

The diagram illustrates the Lending Pool Protocol, showing the interaction between a Finance Agent and multiple Lending Pools (Lending pool 1, ..., Lending pool n).

**Finance Agent (Left):**

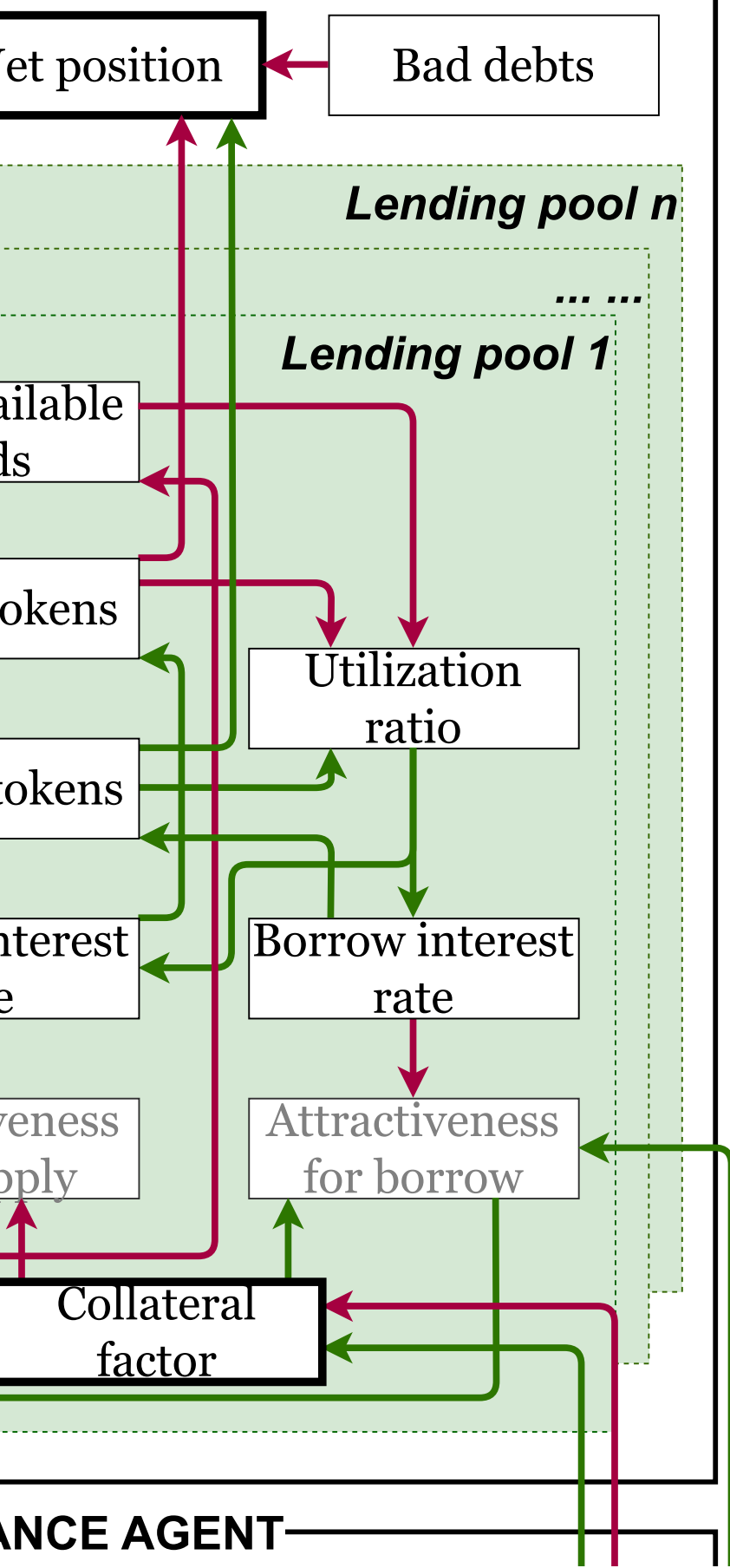
- Net position
- Available assets
- Collateral factor

