|amountUSDCollateral| borrowRateModeFrom| borrowRateModeTo| stableBorrowRateModeTo| stableBorrowRat
##
##
                Min.
                                           : NA
                                                                                                                                      :424
                                                                                                                                                                                                                     :424
                                                                                                                                                                                                                                                           Min.
##
                1st Qu.: NA
                                                                                                    Stable : 0
                                                                                                                                                                                   Stable : 0
                                                                                                                                                                                                                                                           1st Qu.: NA
##
               Median : NA
                                                                                                    Variable: 0
                                                                                                                                                                                   Variable: 0
                                                                                                                                                                                                                                                           Median : NA
                                          :NaN
                Mean
                                                                                                                                                                                                                                                           Mean
                                                                                                                                                                                                                                                                                        :NaN
##
##
                3rd Qu.: NA
                                                                                                                                                                                                                                                           3rd Qu.: NA
                                       : NA
##
               Max.
                                                                                                                                                                                                                                                           Max.
                                                                                                                                                                                                                                                                                        : NA
           NA's
                                             :424
                                                                                                                                                                                                                                                           NA's
                                                                                                                                                                                                                                                                                         :424
            variableBorrowRate
##
## Min.
                                          : NA
           1st Qu.: NA
##
## Median : NA
## Mean
                                        :NaN
##
               3rd Qu.: NA
                                          : NA
## Max.
          NA's
                                             :424
ggplot(df.borrow.AMPL,aes(borrowRate, color = "AMPL")) +
        ggtitle("User Borrow History")+
       geom_density()
```



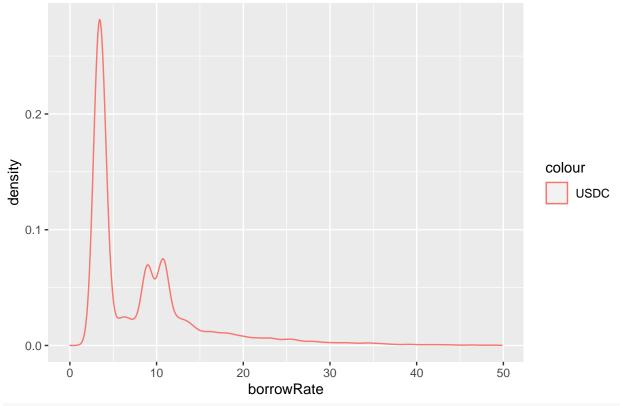
```
ggplot(df.borrow.AMPL,aes(log10(amountUSD), color = "AMPL")) +
   ggtitle("User Borrow History")+
   geom_density()
```



df.borrow.USDC <- df.borrow %>% filter(reserve == "USDC")
summary(df.borrow.USDC)

```
##
        amount
                         borrowRate
                                           borrowRateMode
                                                             onBehalfOf
##
   Min.
                       Min.
                              : 0.0006
                                                           Min.
                                                                  :4.516e+43
##
   1st Qu.:
                3608
                       1st Qu.: 3.3389
                                         Stable : 8873
                                                           1st Qu.:3.341e+47
                       Median: 4.7645
                                         Variable:26287
                                                           Median: 7.356e+47
   Median :
               12468
                       Mean
                             : 8.3603
                                                                  :7.268e+47
##
   Mean
          : 139372
                                                           Mean
    3rd Qu.:
               50000
                       3rd Qu.:10.8025
                                                           3rd Qu.:1.108e+48
##
   Max. :10000000
                       Max.
                              :49.8266
                                                           Max.
                                                                  :1.461e+48
##
##
                                                  timestamp
         pool
                                  reserve
          :1.035e+48
                        USDC
                                       :35160
                                               Min. :1.607e+09
   1st Qu.:1.035e+48
                                           0
                                               1st Qu.:1.615e+09
##
##
   Median :1.035e+48
                        AAVE
                                           0
                                               Median :1.620e+09
##
   Mean
          :1.035e+48
                        AmmBptBALWETH :
                                               Mean :1.620e+09
   3rd Qu.:1.035e+48
                        AmmBptWBTCWETH:
                                               3rd Qu.:1.624e+09
##
                                            0
          :1.035e+48
                        AmmDAI
                                                       :1.629e+09
##
   Max.
                                               Max.
                        (Other)
##
##
         user
                                 type
                                             reservePriceETH
                                                                 reservePriceUSD
##
   Min.
           :4.516e+43
                        borrow
                                   :35160
                                            Min.
                                                    :2.300e+14
                                                                 Min.
                                                                        :0.9602
   1st Qu.:3.341e+47
                                             1st Qu.:3.782e+14
                                                                 1st Qu.:0.9966
##
                        deposit
##
   Median :7.356e+47
                        liquidation:
                                        0
                                            Median :4.550e+14
                                                                 Median :0.9991
                                                   :5.300e+14
   Mean
         :7.269e+47
                        redeem
                                        0
                                            Mean
                                                                 Mean
                                                                       :0.9992
   3rd Qu.:1.108e+48
                                        0
                                            3rd Qu.:5.809e+14
                                                                 3rd Qu.:1.0018
##
                        repay
##
   Max.
         :1.461e+48
                        swap
                                            Max.
                                                   :2.134e+15
                                                                 Max.
