

Wallet Analysis: Compound V2 Credit Scoring

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This document analyzes five high-scoring and five low-scoring wallets based on a custom credit scoring model. The model utilizes historical transaction behavior, including activity levels, financial volumes, repayment history, liquidation events, and behavioral patterns. Scores range from 0 (riskiest) to 100 (most reliable). Features mentioned below are unscaled (ratios are capped prior to scaling for the model).

High-Scoring Wallets:

- Wallet: 0xc1852f917835a9f2f97112672bc5c8afd1f21dc3

Credit Score: 100

Observed Patterns & Justification: This wallet achieved the maximum score due to exceptionally strong indicators of reliability and high-capacity usage. Key features include zero liquidations (`times_liquidates_count` = 0), a `repay_to_borrow_ratio_usd` significantly above 1 (e.g., ~ 1.03), and a highly negative `net_borrow_activity_usd` (e.g., $\sim -6.17e+05$). Its substantial `total_deposit_usd` (e.g., $\sim 2.13e+07$) and long `wallet_age_days` (e.g., ~ 236) further support its top-tier score.

- Wallet: 0x37acfe331e6063c8507c2a69c97b4f78c770a5a

Credit Score: 94

Observed Patterns & Justification: Scoring very highly, this wallet shows many positive characteristics. It has zero liquidations and an extremely high `total_deposit_usd` (e.g., $\sim 3.96e+07$). Its high `total_transactions` (e.g., ~ 2246) and significant `wallet_age_days` (e.g., ~ 121) point to a very active, large-scale, and stable user.

- Wallet: 0xf3c2476fbf0ed09dff00ea7f4ef252dcc72e6f1

Credit Score: 83

Observed Patterns & Justification: This wallet scores well due to excellent repayment behavior (`repay_to_borrow_ratio_usd` ~ 1.056), zero liquidations, and a very significant negative `net_borrow_activity_usd` (e.g., $\sim -9.65e+06$). It also has a long `wallet_age_days` (~ 334) and high `total_transactions` (~ 761).

- Wallet: 0x402a75f3500ca1fba17741ec916f07a0c9db195d

Credit Score: 77

Observed Patterns & Justification: This wallet demonstrates good credit behavior, with zero liquidations and a perfect `repay_to_borrow_ratio_usd` (~ 1.056). Its `net_borrow_activity_usd` is highly negative ($\sim -7.81e+06$), and it's very recently active. Its lower `total_deposit_usd` or shorter `wallet_age_days` (~ 83) may explain the slightly lower score.

- Wallet: 0xf859a1ad94bcf445a406b892ef0d3082f4174088

Credit Score: 72

Observed Patterns & Justification: A high score is attributed to zero liquidations and extremely high activity levels (`total_transactions` ~ 4047) over a long `wallet_age_days` (~ 334). The score isn't in the highest bracket possibly due to having no borrow/repay history or a zero `total_deposit_usd`.

Low-Scoring Wallets:

- Wallet: 0x586e32930ac05127de429bd566eaa2758fcbd9bc

Credit Score: 0

Observed Patterns & Justification: This wallet receives the lowest possible score due to an extremely high number of liquidations (e.g., 204) and a massive total_usd_liquidated_as_liquidatee (~2.13e+07). Its low repay_to_borrow_ratio_usd (~0.38) and high borrow_to_deposit_ratio_usd (~4.42) reflect high-risk behavior.

- Wallet: 0xb7992598ac932fe2626d68a79bbd099fc293828b

Credit Score: 35

Observed Patterns & Justification: This wallet scores very low due to a very high number of liquidations (~130). The low repay_to_borrow_ratio_usd (~0.25) and a high percentage_small_usd_txns (~1.0) also suggest risky, potentially bot-like behavior.

- Wallet: 0x716034c25d9fb4b38c837afe417b7f2b9af3e9ae

Credit Score: 38

Observed Patterns & Justification: A low score is assigned due to 21 liquidations and a large total_usd_liquidated_as_liquidatee (~6.77e+07). With no deposit, borrow, or repay activity and high dormancy, the profile is entirely negative.

- Wallet: 0xb1adceddb2941033a090dd166a462fe1c2029484

Credit Score: 38

Observed Patterns & Justification: This wallet scores low due to 22 liquidations and a substantial total_usd_liquidated_as_liquidatee (~6.62e+07). No positive transaction activity is observed.

- Wallet: 0xd062eeb318295a09d4262135ef0092979552afe6

Credit Score: 40

Observed Patterns & Justification: This wallet is heavily penalized due to 82 liquidations and a large total_usd_liquidated_as_liquidatee (~2.09e+06). Despite some transactions (~269), its high borrow_to_deposit_ratio_usd (~4.42) and net_borrow_activity_usd (~1.83e+06) reflect risky leverage.