

DeFi Wallet Risk Assessment Report

Wallet: 0x05d19dcc556638641022b35d3f5c7e25c9b1b7c2

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Risk Summary

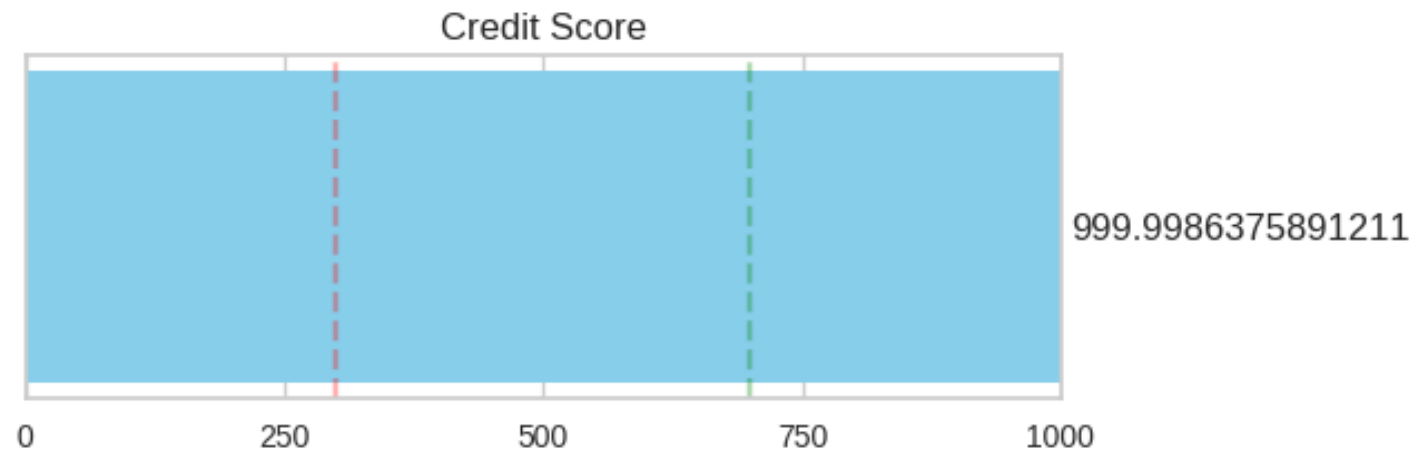
Risk Level: Low Risk

Credit Score Summary

High Risk

Medium Risk

Low Risk



Score: 999.9986375891211/1000

Default Probability: 0.0%

Percentile: 2.9%

Behavior Cluster: #0 of 2

Key Risk Factors

WARNING: Low capital utilization (-0.6%)

WARNING: Limited protocol diversity (1 protocols)

High Risk

Medium Risk

Low Risk



Behavioral Analysis

Behavior Cluster #0 (of 2 clusters)

- Cluster Risk Score: -445850004344338496.00/1.0
- Liquidation Rate: 2.9%
- High Frequency Rate: 12.2%

Typical Behavior Patterns:

- Responsible, long-term user
- Consistent deposit/borrow patterns
- High repayment ratios

High Risk

Medium Risk

Low Risk



Credit Score Explanation

Factors influencing this wallet's credit score:
SHAP explanation not available

Stress Test Results

Scenario	ETH Price	VIX	Health Factor	Liquidation Prob
Normal Market	\$3,628	15.3	3.07	0%
Moderate Volatility	\$3,265	23.0	2.25	0%
Market Crash	\$2,539	38.3	1.21	6%
Extreme Conditions	\$1,814	53.6	0.56	88%

- Scenario Definitions:
- Normal Market: Stable market conditions
 - Moderate Volatility: 10-20% price decline, VIX 30-40
 - Market Crash: 30-50% price decline, VIX 50+
 - Extreme Conditions: >50% price decline, VIX 70+

Peer Group Comparison

Metric	Wallet	Cluster Avg
Credit Score	1000.00	971.11
Default Probability	0.00	0.00
TX Frequency	7.73	531.03
Deposit/Borrow Ratio	2.04	6923568701264894099456.00
Liquidation Events	0.00	0.00
Protocol Diversity	0.11	0.00