Kaiko

MIGRATION GUIDE

Lending

Amberdata → Kaiko

2026

www.kaiko.com

1 At a glance

What this guide covers. The ten Amberdata lending endpoints and the Kaiko endpoint that replaces each one. Kaiko serves the same lending data through six endpoints: one stream of protocol events, one reserve state dataset, one wallet position dataset and three metrics datasets, plus the stablecoin metrics endpoint for the cross-protocol stablecoin view.

What changes for you

- Ten Amberdata paths collapse into six Kaiko endpoints on `https://api.kaiko.io`. Values that Amberdata puts in the path (protocol, asset, wallet) become query parameters (§2, §6 onward).
- Protocol and blockchain codes change: `aavev3` becomes `aav3`, `ethereum-mainnet` becomes `ethereum` (§4).
- The response wrapper changes to `data` plus `meta`, `timestamp` becomes an ISO 8601 string, field names become snake_case, and amounts, rates and ratios arrive as decimal strings (§3, §4).
- Daily metrics rows are labelled by the end of the day, so Amberdata's row for 1 January is Kaiko's row labelled 2 January (§5).
- USD values keep the same method, the protocol oracle price at the block. Asset symbols become lower case and reserve indices change scale (§5).

Endpoint map

Amberdata endpoint	Kaiko endpoint	How to call it	§
`defi/lending/{protocolId}/assets/{asset}`	`/defi/lending/events`	`protocol` + `assets`	6
`defi/lending/{protocolId}/protocol`	`/defi/lending/events`	`protocol`, no asset	6
`defi/lending/{protocolId}/wallets/{walletAddress}`	`/defi/lending/events`	`protocol` + `addresses`	6
`defi/lending/assets/information`	`/defi/lending/market-snapshots`	`protocol`, `assets` optional	7
`defi/lending/{protocolId}/wallets/{address}/portfolio`	`/defi/lending/positions`	`protocol` + `addresses`, latest state	8
`defi/lending/wallets/{walletAddress}/returns`	`/defi/lending/positions`	`protocol` + `addresses`, range + `interval=1d`	8
`defi/lending/protocols/information`	`/defi/lending/protocol-summaries`	`blockchain` only	9
`defi/lending/{protocolId}/metrics/summary`	`/defi/lending/protocol-metrics`	`protocol`	10
`defi/lending/{protocolId}/assets/{assetId}/metrics/summary`	`/defi/lending/asset-metrics`	`protocol` + `asset`	11

Amberdata endpoint	Kaiko endpoint	How to call it	§
`defi/stablecoins/{assetSymbol}/` `lending/metrics/summary`	`/defi/lending/asset-metrics` and `/analytics/metrics/stablecoins`	per protocol, or across protocols	12

Coverage & distribution

Data type: Lending protocol events, reserve state, wallet positions and time-bucketed metrics

Protocols: Aave v2, Aave v3, Compound v2, Compound v3, MakerDAO (§4)

Blockchains: ethereum, polygon, avalanche, arbitrum, optimism (by protocol, §4)

Distribution: REST API, `https://api.kaiko.io`

Availability: Live; response version `2026-10-01`

Not covered by this guide

`defi/lending/{protocolId}/governance` has no Kaiko equivalent.

IDENTICAL no change RENAMED same idea, new name or format NEW Kaiko only REMOVED no equivalent

2 Endpoint & authentication

These apply to every endpoint in this guide. Each endpoint section adds its own path and parameters.

	Amberdata (today)	Kaiko (new)
Method	GET	GET
Base URL	`https://api.amberdata.com`	`https://api.kaiko.io`
Path	`/defi/lending/...`	`/defi/lending/{dataset}`
Auth	Header `x-api-key`	Header `X-Api-Key`, your Kaiko key. A key in the query string is refused with 401 `missing_api_key`.
Blockchain	Header `x-amberdata-blockchain-id` or query `blockchain`, default `ethereum-mainnet`	Query `blockchain`, required on every endpoint, short code (§4)
Version	Returned in `payload.metadata.api-version`	Optional query `api_version=YYYY-MM-DD`; current version `2026-10-01`, echoed in `meta.api_version`
Parameters	Unknown parameters ignored	A parameter the endpoint does not declare returns 400 `invalid_parameter` naming it

3 Response envelope & metadata

The fields around the data. The Amberdata lending endpoints place their records in four different spots under `payload`. Kaiko always returns them as an array under `data`.

Amberdata field	Kaiko field	Change	Notes
`status`	HTTP status line	REMOVED	Read the HTTP status code instead.

Amberdata field	Kaiko field	Change	Notes
`title`		REMOVED	"OK" label.
`description`		REMOVED	Free-text status description.
`payload` (array)	`data`	RENAMED	Reserve and protocol listings (§7, §9).
`payload.data` (array)	`data`	RENAMED	Event streams (§6).
`payload.data` (object)	`data` (array of one)	RENAMED	Wallet portfolio (§8).
`payload.data.metrics`	`data`	RENAMED	Metrics and returns series (§8, §10 to §12).
`payload.metadata.next`	`meta.next_url`	RENAMED	Complete URL of the next page; `null` on the last page. Use it as returned.
`payload.metadata.blockchainId`	`blockchain` on each row	RENAMED	Moves from the envelope to every record.
`payload.metadata.protocols`	`protocol` on each row	RENAMED	Stablecoin summary only.
`payload.metadata.api-version`	`meta.api_version`	RENAMED	Version the endpoint served.
	`meta.url`	NEW	The request as received, with `api_version` added.
	`meta.count`	NEW	Number of records in `data`.

- **Empty results.** HTTP 200 with `data: []` when a known protocol, account, asset or market has nothing in the window, and on an EVM blockchain with no lending protocol (`base`).
- **Unknown identifiers.** HTTP 404: `unsupported_blockchain` for a blockchain with no lending data (`solana`), `unknown_protocol` for an unknown protocol or one that does not run on the blockchain (`cmp3` on `polygon`), `unknown_asset` on asset metrics.
- **Missing values.** Every key is always present; a value Kaiko does not have is `null`.
- **Errors.** Returned as `application/problem+json` with `status`, `title`, `detail` and a stable `code` such as `invalid_parameter`, `not_entitled` or `rate_limited`. Branch on `code`, not on the text.

4 Protocol, blockchain & naming conventions

This guide's equivalent of exchange names: the identifiers you send and receive.

Protocols

Amberdata	Kaiko code	Protocol	Blockchains on Kaiko
aavev2	aav2	Aave v2	ethereum, polygon, avalanche
aavev3	aav3	Aave v3	ethereum, polygon, avalanche, arbitrum, optimism
compoundv2	cmpd	Compound v2	ethereum

Amberdata	Kaiko code	Protocol	Blockchains on Kaiko
compoundv3	cmp3	Compound v3	ethereum
makerdao	mkr	MakerDAO	ethereum; address one vault type with `market_id`

Amberdata also accepts the family codes `aave` and `compound`; on Kaiko, name the version. `/defi/lending/protocol-summaries` lists the protocols served on a blockchain.