                                                                        :1.0353
##
```

```
##
     amountUSD
                    collateralAmount
                                     collateralReserve principalAmount
##
   Min. :
                    Min. : NA
                                                  :35160
                                                           Min. : NA
                 1
                    1st Qu.: NA
                                     AAVE
                                                           1st Qu.: NA
   1st Qu.:
              3617
                                                       0
   Median : 12437
                    Median : NA
                                     AmmBptBALWETH :
                                                           Median : NA
                                                       0
                                                           Mean : NaN
   Mean : 139225
                    Mean :NaN
                                     AmmUniWBTCWETH:
                                                       0
##
   3rd Qu.: 50199
                    3rd Qu.: NA
                                     AmmWBTC
                                                       Λ
                                                           3rd Qu.: NA
##
   Max. :9999982
                    Max. : NA
                                     AmmWETH
                                                       0
                                                           Max. : NA
                    NA's :35160
                                                           NA's
##
                                     (Other)
                                                                  :35160
                                                  :
                                                       0
##
   principalReserve reservePriceETHPrincipal reservePriceUSDPrincipal
          :35160
##
                    Min. : NA
                                            Min. : NA
##
  AmmDAI :
                    1st Qu.: NA
                                            1st Qu.: NA
  AmmUSDC:
                   Median : NA
                                            Median : NA
##
               0
   AmmUSDT:
                   Mean : NaN
                                            Mean
                                                 :NaN
               0
  AmmWETH:
                    3rd Qu.: NA
                                            3rd Qu.: NA
##
               0
##
  AMPL
               0
                   Max.
                         : NA
                                            Max.
                                                  : NA
                    NA's
                                            NA's
##
   (Other):
               0
                         :35160
                                                  :35160
##
   reservePriceETHCollateral reservePriceUSDCollateral amountUSDPincipal
                           Min. : NA
  Min. : NA
                                                     Min. : NA
##
   1st Qu.: NA
                            1st Qu.: NA
                                                     1st Qu.: NA
                            Median : NA
## Median : NA
                                                     Median: NA
##
   Mean : NaN
                            Mean
                                   :NaN
                                                     Mean
                                                           :NaN
##
   3rd Qu.: NA
                            3rd Qu.: NA
                                                     3rd Qu.: NA
## Max. : NA
                            Max.
                                   : NA
                                                     Max. : NA
                                                            :35160
## NA's
          :35160
                            NA's
                                   :35160
                                                     NA's
##
   amountUSDCollateral borrowRateModeFrom borrowRateModeTo stableBorrowRate
                                                :35160
## Min. : NA
                              :35160
                                                         Min.
##
  1st Qu.: NA
                      Stable : 0
                                         Stable :
                                                     0
                                                         1st Qu.: NA
## Median : NA
                      Variable:
                                   0
                                         Variable:
                                                         Median : NA
                                                         Mean
## Mean :NaN
                                                                :NaN
## 3rd Qu.: NA
                                                         3rd Qu.: NA
## Max. : NA
                                                         Max.
                                                                : NA
## NA's
          :35160
                                                         NA's
                                                                :35160
##
  variableBorrowRate
## Min. : NA
## 1st Qu.: NA
## Median : NA
## Mean :NaN
## 3rd Qu.: NA
## Max. : NA
## NA's
         :35160
ggplot(df.borrow.USDC,aes(borrowRate, color = "USDC")) +
 ggtitle("User Borrow History")+
 geom density()
```



```
ggplot(df.borrow.USDC,aes(log10(amountUSD), color = "USDC")) +
   ggtitle("User Borrow History")+
   geom_density()
```

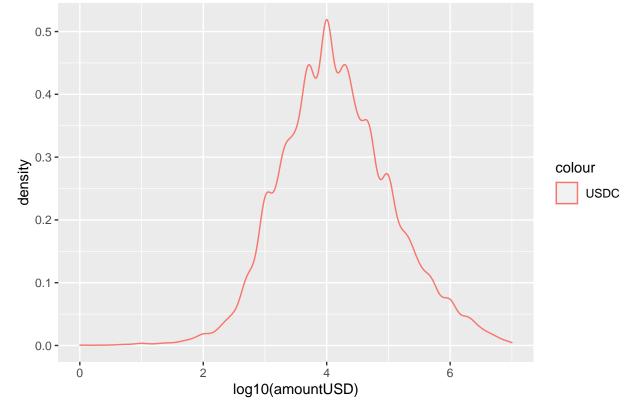
##

##

Min.

amount

3



df.borrow.BUSD <- df.borrow %>% filter(reserve == "BUSD")
summary(df.borrow.BUSD)

borrowRateMode

0

onBehalfOf

:2.162e+45

Min.

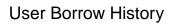
```
##
    1st Qu.:
               3000
                       1st Qu.: 3.57423
                                                       0
                                                           1st Qu.:4.067e+47
                                          Stable :
                      Median: 3.95074
                                          Variable:1665
    Median :
              10083
                                                           Median: 8.615e+47
                            : 9.07763
                                                                  :7.839e+47
##
    Mean
             81614
                      Mean
                                                           Mean
    3rd Qu.:
              55200
                       3rd Qu.:12.53130
                                                           3rd Qu.:1.127e+48
##
    Max.
          :4708266
                             :49.47014
                                                                  :1.457e+48
                      Max.
                                                           Max.
##
##
                                                  timestamp
         pool
                                   reserve
           :1.035e+48
                         BUSD
                                       :1665
                                               Min.
