

Hello everybody, I am considering using AAVE for my BTC during 1-2 years but I have some questions :

1. Which protocol should I choose

for the best security, I thought about Ethereum Sepolia (for fees) or Polygon Mumbai (for security) but seems to be in development, is there a risk here ? do you have some advices for me ?

1. Asset & reserve details and graph :

On a youtube tutorial I saw some metrics when you look at the reserve overview for every assets (see picture below), but unfortunately I can't find those very important informations on the new version, do you know if there is a way to find those ?:

3. Some questions from an example

: If I collateralise one WBitcoin about 35K\$ USDT to get 15K\$ USDT with it ; I did a simulation (image below)

-What would happen if the price reach 19 000\$ (20 000\$ liquidation price) how much do I loose ? (75% liquidation threshold with 10% liquidation penalty)

what do it represents in term of price ?

calculation ?;

and what is in detail the collateral discount bonus?, how does it work?

1. Is it possible to increase the collateral at any moment ?
2. How the interest rate are paid ?

example 1.94 APY, does it means we pay 1.94 at the end of the year ? everyday ? depending of the average of variations ?

1. Assets with limited borrowing power

Precisely, what does it means for USDT and for the example (from question 3) in term of amount etc...

1. Risks associated with a wallet unable to sync

: I am unable to sync my ledger wallet with the AAVE app (unsupported) since the ledger update, what will happen to my account and what does it means in term of risks to be unable to sync a wallet anymore due to an update or something unexpected independent of our doings ?

1. APY Variable

: how do the APY variable is calculated ? is there a limit ? and what would be the worst case scenario in term of crash ? If regarding the example question 3 :

-everybody trying to get their W BTC back (my collateral)?

-everybody trying to get their USDT (my borrowed asset) ?

due to an USDT depeg, if everybody get their USDT or WBTC out of the platform to reinvest it, because of a major hack or a massive crash ?

9. APY Fixed :

where could we find the fixed APY rate, do it exist for every assets and especially USDT ?

I know this is a lot of questions, but this is very difficult to find these informations

regards

Thomy