Blockchains

Amberdata	Kaiko code
ethereum-mainnet	ethereum
polygon-mainnet	polygon
avalanche-mainnet	avalanche
arbitrum-mainnet	arbitrum
optimism-mainnet	optimism

Conventions that change on every endpoint

- **Field names.** camelCase becomes snake_case: `totalBorrowedUSD` → `total_borrowed_usd`.
- **Time parameters.** `startDate` and `endDate` become `start_time` and `end_time`, ISO 8601 UTC at millisecond precision at most, start inclusive, end exclusive. Without `start_time`, a read covers the 90 days before `end_time`. `timeFormat` is removed: Kaiko always returns ISO 8601.
- **Timestamps.** Amberdata `timestamp` in epoch milliseconds stays `timestamp`, now an ISO 8601 UTC string with milliseconds (`1781711015000` → `2026-06-17T15:43:35.000Z`). Event and snapshot times are block times, in whole seconds.
- **Paging.** `size` becomes `page_size` (default 100, maximum 1000; above it, 400). Follow `meta.next_url` until it is `null`; a page can hold fewer rows than `page_size`. `direction` becomes `sort` (`asc` or `desc`). Kaiko returns newest first by default.
- **Numbers.** Amounts, USD values, rates, ratios and indices are decimal strings (`"3523.22511856"`); parse them into a decimal type. Counts, decimals, block numbers, log indices and eMode ids are integers.
- **Lower-case symbols.** Kaiko returns asset and receipt symbols in lower case: `WETH` → `weth`, `aEthWETH` → `aethweth`. Compare symbols case-insensitively.
- **Market identifiers.** `market_id` reads `{protocol family}/{version}/{asset}`, for example `aave/v3/weth` or `compound/v2/comp`. MakerDAO vault types read `maker/v2/{ilk}`, for example `maker/v2/eth-a`, and the savings rate `maker/dsr`.
- **Asset identifiers.** `asset` and `assets` take a symbol or a contract address, in any letter case. Symbols are not unique across blockchains: pass the contract address when in doubt.
- **Wallet addresses.** `addresses` takes one address per call.

5 Will your values change?

Short answer

The USD method, the rates and the daily event counts match Amberdata's. Four things need a code update: daily rows carry the next day's date, numbers are decimal strings, reserve indices change scale, and symbols are lower case.

- **Daily metrics rows are labelled by bucket end.** A Kaiko bucket covers `(timestamp − interval, timestamp]`. Amberdata labels the day of 1 January 2024 with its last millisecond (`1704153599999`, `2024-01-01T23:59:59.999Z`); Kaiko labels the same day `2024-01-02T00:00:00.000Z`. Add one interval to an Amberdata date to find its Kaiko row. This applies to §10, §11 and the per-protocol view of §12.
- **Stablecoin metrics are labelled by bucket start.** `/analytics/metrics/stablecoins` labels a day with its opening midnight: the day of 14 December 2025 is `2025-12-14T00:00:00.000Z` (§12).
- **USD pricing.** Every `*_usd` field is the native amount times the protocol's own oracle price at the event or snapshot block, recorded at ingestion. This is the price the protocol itself used, so health factors and liquidation values stay consistent.
- **Assets without a price.** Their native quantities are returned; they are left out of USD totals. On positions, `price_unavailable_assets` lists the addresses of the assets left out; it is empty when every asset is priced.
- **Rates and ratios.** Fractions, as on Amberdata: `0.0215` = 2.15%. Loan-to-value, liquidation threshold and reserve factor are fractions (`0.81`); the liquidation bonus includes the principal (`1.05` = 5% bonus). Snapshot `metadata` also carries them in basis points (`8100`, `10500`).
- **Reserve indices change scale.** Amberdata returns `liquidityIndex` and `variableBorrowIndex` in RAY units (`1.0669e+27`). Kaiko returns the same index as a plain ratio (`"1.0669379512439376"`): multiply by 1e27 to compare. On events the two indices are named `supply_index` and `borrow_index`.
- **Interest has a supply and a borrow side.** Amberdata `intervalInterestAccumulatedUSD` keeps its equivalent, `interval_interest_accumulated_usd`. Kaiko adds `interval_interest_earned_usd` (supply side) and `interval_interest_paid_usd` (borrow side).
- **Ratios do not add across protocols.** Wallet positions come one protocol per row. USD stocks add across rows; `health_factor`, `net_apy` and `roi` do not.

6 Lending events

Replaces. `defi/lending/{protocolId}/assets/{asset}`, `defi/lending/{protocolId}/protocol` and `defi/lending/{protocolId}/wallets/{walletAddress}`.

What it gives you. Every action written to a lending market: deposits, withdrawals, borrows, repayments, liquidations and flash loans, the economic ones with the reserve state at the event block. The three Amberdata paths become three filters on one endpoint.

	Amberdata (today)	Kaiko (new)

Path	`/defi/lending/{protocolId}/assets/{asset}`
	`/defi/lending/{protocolId}/protocol`
	`/defi/lending/{protocolId}/wallets/{walletAddress}`
		`/defi/lending/events`

Request parameters

Amberdata param	Kaiko param	Change	Notes
`protocolId` (path)	`protocol`	RENAMED	Query parameter, Kaiko code (§4). Omit for every protocol on the blockchain.
`asset` (path)	`assets`	RENAMED	Query parameter; symbol or address, up to 100 comma-separated. Omit for the protocol-wide stream.
`walletAddress` (path)	`addresses`	RENAMED	Query parameter; one address per call. Matches `user_address`.
`x-amberdata-blockchain-id` (header)	`blockchain`	RENAMED	Required query parameter (§4).
`action`	`event_types`	RENAMED	Values change, see below. Comma-separated list accepted.
`startDate` / `endDate`	`start_time` / `end_time`	RENAMED	ISO 8601, start inclusive, end exclusive. Default: the last 90 days.
`size`	`page_size`	RENAMED	Amberdata default 1000; Kaiko default 100, maximum 1000.
`direction`	`sort`	RENAMED	`asc` or `desc`. Amberdata defaults to `asc`, Kaiko to `desc`.
`timeFormat`		REMOVED	Always ISO 8601.
	`market_ids`	NEW	Events of these markets (`aave/v3/weth`); `*` matches any run of characters.
	`transaction_hash`	NEW	Events of one transaction.
	`start_block` / `end_block`	NEW	Block range, start inclusive, end exclusive. Combines with a time range.
	`live`	NEW	Boolean, default `false`: rows stop at the newest block safe from reorganisation. `true` also returns the newest blocks, which can still be reorganised.

Event type values

Amberdata `action`	Kaiko `event_type`
`Deposit`	`deposit`
`Withdraw`	`withdraw`
`Borrow`	`borrow`
`Repay`	`repayment`
`LiquidationCall`	`liquidation`
`FlashLoan`	`flash_loan`

Kaiko returns 37 event types. Beyond the six above: receipt and debt token transfers (`transfer_in`, `transfer_out`, `debt_transfer_in`, `debt_transfer_out`), collateral toggles, eMode and reserve configuration changes, rewards, and MakerDAO vault and savings events. A single borrow transaction also emits a `debt_transfer_in` row. Filter with `event_types=deposit,withdraw,borrow,repayment,liquidation,flash_loan` to keep the Amberdata set, and skip unknown values: new types can be added.

Response data fields

Amberdata field	Kaiko field	Type	Change	Notes
`action`	`event_type`	string	RENAMED	Values above.
`timestamp`	`timestamp`	string	RENAMED	Epoch ms → ISO 8601, block time.
`blockNumber`	`block_number`	integer	RENAMED	
`transactionHash`	`transaction_hash`	string	RENAMED	
`logIndex`	`log_index`	integer	RENAMED	
`assetId`	`asset_address`	string	RENAMED	
`assetSymbol`	`asset_symbol`	string	RENAMED	Lower case.
`marketId`	`market_id`	string	RENAMED	Format changes: `aave/v3/weth` (§4).
`market`		string	REMOVED	Market label, `main` on Aave.
`amountNative`	`amount`	string	RENAMED	Native units, decimal-scaled.
`amountUSD`	`amount_usd`	string	RENAMED	Oracle price at the event block (§5).
`account`	`user_address`	string	RENAMED	
`caller`	`caller`	string	IDENTICAL	Transaction sender.
`borrowRate`	`borrow_rate`	string	RENAMED	Borrow rows only; `null` otherwise.

