

DeFi Wallet Risk Assessment Report

Wallet: 0x04963f5707c9db2d613e8d402453f88a72f1c6d4

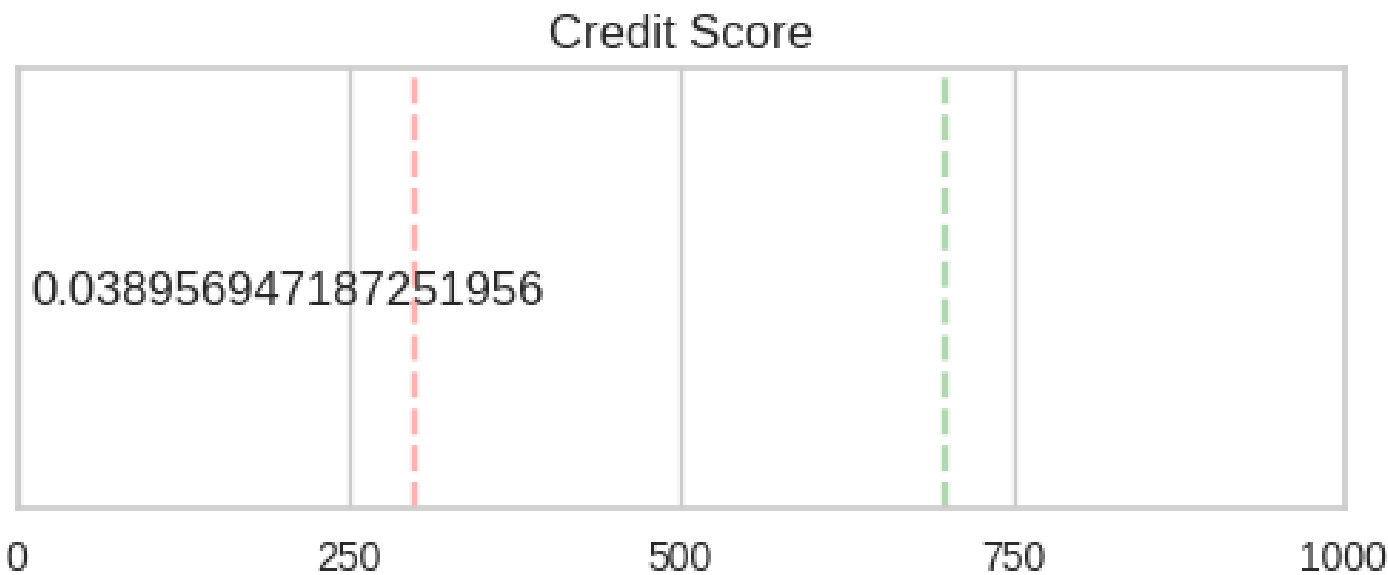
Generated on: 2025-07-24 09:41:48

Risk Summary

Risk Level: High Risk

Credit Score Summary

High RiskMedium RiskLow Risk



Score: 0.038956947187251956/1000

Default Probability: 100.0%

Percentile: 0.0%

Behavior Cluster: #0 of 2

Key Risk Factors

WARNING: High transaction frequency (2383.4 tx/day)

WARNING: Low capital utilization (-0.7%)

WARNING: Limited protocol diversity (1 protocols)



Behavioral Analysis

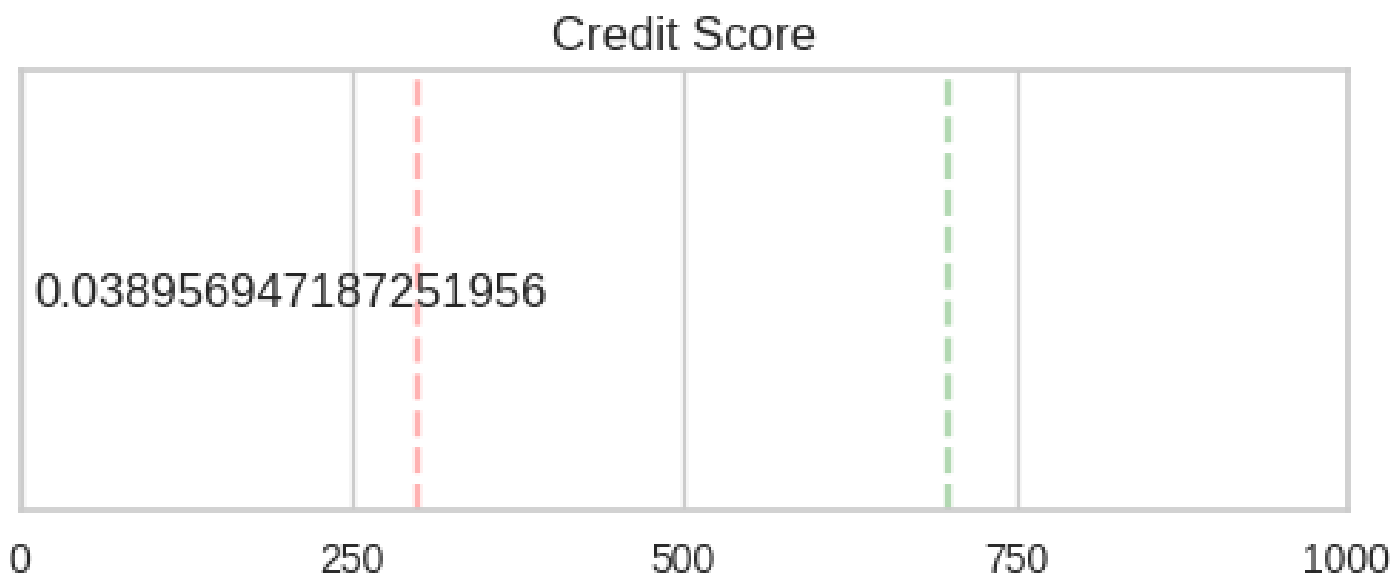
- Behavior Cluster #0 (of 2 clusters)
- Cluster Risk Score: -445850004344338496.00/1.0
 - Liquidation Rate: 2.9%
 - High Frequency Rate: 12.2%

- 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	4158759966659.05	0%
Moderate Volatility	\$3,265	23.0	3129310916355.40	0%
Market Crash	\$2,539	38.3	1779429411810.50	0%
Extreme Conditions	\$1,814	53.6	899955647266.37	0%

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	0.04	971.11
Default Probability	1.00	0.00
TX Frequency	2383.45	531.03
Deposit/Borrow Ratio	2772506644439.37	6923568701264894099456.00
Liquidation Events	0.00	0.00
Protocol Diversity	0.25	0.00