                                                      :1.607e+09
    1st Qu.:1.035e+48
                                           0
                                               1st Qu.:1.611e+09
##
##
    Median :1.035e+48
                         AAVE
                                           0
                                               Median :1.614e+09
##
    Mean
          :1.035e+48
                         AmmBptBALWETH :
                                               Mean
                                                       :1.615e+09
    3rd Qu.:1.035e+48
                         AmmBptWBTCWETH:
                                               3rd Qu.:1.619e+09
##
                         AmmDAI
                                                       :1.629e+09
##
    Max.
           :1.035e+48
                                               Max.
                         (Other)
##
##
         user
                                  type
                                            reservePriceETH
                                                                 reservePriceUSD
##
    Min.
           :2.162e+45
                         borrow
                                    :1665
                                            Min.
                                                    :2.304e+14
                                                                 Min.
                                                                        :0.9806
    1st Qu.:4.067e+47
                                            1st Qu.:4.376e+14
                                                                 1st Qu.:0.9970
##
                         deposit
##
    Median :8.615e+47
                         liquidation:
                                            Median :5.706e+14
                                                                 Median :0.9996
                                        0
    Mean
          :7.839e+47
                         redeem
                                        0
                                            Mean
                                                   :7.233e+14
                                                                 Mean
                                                                        :0.9993
    3rd Qu.:1.127e+48
                                            3rd Qu.:8.145e+14
                                                                 3rd Qu.:1.0016
##
                         repay
                                        0
##
    Max.
          :1.457e+48
                         swap
                                            Max.
                                                   :2.123e+15
                                                                 Max.
                                                                        :1.0129
##
```

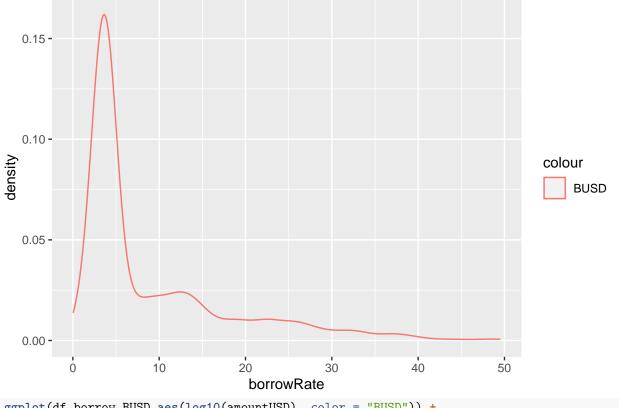
borrowRate

: 0.05156

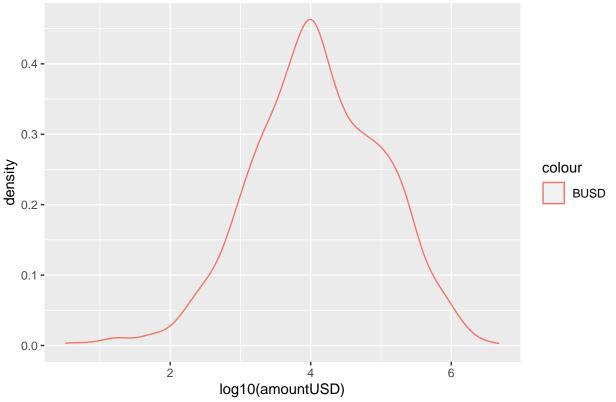
Min.

```
##
     amountUSD
                    collateralAmount
                                     collateralReserve principalAmount
                                                  :1665
##
   Min.
        :
                 3
                    Min. : NA
                                                           Min. : NA
                    1st Qu.: NA
                                     AAVE
                                                           1st Qu.: NA
   1st Qu.:
              3001
                                                      0
   Median : 10107
                    Median : NA
                                     AmmBptBALWETH :
                                                           Median : NA
                                                      0
   Mean : 81542
                                                           Mean : NaN
                    Mean :NaN
                                     AmmUniWBTCWETH:
                                                      0
##
   3rd Qu.: 55296
                    3rd Qu.: NA
                                     AmmWBTC
                                                      0
                                                           3rd Qu.: NA
##
   Max. :4711449
                    Max. : NA
                                     AmmWETH
                                                      0
                                                           Max. : NA
                    NA's :1665
                                                           NA's
                                                                :1665
##
                                     (Other)
                                                      0
                                                  :
##
   principalReserve reservePriceETHPrincipal reservePriceUSDPrincipal
          :1665
##
                    Min. : NA
                                            Min. : NA
##
   AmmDAI : O
                    1st Qu.: NA
                                            1st Qu.: NA
   AmmUSDC:
                    Median : NA
                                            Median : NA
##
              0
   AmmUSDT:
                    Mean : NaN
                                            Mean
                                                 :NaN
              0
   AmmWETH:
                    3rd Qu.: NA
                                            3rd Qu.: NA
##
              0
##
   AMPL
              0
                    Max.
                         : NA
                                            Max.
                                                  : NA
                    NA's
                                            NA's
##
   (Other):
              0
                         :1665
                                                  :1665
##
   reservePriceETHCollateral reservePriceUSDCollateral amountUSDPincipal
                           Min. : NA
  Min. : NA
                                                     Min. : NA
##
   1st Qu.: NA
                            1st Qu.: NA
                                                     1st Qu.: NA
                            Median : NA
## Median : NA
                                                     Median: NA
##
  Mean :NaN
                            Mean
                                   :NaN
                                                     Mean
                                                           :NaN
##
   3rd Qu.: NA
                            3rd Qu.: NA
                                                     3rd Qu.: NA
## Max. : NA
                            Max.
