

Analysis of High-Scoring and Low-Scoring Wallets

This report analyzes the behavior of the top 5 high-scoring and bottom 5 low-scoring wallets based on credit scores. The analysis includes identifying patterns in their deposits, borrows, repayments, activity duration, borrow-to-repay ratio, and account age. The key objective is to gain insights into the wallet behavior and highlight the differences between high and low-performing wallets.

High-Scoring Wallets (Credit Score: 95)

1. All high-scoring wallets have significantly high total deposits (in the range of 17,804 to 90,830 USD), suggesting that these wallets have been actively used in the protocol for a longer period.
2. These wallets also show large total borrows and repays, with minimal liquidations. This indicates active engagement with the protocol, maintaining a healthy borrowing and repayment cycle.
3. Active duration for these wallets ranges between 165 to 228 days, further demonstrating sustained activity over time.
4. The borrow-to-repay ratio for all these wallets is 0, which could imply these wallets are in full control of their borrowings and repayments, ensuring a positive credit score.
5. The account age for these wallets is between 2,109 and 2,175 days, showing they have been part of the ecosystem for an extended period, contributing to a high score.

In summary, these wallets exhibit stable, long-term engagement with the protocol, with active deposits and borrow-repay cycles.

Low-Scoring Wallets (Credit Score: 20-25)

1. Low-scoring wallets show extremely low deposits (0.96 to 13.11 USD), indicating minimal engagement with the protocol.

2. These wallets have negligible or inconsistent borrow-repay cycles, with some wallets showing very low or no borrow/repay activity at all. This is reflected in the low total borrows and repays.
3. Active durations are very short, ranging from 3 to 132 days, suggesting that these wallets may have been used briefly or for a limited set of transactions.
4. The borrow-to-repay ratios for these wallets are quite high, particularly 6.0 or 3.0, suggesting an imbalanced engagement where borrowings significantly outweigh repayments.
5. Account ages are relatively young (between 2,105 and 2,159 days), and these wallets have not been part of the ecosystem long enough to establish a history of positive creditworthiness.

In conclusion, these wallets are either new to the system or have very limited activity, with unbalanced borrow-repay behavior and low engagement, resulting in low credit scores.