**Zeru Finance Credit Score Analysis: High vs. Low Scoring Wallets**

**High-Scoring Wallets (Score: 100)**

1. **0xeb97952c39c36ace5af7b2919ab058ab9bbcad12**
   * **Score**: 100
   * **Justification**: High transaction volume, consistent activity, and low liquidation risk indicate legitimate, long-term usage.
2. **0xf405ab9f6fcc82c22452c136740ed7833781aeec**
   * **Score**: 100
   * **Justification**: Diverse transaction types (deposits, borrows) and stable behaviour.
3. **0x7a1fbccc781593de822e0547f8cdc6210c982d61**
   * **Score**: 100
   * **Justification**: Low volatility, high recency, and no anomalous patterns.
4. **0xaa25a82e1407e9580d0daefe075e2cc6473da938**
   * **Score**: 100
   * **Justification**: Frequent, low-risk transactions and no liquidations demonstrate reliable financial activity.
5. **0x8042a42fff649cdcd8b46a28d75c7fab04956447**
   * **Score**: 100
   * **Justification**: Balanced activity across categories (repays, withdraws) and minimal risk flags.

**Low-Scoring Wallets (Score: 0–1)**

1. **0xa01eca78ed3b6130238f45e8cc5f77757ba6f7a3**
   * **Score**: 0
   * **Justification**: Minimal activity and very less transactions.
2. **0xa41401643d0fc78bbe88bd0618a2e07f53ea3f7**
   * **Score**: 0
   * **Justification**: Zero USD volume and no recent activity suggest inactivity or bot-like behaviour.
3. **0x219f7b961ae578af37f224593c978b66c8dd9ad**
   * **Score**: 0
   * **Justification**: Single low-value transaction, possibly a bot wallet or failed interaction.
4. **0xe22bbeeb930f08a8c761fee9eed0d9e97727b734**
   * **Score**: 0
   * **Justification**: No recorded financial actions; likely unused or created for a one time purpose.
5. **0x66c5c1fe23b00ef47d1c8eea2b3ccaf5bc53c719**
   * **Score**: 0
   * **Justification**: Absence of sustained activity or high-risk actions (e.g., liquidations) flags it as non-participatory.

**Key Observations**

**High-scoring wallets** exhibit **diversity, stability, and recency** in transactions. These wallets exhibit high volume, low volatility, diverse transaction types, and consistent activity

* **Low-scoring wallets** show **inactivity, negligible volume, or erratic patterns**, often indicative of bots, exploitative behaviour, or abandoned accounts.
* **Anomalies**: Wallets with scores **>90** typically avoid liquidations, while those **<10** lack transactional depth.