                                   : NA
                                                     Max. : NA
## NA's
          :1665
                            NA's
                                   :1665
                                                     NA's
                                                           :1665
   amountUSDCollateral borrowRateModeFrom borrowRateModeTo stableBorrowRate
##
                                                :1665
## Min. : NA
                              :1665
                                                         Min.
##
  1st Qu.: NA
                       Stable : 0
                                         Stable :
                                                    0
                                                         1st Qu.: NA
## Median : NA
                      Variable:
                                  0
                                         Variable:
                                                         Median : NA
## Mean :NaN
                                                         Mean
                                                                :NaN
## 3rd Qu.: NA
                                                         3rd Qu.: NA
## Max. : NA
                                                         Max.
                                                                : NA
## NA's
          :1665
                                                         NA's
                                                                :1665
##
  variableBorrowRate
## Min. : NA
## 1st Qu.: NA
## Median : NA
## Mean :NaN
## 3rd Qu.: NA
## Max. : NA
## NA's
         :1665
ggplot(df.borrow.BUSD,aes(borrowRate, color = "BUSD")) +
 ggtitle("User Borrow History")+
 geom density()
```





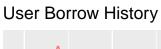
```
ggplot(df.borrow.BUSD,aes(log10(amountUSD), color = "BUSD")) +
   ggtitle("User Borrow History")+
   geom_density()
```

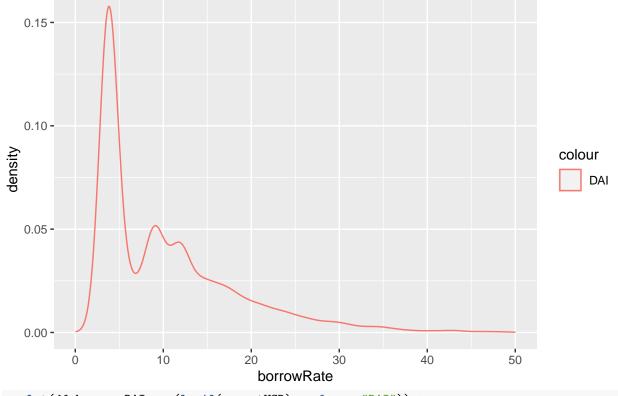


df.borrow.DAI <- df.borrow %>% filter(reserve == "DAI")
summary(df.borrow.DAI)

```
borrowRateMode
##
        amount
                         borrowRate
                                                               onBehalfOf
##
    Min.
                       Min.
                              : 0.07519
                                                            Min.
                                                                    :3.732e+40
##
    1st Qu.:
                2000
                       1st Qu.: 3.89025
                                           Stable : 3391
                                                             1st Qu.:3.611e+47
                       Median: 8.76134
                                           Variable:10590
    Median :
                9000
                                                            Median :7.405e+47
                              :10.31224
                                                                    :7.273e+47
##
    Mean
          : 121407
                       Mean
                                                            Mean
    3rd Qu.:
               40000
                       3rd Qu.:14.11577
                                                            3rd Qu.:1.098e+48
##
    Max. :10000000
                              :49.97111
                                                                    :1.461e+48
                       Max.
                                                            Max.
##
##
                                                  timestamp
         pool
                                   reserve
          :1.035e+48
                                       :13981
                                                Min. :1.607e+09
    1st Qu.:1.035e+48
                                            0
                                                1st Qu.:1.613e+09
##
##
    Median :1.035e+48
                        AAVE
                                            0
                                                Median :1.619e+09
##
    Mean
          :1.035e+48
                        AmmBptBALWETH :
                                                Mean :1.618e+09
    3rd Qu.:1.035e+48
                        AmmBptWBTCWETH:
                                                3rd Qu.:1.623e+09
          :1.035e+48
                        AmmDAI
                                                Max. :1.629e+09
##
    Max.
##
                         (Other)
                                                                  {\tt reservePriceUSD}
##
         user
                                  type
                                             reservePriceETH
##
    Min.
           :3.732e+40
                        borrow
                                    :13981
                                             Min.
                                                    :2.317e+14
                                                                 Min.
                                                                         :0.9561
    1st Qu.:3.619e+47
                                             1st Qu.:3.884e+14
                                                                  1st Qu.:0.9975
##
                        deposit
##
    Median :7.405e+47
                        liquidation:
                                             Median :4.765e+14
                                                                  Median :1.0003
                                         0
    Mean
          :7.275e+47
                        redeem
                                             Mean
                                                    :5.774e+14
                                                                  Mean
                                                                        :1.0004
    3rd Qu.:1.098e+48
                        repay
                                         0
                                             3rd Qu.:6.307e+14
                                                                  3rd Qu.:1.0033
##
##
    Max.
         :1.461e+48
                        swap
                                             Max.
                                                    :2.140e+15
                                                                 Max.
                                                                         :1.0263
##
```

```
##
             amountUSD
                                               collateralAmount
                                                                                     collateralReserve principalAmount
##
        Min.