Amberdata field	Kaiko field	Type	Change	Notes
`borrowRateMode`	`borrow_rate_mode`	string	RENAMED	`Variable` → `variable`.
`eMode`	`emode_category_label`	string	RENAMED	Label of `emode_category_id`; `null` when the category is `0` (eMode off).
`reserve.liquidityRate`	`supply_rate`	string	RENAMED	The `reserve` object is flattened onto the row.
`reserve.stableBorrowRate`	`stable_borrow_rate`	string	RENAMED	
`reserve.variableBorrowRate`	`variable_borrow_rate`	string	RENAMED	
`reserve.liquidityIndex`	`supply_index`	string	RENAMED	Scale changes: multiply by 1e27 (§5).
`reserve.variableBorrowIndex`	`borrow_index`	string	RENAMED	Scale changes: multiply by 1e27.
`reserve.totalDepositsNative`	`total_deposited`	string	RENAMED	
`reserve.totalDepositsUSD`	`total_deposited_usd`	string	RENAMED	
`reserve.totalBorrowsNative`	`total_borrowed`	string	RENAMED	
`reserve.totalBorrowsUSD`	`total_borrowed_usd`	string	RENAMED	The nine reserve fields are set on deposit, withdraw, borrow, repayment and liquidation rows, and `null` on every other type, flash loans included.
	`protocol`, `blockchain`	string	NEW	On every row.
	`asset_decimals`	integer	NEW	
	`receipt_symbol`, `receipt_address`, `receipt_decimals`	string, integer	NEW	aToken of the reserve (`aethweth`).

Amberdata field	Kaiko field	Type	Change	Notes
	`emode_category_id`	integer	NEW	Account eMode category at the event; `0` means off.
	`metadata`	object	NEW	Extras whose keys depend on the type: on a borrow `rate` (full precision), `interest_rate_mode`, `msg_sender`, `amount_receipt`, `referral_code`; on a liquidation the debt asset and amount.

Before / after example

The same Aave v3 WETH borrow on Ethereum, block 25338240, log 523, on both APIs. Kaiko response live, metadata trimmed.

Amberdata

```
GET /defi/lending/aavev3/assets/WETH
    ?action=Borrow
    &size=3
x-api-key: <your-key>
x-amberdata-blockchain-id: ethereum-mainnet
```

Kaiko

```
GET https://api.kaiko.io
    /defi/lending/events
    ?blockchain=ethereum
    &protocol=aav3
    &assets=weth
    &event_types=borrow
    &start_block=25338240
    &end_block=25338241
X-Api-Key: <your-key>
```

Amberdata


```
{
  "status": 200,
  "title": "OK",
  "description": "Successful request",
  "payload": {
    "metadata": {
      "blockchainId": "ethereum-mainnet",
      "next": "https://api.amberdata.com/..."
    },
    "data": [ {
      "action": "Borrow",
      "timestamp": 1781711015000,
      "blockNumber": 25338240,
      "transactionHash": "0x77e1ef99...d12c",
      "logIndex": 523,
      "assetId": "0xc02aaa39...6cc2",
      "assetSymbol": "WETH",
      "marketId": "0xc02aaa39...6cc2",
      "market": "main",
      "amountNative": 2,
      "amountUSD": 3523.22511856,
      "borrowRate": 0.02165382930212227,
      "borrowRateMode": "Variable",
      "account": "0x1f00db89...69d5",
      "caller": "0xd01607c3...5722",
      "reserve": {
        "liquidityRate": 0.01519298300005148,
        "stableBorrowRate": 0,
        "variableBorrowRate": 0.02165382930212227,
        "liquidityIndex":
1.066937951243937...e+27,
        "variableBorrowIndex":
1.1010946599853537e+27,
        "totalBorrowsNative": 1663691.3049068514,
        "totalBorrowsUSD": 2930779497.488841
      }
    } ]
  }
}
```


Kaiko


```
{
  "data": [ {
    "event_type": "borrow",
    "timestamp": "2026-06-17T15:43:35.000Z",
    "block_number": 25338240,
    "log_index": 523,
    "transaction_hash": "0x77e1ef99...d12c",
    "protocol": "aav3",
    "blockchain": "ethereum",
    "market_id": "aave/v3/weth",
    "asset_symbol": "weth",
    "asset_address": "0xc02aaa39...6cc2",
    "asset_decimals": 18,
    "receipt_symbol": "aethweth",
    "receipt_address": "0x4d5f47fa...14e8",
    "receipt_decimals": 18,
    "amount": "2",
    "amount_usd": "3523.22511856",
    "user_address": "0x1f00db89...69d5",
    "caller": "0xd01607c3...5722",
    "borrow_rate": "0.02165382930212227",
    "borrow_rate_mode": "variable",
    "supply_rate": "0.01519298300005148",
    "stable_borrow_rate": "0",
    "variable_borrow_rate":
      "0.02165382930212227",
    "supply_index": "1.066937951243937...",
    "borrow_index": "1.1010946599853537",
    "total_borrowed": "1663691.3049068514",
    "total_borrowed_usd": "2930779497.488841",
    "metadata": {
      "interest_rate_mode": 2,
      "rate": "0.0216538293021222714...",
      ...
    }
  } ],
  "meta": {
    "api_version": "2026-10-01",
    "url": "https://api.kaiko.io/...",
    "count": 1,
    "next_url": null
  }
}
```


The protocol-wide stream drops `assets`; the wallet stream replaces it with `addresses=0x...`. Both return the same row shape.

7 Lending market snapshots

Replaces. `defi/lending/assets/information`.

What it gives you. The state of each reserve: liquidity, borrowed, the three rates and the reserve configuration. Omitting `assets` returns every reserve of the protocol in one call, as Amberdata does. The same endpoint also reads the state at a past point, every change in a window, or a time grid.

	Amberdata (today)	Kaiko (new)
Path	`/defi/lending/assets/information`	`/defi/lending/market-snapshots`

Request parameters

Amberdata param	Kaiko param	Change	Notes
`blockchain`	`blockchain`	RENAMED	Same name, short code (§4). Required on Kaiko.
`protocol`	`protocol`	RENAMED	Same name, Kaiko code. Required on Kaiko (400 without it).
`asset`	`assets`	RENAMED	Plural; symbol or address, up to 100 comma-separated. Optional. `asset` returns 400.
`market`	`market_ids`	RENAMED	One market per call, exact match; the vault type for MakerDAO.
`endDate`	`at_time`	RENAMED	State as of this instant, ISO 8601.
	`at_block`	NEW	State as of this block.
	`start_time`, `end_time`, `start_block`, `end_block`	NEW	Without `interval`: one row per recorded change of a reserve in the window.
	`interval`	NEW	Time grid: `1m`, `5m`, `15m`, `30m`, `1h`, `4h`, `1d` or `1w`, each reserve carried forward from its last change.
	`live`	NEW	Boolean, default `false`. `true` also reads the newest blocks, not yet safe from reorganisation.
	`sort`, `page_size`	NEW	See §4.

Response data fields

Amberdata field	Kaiko field	Type	Change	Notes
`protocolId`	`protocol`	string	RENAMED	Kaiko code.
`protocolName`, `protocolVersion`	`protocol_name`, `protocol_version`	string	RENAMED	
`blockchain`	`blockchain`	string	RENAMED	Short code.

