WALLET ANALYSIS

HIGH-SCORING WALLETS (SCORES: 95–100)

These wallets exhibit characteristics aligned with long-term, responsible protocol participation:

Wallet	Key Traits
0x586e…9bc (100.0)	Highest score; large consistent deposits, full repayments, no liquidation, active over a long time.
0xeb97…46c (99.99)	Very similar to top scorer; excellent repayment ratio, multiple assets, regular interactions.
0xdf63…913 (99.99)	High engagement, diverse assets, perfect repayment, no risky behavior.
0x1e10…bde (99.98)	Sustained activity, low net borrow, high asset diversification, never liquidated.
0x0f3c…6f1 (99.98)	Nearly perfect repayment and moderate borrowing; high time engagement.

Patterns Observed:

- All exhibit **repayment ratios near or above 1.0**, indicating full or over-repayment.
- High **total deposit values**, often exceeding borrow values significantly.
- Most used **multiple asset types**, suggesting diversified strategy.
- Consistent activity over long periods and **recent activity** indicate they are still active.
- **Zero liquidations** across all top wallets.

LOW-SCORING WALLETS (SCORES: 5–15)

These wallets show signs of risky or exploitative behavior, low engagement, or abandonment:

Wallet	Key Traits
0x8fa2…c98 (6.2)	High borrow, no repayment, liquidated multiple times, short lifespan.
0x3e4d…cb9 (9.8)	Single large borrow with no deposit history, zero repayment.
0x0c11…1ad (10.5)	Deposited and withdrew quickly, low active span, possible farming behavior.
0xa52d…28c (13.4)	High net borrow, repaid only ~10%, no deposits after early activity.
0x5b1e…9a3 (14.1)	Very short activity period, all funds withdrawn, low diversity of assets.

Patterns Observed:

- **Low or zero repayment ratios**, with some never repaying any borrowed amount.
- High **net borrowed** amounts with minimal deposits.
- Activity often limited to **a single day or brief period**.
- No diversification; usually interacted with **only one or two tokens**.
- **Liquidation present** in some, signaling risk to the protocol.

INSIGHTS

- **Repayment ratio**, **active duration**, and **asset diversity** emerged as the strongest differentiators between top and bottom performers.
- High scorers contribute value, remain active, and show protocol trust, whereas low scorers tend to exploit, abandon, or default.