                    :
                                              Min. : NA
                                                                                                                   :13981
                                                                                                                                      Min. : NA
                                      1
                                2010
                                               1st Qu.: NA
                                                                                    AAVE
                                                                                                                                      1st Qu.: NA
        1st Qu.:
                                                                                                                             0
        Median :
                                8981
                                               Median : NA
                                                                                    AmmBptBALWETH :
                                                                                                                                     Median : NA
                                                                                                                             0
                                                                                                                                     Mean :NaN
        Mean : 121458
                                               Mean :NaN
                                                                                    AmmUniWBTCWETH:
                                                                                                                             0
##
        3rd Qu.: 40429
                                               3rd Qu.: NA
                                                                                    AmmWBTC
                                                                                                                             0
                                                                                                                                      3rd Qu.: NA
                                                                                    AmmWETH
##
        Max. :9998357
                                               Max. : NA
                                                                                                                             0
                                                                                                                                     Max. : NA
                                               NA's :13981
                                                                                                                                      NA's
                                                                                                                                                 :13981
##
                                                                                    (Other)
                                                                                                                  :
                                                                                                                             0
##
        principalReserve reservePriceETHPrincipal reservePriceUSDPrincipal
                       :13981
##
                                             Min. : NA
                                                                                                   Min. : NA
##
      AmmDAI :
                                             1st Qu.: NA
                                                                                                   1st Qu.: NA
      AmmUSDC:
                                             Median : NA
                                                                                                   Median : NA
##
                                  0
        AmmUSDT:
                                            Mean : NaN
                                                                                                   Mean
                                                                                                                :NaN
                                  0
     AmmWETH:
                                             3rd Qu.: NA
                                                                                                   3rd Qu.: NA
##
                                  0
##
     AMPL
                                  0
                                             Max.
                                                         : NA
                                                                                                   Max.
                                                                                                                 : NA
                                             NA's
                                                                                                   NA's
##
       (Other):
                                  0
                                                          :13981
                                                                                                                  :13981
##
        reservePriceETHCollateral reservePriceUSDCollateral amountUSDPincipal
                                                             Min. : NA
     Min. : NA
                                                                                                                        Min. : NA
##
      1st Qu.: NA
                                                                1st Qu.: NA
                                                                                                                        1st Qu.: NA
                                                                Median : NA
## Median : NA
                                                                                                                        Median: NA
##
        Mean :NaN
                                                                Mean
                                                                               :NaN
                                                                                                                        Mean
                                                                                                                                       :NaN
##
        3rd Qu.: NA
                                                                3rd Qu.: NA
                                                                                                                        3rd Qu.: NA
## Max. : NA
                                                                Max.
                                                                               : NA
                                                                                                                        Max. : NA
## NA's
                    :13981
                                                                NA's
                                                                                :13981
                                                                                                                        NA's
                                                                                                                                       :13981
        \verb|amountUSDCol|| at eral borrow Rate Mode From borrow Rate Mode To stable Borrow Rate Mode To stable
##
                                                                                                             :13981
## Min. : NA
                                                                    :13981
                                                                                                                                 Min.
##
     1st Qu.: NA
                                                   Stable : 0
                                                                                            Stable :
                                                                                                                        0
                                                                                                                                 1st Qu.: NA
## Median : NA
                                                   Variable:
                                                                               0
                                                                                            Variable:
                                                                                                                                 Median : NA
                                                                                                                                 Mean
## Mean :NaN
                                                                                                                                                 :NaN
## 3rd Qu.: NA
                                                                                                                                  3rd Qu.: NA
## Max. : NA
                                                                                                                                 Max.
                                                                                                                                                 : NA
## NA's
                      :13981
                                                                                                                                 NA's
                                                                                                                                                 :13981
##
     variableBorrowRate
## Min. : NA
## 1st Qu.: NA
## Median : NA
## Mean :NaN
## 3rd Qu.: NA
## Max. : NA
## NA's
                     :13981
ggplot(df.borrow.DAI,aes(borrowRate, color = "DAI")) +
    ggtitle("User Borrow History")+
    geom density()
```

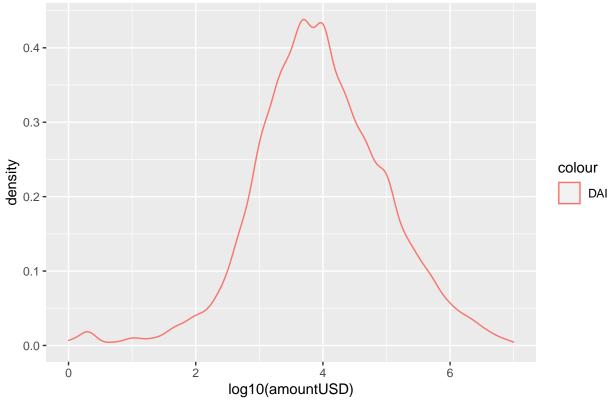




```
ggplot(df.borrow.DAI,aes(log10(amountUSD), color = "DAI")) +
   ggtitle("User Borrow History")+
   geom_density()
```

##

amount



df.borrow.LINK <- df.borrow %>% filter(reserve == "LINK")
summary(df.borrow.LINK)

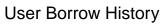
borrowRateMode

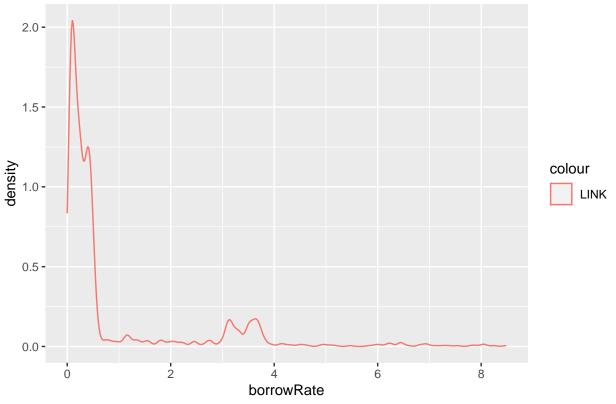
onBehalfOf

```
##
    Min.