Amberdata field	Kaiko field	Type	Change	Notes
`assetId`	`asset_address`	string	RENAMED	
`assetSymbol`	`asset_symbol`	string	RENAMED	Lower case.
`market`	`market_id`	string	RENAMED	Amberdata `main`; Kaiko `aave/v3/weth` (§4).
`decimals`	`asset_decimals`	integer	RENAMED	
`borrowRateStable`	`stable_borrow_rate`	string	RENAMED	Fraction.
`borrowRateVariable`	`variable_borrow_rate`	string	RENAMED	Fraction.
`lendRate`	`supply_rate`	string	RENAMED	Fraction.
`totalDepositedUSD`	`total_liquidity_usd`	string	RENAMED	Total supplied, oracle-priced.
`totalCollateralUSD`	`total_collateral_usd`	string	RENAMED	Collateral-flagged part of deposits.
`totalBorrowedUSD`	`total_borrowed_usd`	string	RENAMED	
`totalLiquidationsUSD`	`cumulative_liquidations_usd`	string	RENAMED	Cumulative liquidated value of the reserve.
`loanToValueRatio`	`loan_to_value_ratio`	string	RENAMED	Fraction (`"0.81"`).
`isActive`	`is_active`	boolean	RENAMED	
	`timestamp`, `block_number`	string, integer	NEW	Block the state is read at. `metadata.observed_block_number` is the block it last changed at.
	`available_liquidity`, `total_liquidity`, `total_borrowed`	string	NEW	Native units.
	`available_liquidity_usd`	string	NEW	Oracle-priced.
	`liquidation_threshold_ratio`, `liquidation_bonus_ratio`, `reserve_factor_ratio`	string	NEW	Fractions; the bonus includes the principal (`"1.05"`).
	`is_frozen`, `borrowing_enabled`, `usage_as_collateral_enabled`	boolean	NEW	

Amberdata field	Kaiko field	Type	Change	Notes
	`liquidity_index`, `variable_borrow_index`	string	NEW	Plain ratio (§5).
	`emode_category_id`	integer	NEW	
	`receipt_symbol`, `receipt_address`, `receipt_decimals`	string, integer	NEW	aToken of the reserve.
	`metadata`	object	NEW	Configuration in basis points, flags, full-precision indices, stable and variable borrow split, total reserves, variable debt token.

Before / after example

Aave v3 WETH reserve on Ethereum. The Amberdata panel is an earlier capture; the Kaiko panel is the live state on 30 October 2026, so the values differ by date. Kaiko response trimmed.

Amberdata

```
GET /defi/lending/assets/information
    ?blockchain=ethereum-mainnet
    &protocol=aavev3
x-api-key: <your-key>
```

Kaiko

```
GET https://api.kaiko.io
    /defi/lending/market-snapshots
    ?blockchain=ethereum
    &protocol=aav3
X-Api-Key: <your-key>
```

Amberdata


```
{
  "status": 200,
  "title": "OK",
  "description": "Successful request",
  "payload": [ {
    "protocolId": "aavev3",
    "protocolName": "aave",
    "protocolVersion": "v3",
    "blockchain": "ethereum-mainnet",
    "assetId": "0xc02aaa39...6cc2",
    "assetSymbol": "WETH",
    "market": "main",
    "decimals": 18,
    "borrowRateStable": 0,
    "borrowRateVariable": 0.02155603488112728,
    "lendRate": 0.015056472806734467,
    "totalDepositedUSD": 3444989973.0475736,
    "totalCollateralUSD": 3334485237.154326,
    "totalBorrowedUSD": 2830979831.122025,
    "totalLiquidationsUSD": 944608680.4970176,
    "loanToValueRatio": 0.805,
    "isActive": true
  }, ... ]
}
```


Kaiko


```
{
  "data": [ ..., {
    "timestamp": "2026-10-30T15:26:59.000Z",
    "block_number": 26306462,
    "protocol": "aav3",
    "protocol_name": "aave",
    "protocol_version": "v3",
    "blockchain": "ethereum",
    "market_id": "aave/v3/weth",
    "asset_symbol": "weth",
    "asset_address": "0xc02aaa39...6cc2",
    "asset_decimals": 18,
    "receipt_symbol": "aethweth",
    "available_liquidity": "261329.2441487274",
    "total_liquidity": "2038477.948934161",
    "total_borrowed": "1777148.7047854336",
    "supply_rate": "0.015057379322977087",
    "stable_borrow_rate": "0",
    "variable_borrow_rate":
      "0.02084743387442041",
    "loan_to_value_ratio": "0.81",
    "liquidation_threshold_ratio": "0.84",
    "liquidation_bonus_ratio": "1.05",
    "reserve_factor_ratio": "0.15",
    "is_active": true,
    "is_frozen": false,
    "available_liquidity_usd":
"587120745.3949497",
    "total_liquidity_usd": "4579788598.662355",
    "total_borrowed_usd": "3992667853.2674055",
    "total_collateral_usd": "4508233081.689747",
    "cumulative_liquidations_usd":
      "960180098.4599694",
    "liquidity_index": "1.0725741010393262",
    "variable_borrow_index": "1.109537038954239",
    "metadata": { "ltv": 8100,
      "liquidation_bonus": 10500, ... }
  }, ... ],
  "meta": { "api_version": "2026-10-01",
    "url": "...", "count": 67, "next_url": null }
}
```

8 Lending positions

Replaces. `defi/lending/{protocolId}/wallets/{address}/portfolio` and `defi/lending/wallets/{walletAddress}/returns`.

What it gives you. What one wallet holds and owes in one protocol: supply and borrow legs, health factor, interest accrued on each side and rewards. With no window it returns the latest state (the portfolio call); with `at_time` or `at_block`, the state at that point. With a range and `interval=1d` it returns a daily series (the returns call).

	Amberdata (today)	Kaiko (new)
Path	`/defi/lending/{protocolId}/wallets/{address}/portfolio` `/defi/lending/wallets/{walletAddress}/returns`	`/defi/lending/positions`

Request parameters

Amberdata param	Kaiko param	Change	Notes
`address`, `walletAddress` (path)	`addresses`	RENAMED	Required query parameter; one address per call.
`protocolId` (path, portfolio)	`protocol`	RENAMED	Required (400 without it); one protocol per call. The returns call covers every protocol on Amberdata: call once per protocol on Kaiko.
`x-amberdata-blockchain-id` (header)	`blockchain`	RENAMED	Required query parameter.
`startDate` / `endDate` (returns)	`start_time` / `end_time`	RENAMED	Add `interval=1d` for the Amberdata daily series.
`blockNumber` (portfolio)	`at_block`	RENAMED	Position at a past block. `block_number` returns 400.
`endDate` (portfolio)	`at_time`	RENAMED	Position at a past instant, ISO 8601: read at the last block at or before it.
`timeFormat`		REMOVED	Always ISO 8601.
	`interval`	NEW	Grid step of a range: `1m` to `1w`; `1h` when omitted.
	`sort`, `page_size`	NEW	Default sort `desc`.

Response data fields: wallet level

Amberdata field	Kaiko field	Type	Change	Notes
`timestamp`	`timestamp`	string	RENAMED	ISO 8601.
`byProtocol[].protocolId`	`protocol`	string	RENAMED	One row per protocol instead of a nested breakdown.

