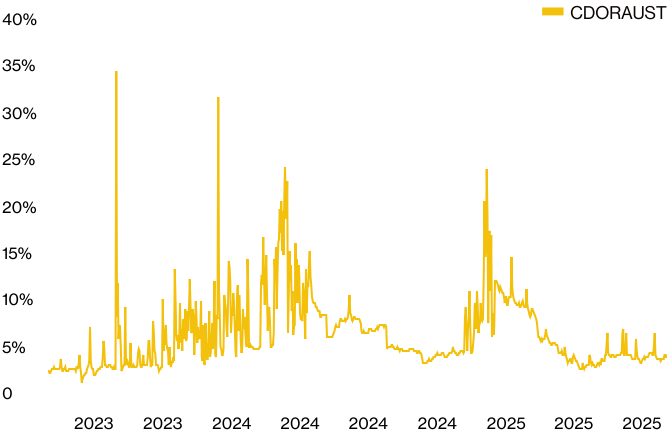


Description

CoinDesk Overnight Rates (CDOR) are benchmark interest rates that draw upon Aave’s lending pools to provide standardized “overnight” rates for select stablecoins. CDOR Aave | USDT measures the historical compounded 24-hour borrowing rate in Aave’s V3 USDT pool.

Historical Values

May 1, 2023 - September 30, 2025



Parameters

Symbol	CDORAUST
Underlying Asset	USDT
Maintenance	Annual review
Launch Date	June 17, 2025
First Value Date	May 1, 2023
Calculation Frequency	Daily at 8:00 AM UTC

Linked-Product Partners

[Sentora](#)

Performance metrics

Current Rate	1-Month Average	3-Month Average	YTD Average	1- Month Annualized Volatility	3- Month Annualized Volatility	YTD Annualized Volatility
6.13%	6.49%	5.95%	6.28%	261.29%	213.95%	190.03%

Key Features

- CDOR aims to provide market participants with transparent, observable, replicable and implementable historical interest rates for reference, benchmarking, loans, and settlement of derivatives.
- Data for the rate is sourced from the Ethereum blockchain through Quicknode and processed and standardized by CoinDesk Data
- The annualized effective overnight rate is calculated daily and published at 8 am UTC.
- CDOR is owned and administered by CoinDesk Indices (CDI) . CoinDesk Indices is regulated in the UK by the FCA.

About CoinDesk Indices

Since 2014, CoinDesk Indices has been at the forefront of the digital asset revolution, empowering investors globally. A portfolio company of the Bullish Group, our indices form the foundation of the world's largest digital asset products. CoinDesk Indices is regulated in the UK by the Financial Conduct Authority and offers products across multi-asset indices, reference rates, and strategies. Flagships such as the CoinDesk Bitcoin Price Index and the CoinDesk 20 Index set the industry standard for measuring, trading, and investing in digital assets. With tens of billions of dollars in benchmarked assets, CoinDesk Indices is a trusted partner.

Governance and Controls

We are regulated in the UK by the FCA and offer 400+ BMR-compliant indices, show adherence to the IOSCO principles, is certified to ISO 27001 by ISOQAR (Cert No. 27303) and has SOC 1 Type II and SOC 2 Type II certifications. With over one hundred global partners and linked products, we are a trusted provider.

To learn more about our offerings, contact a CoinDesk Indices specialist today at indexsales@coindesk.com or visit our website at coindesk.com/indices.

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