                 0.1
                       Min.
                               :0.000306
                                                            Min.
                                                                   :3.456e+44
##
    1st Qu.:
               100.0
                        1st Qu.:0.111616
                                           Stable: 171
                                                            1st Qu.:3.005e+47
                        Median: 0.267934
    Median :
               417.8
                                           Variable:1148
                                                            Median:5.947e+47
                       Mean
                               :0.894723
                                                                   :6.614e+47
##
    Mean
          : 6996.8
                                                            Mean
    3rd Qu.:
              2370.0
                       3rd Qu.:0.496198
                                                            3rd Qu.:1.037e+48
##
    Max.
          :290004.7
                       Max.
                               :8.476928
                                                            Max.
                                                                   :1.461e+48
##
##
                                                  timestamp
         pool
                                   reserve
           :1.035e+48
                        LINK
                                       :1319
                                                Min.
                                                      :1.607e+09
    1st Qu.:1.035e+48
                                           0
                                                1st Qu.:1.612e+09
##
    Median :1.035e+48
                         AAVE
                                           0
                                                Median :1.619e+09
##
    Mean
          :1.035e+48
                         AmmBptBALWETH :
                                               Mean
                                                       :1.618e+09
    3rd Qu.:1.035e+48
                         AmmBptWBTCWETH:
                                                3rd Qu.:1.624e+09
           :1.035e+48
                         AmmDAI
                                                       :1.629e+09
##
    Max.
                                               Max.
##
                         (Other)
##
         user
                                  type
                                            reservePriceETH
                                                                 reservePriceUSD
           :3.456e+44
##
    Min.
                         borrow
                                    :1319
                                            Min.
                                                    :7.580e+15
                                                                 Min.
                                                                        :10.21
    1st Qu.:3.005e+47
                                             1st Qu.:9.499e+15
                                                                 1st Qu.:18.50
##
                         deposit
##
    Median :5.947e+47
                         liquidation:
                                            Median :1.364e+16
                                                                 Median :23.65
                                        0
           :6.595e+47
    Mean
                         redeem
                                        0
                                            Mean
                                                   :1.343e+16
                                                                 Mean
                                                                        :24.14
    3rd Qu.:1.035e+48
                         repay
                                            3rd Qu.:1.690e+16
                                                                 3rd Qu.:28.55
##
                                        0
##
    Max.
          :1.461e+48
                         swap
                                            Max.
                                                   :2.727e+16
                                                                 Max.
                                                                        :50.42
##
```

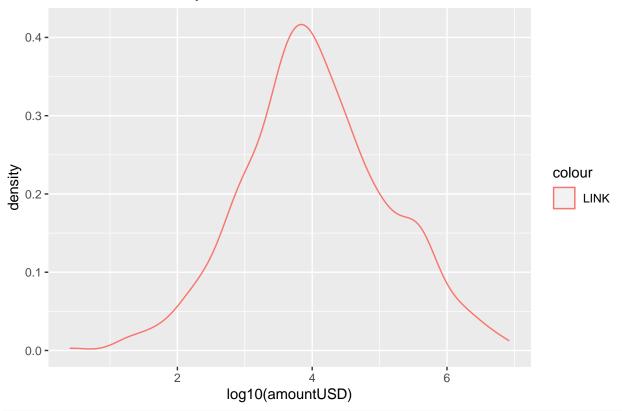
borrowRate

```
##
     amountUSD
                    collateralAmount
                                     collateralReserve principalAmount
##
   Min.
        :
                3
                    Min. : NA
                                                  :1319
                                                          Min. : NA
                    1st Qu.: NA
                                     AAVE
                                                           1st Qu.: NA
   1st Qu.:
              2387
  Median :
              9887
                    Median : NA
                                     AmmBptBALWETH :
                                                          Median : NA
                                                      0
                                                          Mean : NaN
   Mean : 168636
                    Mean :NaN
                                     AmmUniWBTCWETH:
                                                      0
##
   3rd Qu.: 54383
                    3rd Qu.: NA
                                     AmmWBTC
                                                      0
                                                           3rd Qu.: NA
                                                 :
##
   Max. :8279440
                    Max. : NA
                                     AmmWETH
                                                      0
                                                          Max. : NA
                    NA's :1319
                                                          NA's :1319
##
                                     (Other)
                                                      0
                                                  :
##
   principalReserve reservePriceETHPrincipal reservePriceUSDPrincipal
##
          :1319
                   Min. : NA
                                           Min. : NA
##
  AmmDAI : O
                   1st Qu.: NA
                                           1st Qu.: NA
  AmmUSDC:
                   Median : NA
                                           Median : NA
##
              0
   AmmUSDT:
                   Mean : NaN
                                           Mean
                                                 :NaN
              0
  AmmWETH:
                   3rd Qu.: NA
                                           3rd Qu.: NA
##
              0
                   Max. : NA
##
  AMPL
              0
                                           Max.