Amberdata field	Kaiko field	Type	Change	Notes
`totalLiquidityUSD`	`total_supplied_usd`	string	RENAMED	
`totalCollateralUSD`	`total_collateral_usd`	string	RENAMED	
`totalBorrowedUSD`	`total_debt_usd`	string	RENAMED	
`netWorthUSD`	`net_worth_usd`	string	RENAMED	Collateral minus debt.
`availableToBorrowUSD`	`available_borrows_usd`	string	RENAMED	
`healthFactor`	`health_factor`	string	RENAMED	`null` when the wallet has no debt. Not additive across protocols.
`totalLendInterestUSD`	`total_supply_accrued_interest_usd`	string	RENAMED	
`totalBorrowInterestUSD`	`total_borrow_accrued_interest_usd`	string	RENAMED	
`changeInLendInterestUSD`, `changeInBorrowInterestUSD`	`change_in_lend_interest_usd`, `change_in_borrow_interest_usd`	string	RENAMED	Change since the previous grid point; `null` on a latest or point-in-time read.
`marketValueLendInterestUSD`, `marketValueBorrowInterestUSD`	`market_value_lend_interest_usd`, `market_value_borrow_interest_usd`	string	RENAMED	
`cumulativeLendInterestUSD`, `cumulativeBorrowInterestUSD`	`cumulative_lend_interest_usd`, `cumulative_borrow_interest_usd`	string	RENAMED	
`lifetimeRewardsUSD`, `unclaimedRewardsUSD`	`lifetime_rewards_usd`, `unclaimed_rewards_usd`	string	RENAMED	Each reward priced at its accrual block. `null` with no reward event or an unpriced reward token.
`loanToValueRatio`, `liquidationThresholdRatio`	`supplies[].ltv`, `supplies[].liquidation_threshold`	string	RENAMED	Per asset instead of per wallet.
`totalLiquidityETH`, `totalCollateralETH`, `totalBorrowedETH`, `availableToBorrowETH`, `netWorthETH`	`total_liquidity_eth`, `total_collateral_eth`, `total_borrowed_eth`, `available_to_borrow_eth`, `net_worth_eth`	string	RENAMED	ETH-denominated values.

Amberdata field	Kaiko field	Type	Change	Notes
`totalLendInterestETH`, `totalBorrowInterestETH`, `cumulativeLendInterestETH`, `cumulativeBorrowInterestETH`	`total_lend_interest_eth`, `total_borrow_interest_eth`, `cumulative_lend_interest_eth`, `cumulative_borrow_interest_eth`	string	RENAMED	
`lifetimeRewardsETH`, `unclaimedRewardsETH`	`lifetime_rewards_eth`, `unclaimed_rewards_eth`	string	RENAMED	Same `null` rule as the USD rewards.
	`user_address`, `blockchain`	string	NEW	
	`block_number`	integer	NEW	Block the position is read at.
	`net_apy`, `roi`	string	NEW	Per protocol; not additive.
	`total_principal_supplied_usd`, `total_principal_borrowed_usd`	string	NEW	
	`emode_category_id`, `emode_category_label`	integer, string	NEW	Account eMode; `0` and `null` when off.
	`price_unavailable_assets`	array	NEW	Addresses of held assets with no price at the block, left out of every USD figure (§5).

Response data fields: per asset

Amberdata field	Kaiko field	Type	Change	Notes
`positions[]` + `positionType`	`supplies[]`, `borrows[]`	array	RENAMED	`Lend` rows go to `supplies[]`, borrow rows to `borrows[]`.
`assetSymbol`	`asset`	string	RENAMED	Named `asset`, not `asset_symbol`; lower case.
`assetId`	`asset_address`	string	RENAMED	
`isCollateral`	`is_collateral`	boolean	RENAMED	Supply side.
`loanToValueRatio`	`ltv`	string	RENAMED	Supply side (`"0.750000"`).
`liquidationThresholdRatio`	`liquidation_threshold`	string	RENAMED	Supply side.
`amountNative`	`supplied_amount`	string	RENAMED	Borrow side: `borrowed_amount`.

Amberdata field	Kaiko field	Type	Change	Notes
`amountUSD`	`supplied_amount_usd`	string	RENAMED	Borrow side: `borrowed_amount_usd`. USD values carry 2 decimals.
`totalInterestNative`	`accrued_interest`	string	RENAMED	
`totalInterestUSD`	`accrued_interest_usd`	string	RENAMED	
`interestRateAPY`	`supply_apy`	string	RENAMED	Borrow side: `borrow_apy`. Amberdata's value matches Kaiko `current_liquidity_rate` (the rate as an APR).
`interestRateType`	`borrows[].borrow_type`	string	RENAMED	`Variable` → `variable`. Borrow side only.
`cumulativeInterestNative`, `cumulativeInterestUSD`		number	REMOVED	Per-asset cumulative interest has no equivalent; the wallet totals `cumulative_lend_interest_usd` and `cumulative_borrow_interest_usd` remain.
`duration`		number	REMOVED	No equivalent.
	`market_id`, `position_ref`	string	NEW	`position_ref` is the MakerDAO vault holding the leg; `null` elsewhere.
	`atoken_address`, `scaled_balance`	string	NEW	Supply side.
	`principal_supplied`, `principal_supplied_usd`, `current_liquidity_rate`, `roi`	string	NEW	Supply side.

`borrows[]` carries `asset`, `asset_address`, `market_id`, `position_ref`, `borrow_type`, `variable_debt_token_address`, `stable_debt_token_address`, `scaled_debt_balance`, `borrowed_amount`, `borrowed_amount_usd`, `principal_borrowed`, `principal_borrowed_usd`, `accrued_interest`, `accrued_interest_usd`, `variable_borrow_rate`, `stable_borrow_rate`, `borrow_apy` and `roi`.

Before / after example

The same wallet on Aave v3 Ethereum at the same instant, 18 June 2026 15:45:07 UTC. Both responses trimmed.

Amberdata

```
GET /defi/lending/aavev3/wallets
    /0xed804eae...d2cc/portfolio
x-api-key: <your-key>
x-amberdata-blockchain-id: ethereum-mainnet
```

Kaiko

```
GET https://api.kaiko.io
    /defi/lending/positions
    ?blockchain=ethereum
    &protocol=aav3
    &addresses=0xed804eae...d2cc
    &at_time=2026-06-18T15:45:07Z
X-Api-Key: <your-key>
```

Amberdata


```
{
  "status": 200,
  "title": "OK",
  "description": "Successful request",
  "payload": {
    "metadata": {
      "blockchainId": "ethereum-mainnet"
    },
    "data": {
      "timestamp": 1781797507000,
      "totalLiquidityUSD": 714478.65...,
      "totalCollateralUSD": 714478.65...,
      "totalBorrowedUSD": 0,
      "totalBorrowInterestUSD": 0,
      "availableToBorrowUSD": 535858.99...,
      "netWorthUSD": 714478.65...,
      "healthFactor": null,
      "loanToValueRatio": 0.75,
      "liquidationThresholdRatio": 0.78,
      "positions": [ {
        "assetId": "0xa0b86991...eb48",
        "assetSymbol": "USDC",
        "positionType": "Lend",
        "isCollateral": true,
        "loanToValueRatio": 0.75,
        "liquidationThresholdRatio": 0.78,
        "amountUSD": 714478.65...,
        "interestRateAPY": 0.031302...,
        "interestRateType": "Variable",
        "duration": 47.71398148148148
      } ]
    }
  }
}
```


Kaiko


```
{
  "data": [ {
    "user_address": "0xed804eae...d2cc",
    "blockchain": "ethereum",
    "protocol": "aav3",
    "block_number": 25345426,
    "timestamp": "2026-06-18T15:45:07.000Z",
    "total_supplied_usd": "714478.65",
    "total_collateral_usd": "714478.65",
    "total_debt_usd": "0.00",
    "total_borrow_accrued_interest_usd":
      "0.00",
    "available_borrows_usd": "535858.99",
    "net_worth_usd": "714478.65",
    "health_factor": null,
    "price_unavailable_assets": [],
    "supplies": [ {
      "asset": "usdc",
      "asset_address": "0xa0b86991...eb48",
      "market_id": "aave/v3/usdc",
      "is_collateral": true,
      "ltv": "0.750000",
      "liquidation_threshold": "0.780000",
      "supplied_amount_usd": "714478.65",
      "current_liquidity_rate": "0.031302",
      ...
    }, ... ],
    "borrows": []
  } ],
  "meta": { "api_version": "2026-10-01",
    "url": "...", "count": 1, "next_url": null }
}
```

9 Lending protocol summaries

Replaces. `defi/lending/protocols/information`.

