

The AAVE WBTC collateral ratio is below MakerDAO level @75

% LTV, as well as ETH on AAVE which is a more volatile asset. If there is discomfort with centralization risks surrounding WBTC this should not impact whether the asset receives a 60% or 75% LTV - it is a binary outcome on whether WBTC fails entirely where the small LTV difference won't matter.

Propose to align the LTV to 75% which is consistent with ETH and MakerDAO WBTC levels.