                                                 : NA
                   NA's
                         :1319
                                           NA's
##
   (Other):
              0
                                                  :1319
##
   reservePriceETHCollateral reservePriceUSDCollateral amountUSDPincipal
                           Min. : NA
  Min. : NA
                                                     Min. : NA
  1st Qu.: NA
                            1st Qu.: NA
                                                     1st Qu.: NA
                            Median : NA
## Median : NA
                                                     Median: NA
##
  Mean :NaN
                            Mean
                                   :NaN
                                                     Mean
                                                           :NaN
##
  3rd Qu.: NA
                            3rd Qu.: NA
                                                     3rd Qu.: NA
## Max. : NA
                            Max.
                                 : NA
                                                     Max. : NA
## NA's
          :1319
                            NA's
                                   :1319
                                                     NA's
                                                           :1319
   amountUSDCollateral borrowRateModeFrom borrowRateModeTo stableBorrowRate
##
                              :1319
## Min. : NA
                                                :1319
                                                        Min.
## 1st Qu.: NA
                      Stable : 0
                                        Stable :
                                                    0
                                                         1st Qu.: NA
## Median : NA
                      Variable:
                                  0
                                        Variable:
                                                         Median : NA
## Mean
         :NaN
                                                         Mean
                                                                :NaN
## 3rd Qu.: NA
                                                         3rd Qu.: NA
## Max. : NA
                                                         Max.
                                                               : NA
## NA's
          :1319
                                                         NA's
                                                               :1319
## variableBorrowRate
## Min. : NA
## 1st Qu.: NA
## Median : NA
## Mean :NaN
## 3rd Qu.: NA
## Max. : NA
## NA's
         :1319
ggplot(df.borrow.LINK,aes(borrowRate, color = "LINK")) +
 ggtitle("User Borrow History")+
 geom density()
```

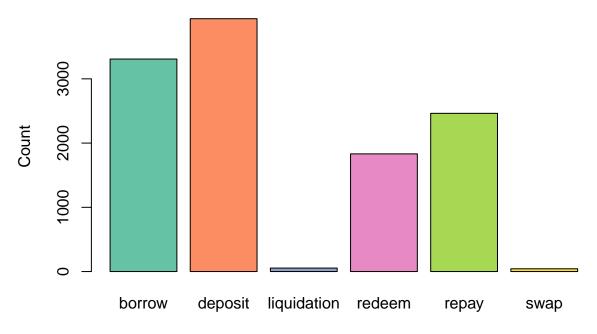




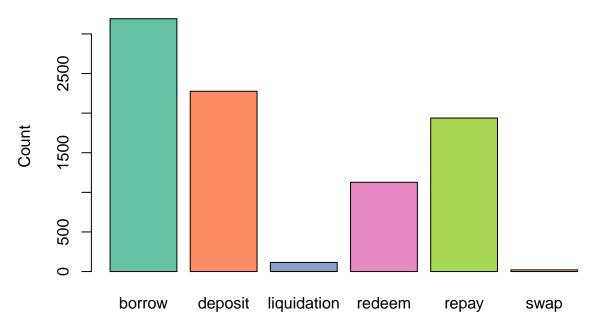
```
ggplot(df.borrow.LINK,aes(log10(amountUSD), color = "LINK")) +
   ggtitle("User Borrow History")+
   geom_density()
```



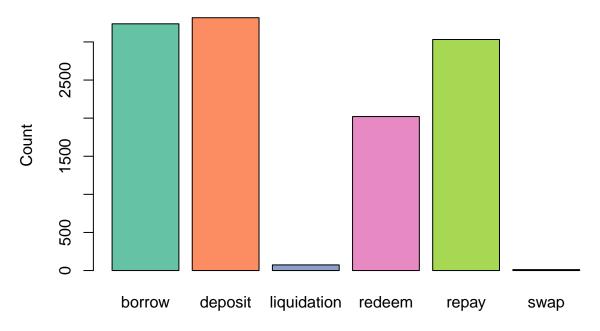
```
set.seed(2)
\# Select 50 random users that have between 10 and 1000 deposits
nusers<-vector(length=50)</pre>
count<-0
while(count<=50){</pre>
  success<-FALSE
  while(!success){
    #get random user
    ruser<-sample(df$user,1)</pre>
    #check for valid number of transactions
    length<-nrow(filter(df,user==ruser,type=="deposit"))</pre>
    if (10<length && length<=1000){
      nusers[count] = ruser
      success<-TRUE
      count<-count+1
    }
  }
}
df.rusers<-filter(df, user %in%nusers)</pre>