What it gives you. Every lending protocol on a blockchain, one row each, with protocol-wide totals at that protocol's newest indexed block.

	Amberdata (today)	Kaiko (new)
Path	`/defi/lending/protocols/information`	`/defi/lending/protocol-summaries`

Request parameters

Amberdata param	Kaiko param	Change	Notes
`blockchain`	`blockchain`	RENAMED	Same name, short code. Required. The only parameter besides `api_version`.
`protocol`		REMOVED	Every protocol is returned in one page; filter on `protocol` in the response. Sending it returns 400.
`endDate`		REMOVED	Latest point only. For history use protocol metrics (§10).

Response data fields

Amberdata field	Kaiko field	Type	Change	Notes
`protocolId`	`protocol`	string	RENAMED	Kaiko code.
`protocolName`	`protocol_name`	string	RENAMED	
`protocolVersion`	`protocol_version`	string	RENAMED	
`blockchain`	`blockchain`	string	RENAMED	Short code.
`numAssets`	`num_assets`	integer	RENAMED	Active market count.
`totalDepositedUSD`	`total_deposited_usd`	string	RENAMED	
`totalCollateralUSD`	`total_collateral_usd`	string	RENAMED	
`totalBorrowedUSD`	`total_borrowed_usd`	string	RENAMED	
	`timestamp`	string	NEW	Time of the totals; differs between protocols.
	`collateral_ratio`, `total_utilization_ratio`	string	NEW	Collateral over deposited; borrowed over deposited.

Before / after example

Protocol summaries on Ethereum. Both trimmed to the Aave rows.

Amberdata

```
GET /defi/lending/protocols/information
    ?blockchain=ethereum-mainnet
x-api-key: <your-key>
```

Kaiko

```
GET https://api.kaiko.io
    /defi/lending/protocol-summaries
    ?blockchain=ethereum
X-Api-Key: <your-key>
```

Amberdata


```
{
  "status": 200,
  "title": "OK",
  "description": "Successful request",
  "payload": [ {
    "protocolId": "aavev2",
    "protocolName": "aave",
    "protocolVersion": "v2",
    "blockchain": "ethereum-mainnet",
    "numAssets": 37,
    "totalDepositedUSD": 99965085.27624682,
    "totalCollateralUSD": 96834395.92051275,
    "totalBorrowedUSD": 12292720.226159051
  }, {
    "protocolId": "aavev3",
    "protocolName": "aave",
    "protocolVersion": "v3",
    "blockchain": "ethereum-mainnet",
    "numAssets": 66,
    "totalDepositedUSD": 17586278131.809525,
    "totalCollateralUSD": 16661356672.393341,
    "totalBorrowedUSD": 7414895928.468021
  }, ... ]
}
```


Kaiko


```
{
  "data": [ {
    "protocol": "aav3",
    "protocol_name": "aave",
    "protocol_version": "v3",
    "blockchain": "ethereum",
    "timestamp": "2026-10-30T15:40:35.000Z",
    "num_assets": 67,
    "total_deposited_usd": "20775235693.872887",
    "total_collateral_usd": "20064629996.714542",
    "total_borrowed_usd": "8816767225.967371",
    "total_utilization_ratio":
      "0.42438831288771595",
    "collateral_ratio": "0.9657955410167539"
  }, ..., {
    "protocol": "aav2",
    "protocol_name": "aave",
    "protocol_version": "v2",
    "blockchain": "ethereum",
    "timestamp": "2026-10-30T15:15:11.000Z",
    "num_assets": 37,
    "total_deposited_usd": "93711817.12435767",
    "total_collateral_usd": "74633330.10862912",
    "total_borrowed_usd": "16342695.599323004",
    "total_utilization_ratio":
      "0.17439311391898296",
    "collateral_ratio": "0.7964132208597452"
  } ],
  "meta": { "api_version": "2026-10-01",
    "url": "...", "count": 5, "next_url": null }
}
```

10 Lending protocol metrics

Replaces. `defi/lending/{protocolId}/metrics/summary`.

What it gives you. One protocol as a time series: stocks at the bucket end, interval flows, event counts, interest, revenue and cumulative liquidations.

	Amberdata (today)	Kaiko (new)
Path	`/defi/lending/{protocolId}/metrics/summary`	`/defi/lending/protocol-metrics`

Request parameters

Amberdata param	Kaiko param	Change	Notes
`protocolId` (path)	`protocol`	RENAMED	Required query parameter, Kaiko code.
`x-amberdata-blockchain-id` (header)	`blockchain`	RENAMED	Required query parameter.
`startDate` / `endDate`	`start_time` / `end_time`	RENAMED	Applies to the row label, start inclusive, end exclusive. Default: the last 90 days.
`timeFormat`		REMOVED	Always ISO 8601.
	`interval`	NEW	`1h`, `4h`, `1d` or `1w`. Default `1d`, the Amberdata daily series.
	`sort`, `page_size`	NEW	Default sort `desc`.

Response data fields

Amberdata field	Kaiko field	Type	Change	Notes
`timestamp`	`timestamp`	string	RENAMED	Bucket end: one interval later than the Amberdata date (§5).
`totalDepositedUSD`	`total_deposited_usd`	string	RENAMED	
`totalCollateralUSD`	`total_collateral_usd`	string	RENAMED	
`totalBorrowedUSD`	`total_borrowed_usd`	string	RENAMED	
`cumulativeLiquidatedUSD`	`cumulative_liquidated_usd`	string	RENAMED	
`cumulativeLiquidatedProfitUSD`	`cumulative_liquidated_profit_usd`	string	RENAMED	
`cumulativeProtocolRevenueUSD`	`cumulative_protocol_revenue_usd`	string	RENAMED	

Amberdata field	Kaiko field	Type	Change	Notes
`cumulativeInterestAccumulatedUSD`	`cumulative_interest_accumulated_usd`	string	RENAMED	
`intervalProtocolRevenueUSD`	`interval_protocol_revenue_usd`	string	RENAMED	
`intervalInterestAccumulatedUSD`	`interval_interest_accumulated_usd`	string	RENAMED	
	`interval_interest_earned_usd`, `interval_interest_paid_usd`	string	NEW	Supply and borrow side (§5).
	`cumulative_interest_earned_usd`, `cumulative_interest_paid_usd`	string	NEW	
`intervalNumberOf{X}`	`interval_number_of_{x}`	integer	RENAMED	Counts from events. X: Deposits, Withdraws, Repays, Borrows, Liquidations, FlashLoans, Users. x: deposits, withdraws, repays, borrows, liquidations, flash_loans, users.
`interval{X}USD`	`interval_{x}_usd`	string	RENAMED	Event amount at the event-block oracle price. X: Deposited, Withdrawn, Repaid, Borrowed, Liquidated, FlashLoaned. x: deposited, withdrawn, repaid, borrowed, liquidated, flash_loaned.
`intervalLiquidatedProfitUSD`	`interval_liquidated_profit_usd`	string	RENAMED	
	`protocol`, `protocol_name`, `protocol_version`, `blockchain`	string	NEW	On every row.
	`num_assets`	integer	NEW	
	`collateral_ratio`, `total_utilization_ratio`	string	NEW	

Before / after example

Aave v3 on Ethereum, the day of 1 January 2024 on both APIs: Amberdata labels it with the day's last millisecond, Kaiko with the next midnight. Both trimmed.

