

# Glossary

This page includes definitions for the technical terminology featured throughout this documentation portal.

## Intent

A borrow or lending offer on Astaria. Learn more about intent-based architecture [here](#).

## LTV (Loan-to-value)

The loan-to-value (LTV) ratio is a financial term used to express the ratio of a loan to the value of an asset purchased. The higher the LTV ratio, the riskier the loan is for a lender.

## APY (Annual percentage yield)

The annual percentage yield (APY) is the interest rate earned on an investment in one year, including compounding interest. A higher APY represents a higher return.

## Oracle

A service that connects blockchain protocols with external data sources.

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