barplot(table(df.rusers$type), main='Transaction Type Counts', xlab='Type',ylab='Count',col=colors)
```



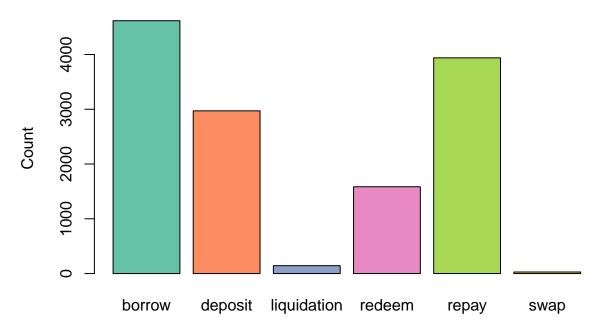
```
# Select 50 random users that have between 10 and 1000 borrows
nusers<-vector(length=50)</pre>
count<-0
while(count<=50){</pre>
  success<-FALSE
  while(!success){
    #get random user
    ruser<-sample(df$user,1)</pre>
    #check for valid number of transactions
    length<-nrow(filter(df,user==ruser,type=="borrow"))</pre>
    if (10<length && length<=1000){
      nusers[count] = ruser
      success<-TRUE
      count<-count+1
    }
  }
}
df.rusers<-filter(df, user %in%nusers)</pre>
barplot(table(df.rusers$type), main='Transaction Type Counts', xlab='Type',ylab='Count',col=colors)
```



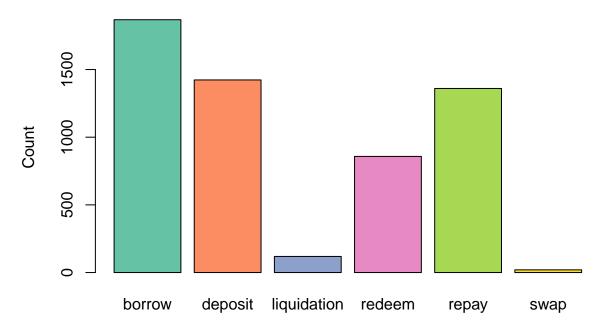
```
\# Select 50 random users that have between 10 and 1000 redeems
nusers<-vector(length=50)</pre>
count<-0
while(count<=50){</pre>
  success<-FALSE
  while(!success){
    #get random user
    ruser<-sample(df$user,1)</pre>
    #check for valid number of transactions
    length<-nrow(filter(df,user==ruser,type=="redeem"))</pre>
    if (10<length && length<=1000){
      nusers[count] = ruser
      success<-TRUE
      count<-count+1
    }
  }
}
df.rusers<-filter(df, user %in%nusers)</pre>
barplot(table(df.rusers$type), main='Transaction Type Counts', xlab='Type',ylab='Count',col=colors)
```



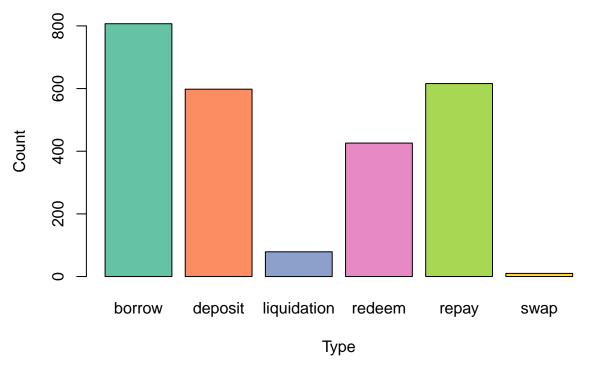
```
# Select 50 random users that have between 10 and 1000 repays
nusers<-vector(length=50)</pre>
count<-0
while(count<=50){</pre>
  success<-FALSE
  while(!success){
    #get random user
    ruser<-sample(df$user,1)</pre>
    #check for valid number of transactions
    length<-nrow(filter(df,user==ruser,type=="repay"))</pre>
    if (10<length && length<=1000){
      nusers[count] = ruser
      success<-TRUE
      count<-count+1
    }
  }
}
df.rusers<-filter(df, user %in%nusers)</pre>
barplot(table(df.rusers$type), main='Transaction Type Counts', xlab='Type',ylab='Count',col=colors)
```



```
\# Select 200 random users that have between 5 and 10 deposits
nusers<-vector(length=200)</pre>
count<-0
while(count<=200){</pre>
  success<-FALSE
  while(!success){
    #get random user
    ruser<-sample(df$user,1)</pre>
    #check for valid number of transactions
    length<-nrow(filter(df,user==ruser,type=="deposit"))</pre>
    if (5<length && length<=10){
      nusers[count] = ruser
      success<-TRUE
      count<-count+1
    }
  }
}
df.rusers<-filter(df, user %in%nusers)</pre>
barplot(table(df.rusers$type), main='Transaction Type Counts', xlab='Type',ylab='Count',col=colors)
```



```
\# Select 200 random users that have between 1 and 5 deposits
nusers<-vector(length=200)</pre>
count<-0
while(count<=200){</pre>
  success<-FALSE
  while(!success){
    #get random user
    ruser<-sample(df$user,1)</pre>
    #check for valid number of transactions
    length<-nrow(filter(df,user==ruser,type=="deposit"))</pre>
    if (1<length && length<=5){</pre>
      nusers[count] = ruser
      success<-TRUE
      count<-count+1
    }
  }
}
df.rusers<-filter(df, user %in%nusers)</pre>
barplot(table(df.rusers$type), main='Transaction Type Counts', xlab='Type',ylab='Count',col=colors)
```



I notice that the four users have different deposit habits. The user on the top redeems a lot, while others share a much lower frequency of redeeming. The top user also seldom borrows, while others borrow and repay much more. What they have in common is that they nearly never get liquidation. Perhaps since they have done so many deposit, indicating that they are able to pay back debt in time.