Amberdata

```
GET /defi/lending/aavev3/metrics/summary
    ?startDate=2024-01-01
    &endDate=2024-01-02
x-api-key: <your-key>
x-amberdata-blockchain-id: ethereum-mainnet
```

Kaiko

```
GET https://api.kaiko.io
    /defi/lending/protocol-metrics
    ?blockchain=ethereum
    &protocol=aav3
    &interval=1d
    &start_time=2024-01-02T00:00:00Z
    &end_time=2024-01-03T00:00:00Z
X-Api-Key: <your-key>
```

Amberdata


```
{
  "status": 200,
  "title": "OK",
  "description": "Successful request",
  "payload": {
    "metadata": {
      "blockchainId": "ethereum-mainnet"
    },
    "data": { "metrics": [ {
      "timestamp": 1704153599999,
      "cumulativeLiquidatedUSD":
        15848445.26609573...,
      "intervalNumberOfDeposits": 512,
      "intervalNumberOfWithdraws": 265,
      "intervalNumberOfRepays": 156,
      "intervalNumberOfBorrows": 204,
      "intervalNumberOfLiquidations": 5,
      "intervalNumberOfFlashLoans": 51,
      "intervalDepositedUSD":
        1438715184.73142...,
      "intervalWithdrawnUSD":
        1447993415.50324...,
      "intervalRepaidUSD": 23624342.1189138...,
      "intervalBorrowedUSD": 22461858.31700814...,
      "intervalLiquidatedUSD":
        3743.38106474253...,
      "intervalFlashLoanedUSD":
        4100591.33306937...,
      ...
    } ] }
  }
}
```


Kaiko


```
{
  "data": [ {
    "timestamp": "2024-01-02T00:00:00.000Z",
    "protocol": "aav3",
    "protocol_name": "aave",
    "protocol_version": "v3",
    "blockchain": "ethereum",
    "num_assets": 27,
    "cumulative_liquidated_usd":
      "15848445.26609573...",
    "interval_number_of_deposits": 512,
    "interval_number_of_withdraws": 265,
    "interval_number_of_repays": 156,
    "interval_number_of_borrows": 204,
    "interval_number_of_liquidations": 5,
    "interval_number_of_flash_loans": 51,
    "interval_deposited_usd":
      "1438715184.73142...",
    "interval_withdrawn_usd":
      "1447993415.50324...",
    "interval_repaid_usd": "23624342.1189138...",
    "interval_borrowed_usd":
      "22461858.31700814...",
    "interval_liquidated_usd":
      "3743.38106474253...",
    "interval_flash_loaned_usd":
      "4100591.33306937...",
    ...
  } ],
  "meta": { "api_version": "2026-10-01",
    "url": "...", "count": 1, "next_url": null }
}
```

11 Lending asset metrics

Replaces. `defi/lending/{protocolId}/assets/{assetId}/metrics/summary`.

What it gives you. One asset in one protocol as a time series: the protocol metrics of §10 at asset level, plus rates, utilization and market-share ratios.

	Amberdata (today)	Kaiko (new)
Path	`/defi/lending/{protocolId}/assets/{assetId}/metrics/summary`	`/defi/lending/asset-metrics`

Request parameters

Amberdata param	Kaiko param	Change	Notes
`protocolId` (path)	`protocol`	RENAMED	Required query parameter, Kaiko code.
`assetId` (path)	`asset`	RENAMED	Query parameter; symbol or address. Send `asset` or `market_id` (400 without either); an asset the protocol does not hold returns 404 `unknown_asset`.
`market`	`market_id`	RENAMED	One market, for example `maker/v2/eth-a`. A MakerDAO asset read by `asset` sums its vault types.
`x-amberdata-blockchain-id` (header)	`blockchain`	RENAMED	Required query parameter.
`startDate` / `endDate`	`start_time` / `end_time`	RENAMED	Applies to the row label. Default: the last 90 days.
`timeFormat`		REMOVED	Always ISO 8601.
	`interval`	NEW	`1h`, `4h`, `1d` or `1w`. Default `1d`.
	`sort`, `page_size`	NEW	Default sort `desc`.

Response data fields

Timestamp, stocks, cumulative fields, interval counts, interval USD flows and interest map as in §10. The fields specific to this endpoint:

Amberdata field	Kaiko field	Type	Change	Notes
`borrowRateStable`	`borrow_rate_stable`	string	RENAMED	Fraction.
`borrowRateVariable`	`borrow_rate_variable`	string	RENAMED	Fraction.
`lendRate`	`lend_rate`	string	RENAMED	Fraction.
	`asset_symbol`, `asset_address`, `market_id`	string	NEW	

Amberdata field	Kaiko field	Type	Change	Notes
	`num_assets`	integer	NEW	Active reserves in scope at the bucket end; `1` for a single reserve.
	`utilization_rate`, `total_utilization_ratio`	string	NEW	Borrowed over deposited.
	`collateral_ratio`	string	NEW	Collateral over deposited.
	`deposit_ratio`, `withdraw_ratio`, `borrow_ratio`, `liquidation_ratio`	string	NEW	Asset share of the protocol's interval flow.
	`total_deposit_ratio`, `total_borrow_ratio`	string	NEW	Asset share of the protocol's stock.

Before / after example

Aave v3 USDC on Ethereum, the day of 19 April 2026 on both APIs: Amberdata labels it `1776643199999` (23:59:59.999), Kaiko `2026-04-20T00:00:00.000Z`. Both trimmed.

Amberdata

```
GET /defi/lending/aavev3/assets/USDC
    /metrics/summary
x-api-key: <your-key>
x-amberdata-blockchain-id: ethereum-mainnet
```

Kaiko

```
GET https://api.kaiko.io
    /defi/lending/asset-metrics
    ?blockchain=ethereum
    &protocol=aav3
    &asset=usdc
    &start_time=2026-04-20T00:00:00Z
    &end_time=2026-04-21T00:00:00Z
X-Api-Key: <your-key>
```

Amberdata


```
{
  "status": 200,
  "title": "OK",
  "description": "Successful request",
  "payload": {
    "metadata": {
      "blockchainId": "ethereum-mainnet"
    },
    "data": { "metrics": [ {
      "timestamp": 1776643199999,
      "totalBorrowedUSD": 2242062299.8698573,
      "cumulativeLiquidatedUSD":
        11905248.95515168...,
      "intervalNumberOfDeposits": 876,
      "intervalNumberOfBorrows": 174,
      "intervalDepositedUSD": 97336091.30276954,
      "intervalBorrowedUSD":
        157179844.153658...,
      "borrowRateStable": 0,
      "borrowRateVariable": 0.13999981765670688,
      "lendRate": 0.12599981751056866,
      ...
    } ] }
  }
}
```


Kaiko


```
{
  "data": [ {
    "timestamp": "2026-04-20T00:00:00.000Z",
    "protocol": "aav3",
    "blockchain": "ethereum",
    "market_id": "aave/v3/usdc",
    "asset_symbol": "usdc",
    "asset_address": "0xa0b86991...eb48",
    "num_assets": 1,
    "total_borrowed_usd": "2242062299.8698573",
    "cumulative_liquidated_usd":
      "11905248.95515168...",
    "interval_number_of_deposits": 876,
    "interval_number_of_borrows": 174,
    "interval_deposited_usd":
      "97336091.30276954",
    "interval_borrowed_usd":
      "157179844.153658...",
    "borrow_rate_stable": "0",
    "borrow_rate_variable":
      "0.13999981765670688",
    "lend_rate": "0.12599981751056866",
    "deposit_ratio": "0.23583637903039129",
    "borrow_ratio": "0.20269113186170556",
    "total_deposit_ratio":
      "0.08370091997263472",
    "total_borrow_ratio":
      "0.17776575779398504",
    ...
  } ],
  "meta": { "api_version": "2026-10-01",
    "url": "...", "count": 1, "next_url": null }
}
```

12 Stablecoin lending summary

Replaces. `defi/stablecoins/{assetSymbol}/lending/metrics/summary`.