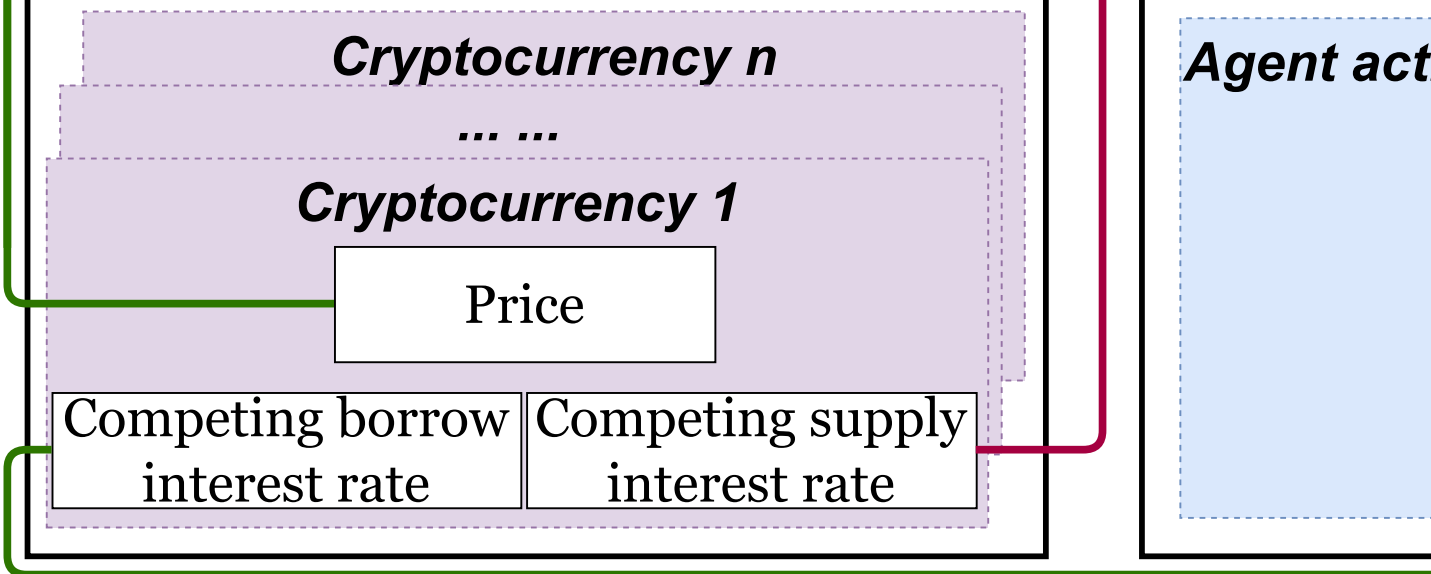
**Lending Pools (Right):**

- Bad debts
- Utilization ratio
- Borrow interest rate
- Attractiveness for borrow

**Flow of Information and Assets:**

- Red Arrows (Assets/Positions):**
  - From **Net position** to **Available assets** and **Collateral factor**.
  - From **Collateral factor** to **Attractiveness for borrow**.
  - From **Available assets** to **Utilization ratio** and **Collateral factor**.
  - From **Collateral factor** to **Utilization ratio**.
  - From **Collateral factor** to **Attractiveness for borrow**.
  - From **Attractiveness for borrow** to **Collateral factor**.
  - From **Collateral factor** to **Net position**.
- Green Arrows (Information/Flow):**
  - From **Utilization ratio** to **Borrow interest rate**.
  - From **Borrow interest rate** to **Attractiveness for borrow**.
  - From **Attractiveness for borrow** to **Collateral factor**.
  - From **Collateral factor** to **Net position**.
  - From **Collateral factor** to **Available assets**.
  - From **Collateral factor** to **Utilization ratio**.
  - From **Collateral factor** to **Attractiveness for borrow**.
  - From **Attractiveness for borrow** to **Collateral factor**.
  - From **Collateral factor** to **Net position**.



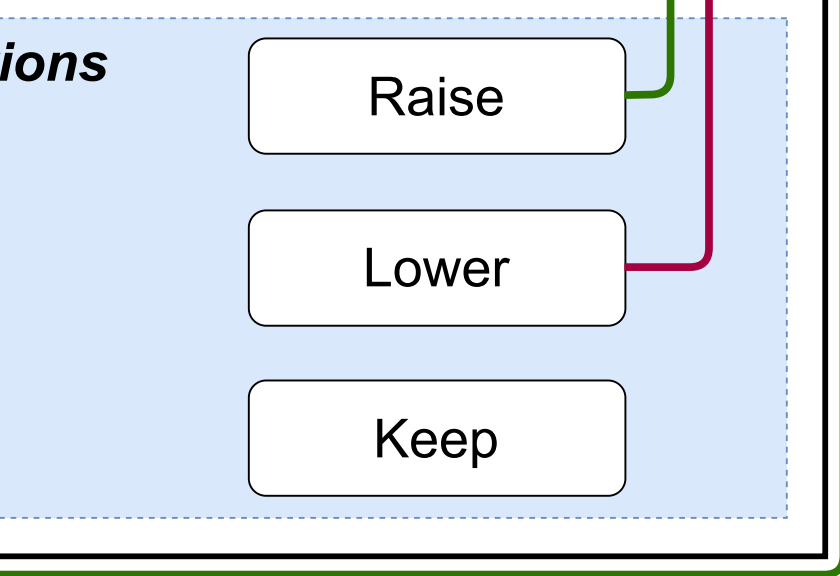


State

Derived state

Action

Pos



Positive effect

Negative effect