What it gives you. Lending activity for one stablecoin. Kaiko splits the Amberdata endpoint by scope. A client using both views migrates in two steps.

Scope you need	Kaiko endpoint	How to call it
One stablecoin on one protocol	`/defi/lending/asset-metrics`	`blockchain` + `protocol` + `asset`, as in §11
One stablecoin across lending protocols	`/analytics/metrics/stablecoins`	`asset` + `interval`; same host and envelope as the lending endpoints

Request parameters

Amberdata param	Kaiko param	Change	Notes
`assetSymbol` (path)	`asset`	RENAMED	Query parameter on both endpoints, for example `usdc`.
`protocol`	`protocol`	RENAMED	Kaiko code. Required on `asset-metrics`; refused with 400 by `stablecoins`.
`timeInterval`	`interval`	RENAMED	`days` → `1d`, `hours` → `1h`.
`startDate` / `endDate`	`start_time` / `end_time`	RENAMED	Default window: 90 days on `asset-metrics`, 30 days on `stablecoins`.
`x-amberdata-blockchain-id` (header)	`blockchain`	RENAMED	`asset-metrics` only.
`timeFormat`		REMOVED	

Response data fields: per-protocol view

Amberdata field	`asset-metrics` field	Type	Change	Notes
`timestamp`	`timestamp`	string	RENAMED	Bucket end (§5).
`depositedUSD`, `withdrawnUSD`, `borrowedUSD`, `repaidUSD`, `liquidatedUSD`, `flashLoanedUSD`	`interval_deposited_usd`, `interval_withdrawn_usd`, `interval_borrowed_usd`, `interval_repaid_usd`, `interval_liquidated_usd`, `interval_flash_loaned_usd`	string	RENAMED	
`numberOf{X}`	`interval_number_of_{x}`	integer	RENAMED	X: Deposits, Withdraws, Borrows, Repays, Liquidations. x: the same in lower case.
`interestEarnedUSD`, `interestPaidUSD`	`interval_interest_earned_usd`, `interval_interest_paid_usd`	string	RENAMED	

Amberdata field	`asset-metrics` field	Type	Change	Notes
`liquidatedProfitUSD`, `cumulativeLiquidatedProfitUSD`	`interval_liquidated_profit_usd`, `cumulative_liquidated_profit_usd`	string	RENAMED	
`depositRatio`, `withdrawRatio`, `borrowRatio`, `liquidationRatio`	`deposit_ratio`, `withdraw_ratio`, `borrow_ratio`, `liquidation_ratio`	string	RENAMED	
`totalDepositRatio`, `totalBorrowRatio`	`total_deposit_ratio`, `total_borrow_ratio`	string	RENAMED	
`totalUtilizationRatio`	`total_utilization_ratio`	string	RENAMED	
`totalDepositedUSD`, `totalBorrowedUSD`	`total_deposited_usd`, `total_borrowed_usd`	string	RENAMED	
`totalCollateralUSD`	`total_collateral_usd`	string	RENAMED	
`cumulativeLiquidatedUSD`	`cumulative_liquidated_usd`	string	RENAMED	
`cumulativeInterestEarnedUSD`	`cumulative_interest_earned_usd`	string	RENAMED	

Response data fields: cross-protocol view

Amberdata field	`stablecoins` field	Type	Change	Notes
`timestamp`	`timestamp`	string	RENAMED	Epoch ms → ISO 8601, bucket start (§5).
`totalDepositedUSD`	`total_defi_deposited`	number	RENAMED	In units of the stablecoin, not USD; summed over every covered protocol and blockchain.
`totalBorrowedUSD`	`total_defi_borrowed`	number	RENAMED	Same note.
	`avg_weighted_defi_lending_yield`	number	NEW	Deposit-weighted mean supply APY.
	`avg_weighted_defi_borrowing_rate`	number	NEW	Deposit-weighted mean variable borrow APY.
All other Amberdata fields			REMOVED	Use the per-protocol view.

`/analytics/metrics/stablecoins` returns JSON numbers, not strings, and also carries price, CEX and DEX volumes, supply, market cap, order-book depth and peg statistics. A page holds at most 30 buckets.

Before / after example: per-protocol view

USDC on Aave v3 Ethereum, the day of 14 December 2025 on both APIs. Both trimmed.

Amberdata

```
GET /defi/stablecoins/USDC/lending
    /metrics/summary
    ?protocol=aavev3
    &timeInterval=days
x-api-key: <your-key>
x-amberdata-blockchain-id: ethereum-mainnet
```

Kaiko

```
GET https://api.kaiko.io
    /defi/lending/asset-metrics
    ?blockchain=ethereum
    &protocol=aav3
    &asset=usdc
    &start_time=2025-12-15T00:00:00Z
    &end_time=2025-12-16T00:00:00Z
X-Api-Key: <your-key>
```

Amberdata


```
{
  "status": 200,
  "title": "OK",
  "description": "Successful request",
  "payload": {
    "metadata": {
      "blockchainId": "ethereum-mainnet",
      "protocols": [ "aavev3" ]
    },
    "data": { "metrics": [ {
      "timestamp": 1765756799999,
      "depositedUSD": 25230171.88791296...,
      "borrowedUSD": 14622711.5042502...,
      "numberOfDeposits": 412,
      "numberOfBorrows": 214,
      "depositRatio": 0.0178476910991203...,
      "totalBorrowedUSD": 3604336958.452641,
      ...
    } ] }
  }
}
```


Kaiko


```
{
  "data": [ {
    "timestamp": "2025-12-15T00:00:00.000Z",
    "protocol": "aav3",
    "blockchain": "ethereum",
    "market_id": "aave/v3/usdc",
    "asset_symbol": "usdc",
    "interval_deposited_usd":
      "25230171.88791296...",
    "interval_borrowed_usd":
      "14622711.5042502...",
    "interval_number_of_deposits": 412,
    "interval_number_of_borrows": 214,
    "deposit_ratio": "0.0178476910991203...",
    "total_borrowed_usd": "3604336958.452641",
    ...
  } ],
  "meta": { "api_version": "2026-10-01",
    "url": "...", "count": 1, "next_url": null }
}
```


Kaiko example: cross-protocol view

The same day across every covered lending protocol. Bucket start label, so the day of 14 December 2025 is `2025-12-14T00:00:00.000Z`. Response live, trimmed.

Kaiko request

```
GET https://api.kaiko.io
    /analytics/metrics/stablecoins
    ?asset=usdc
    &interval=1d
    &start_time=2025-12-14T00:00:00Z
    &end_time=2025-12-15T00:00:00Z
X-Api-Key: <your-key>
```

Kaiko response


```
{
  "data": [ {
    "timestamp": "2025-12-14T00:00:00.000Z",
    "interval": "1d",
    "asset": "usdc",
    "price": 0.9998000399920014,
    "avg_weighted_defi_lending_yield":
      0.03357971057631326,
    "avg_weighted_defi_borrowing_rate":
      0.04824241276928748,
    "total_defi_deposited": 5166772536.248231,
    "total_defi_borrowed": 4074993885.665687,
    ...
  } ],
  "meta": { "api_version": "2026-10-01",
    "url": "...", "count": 1, "next_url": null }
}
```