

DeFi Wallet Risk Assessment Report

Wallet: 0x0298b2ecdef68bc139b098461217a5b3161b69c8

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Risk Summary

Risk Level: Low Risk

Credit Score Summary



Score: 999.9986375891211/1000

Default Probability: 0.0%

Percentile: 2.9%

Behavior Cluster: #0 of 2

Key Risk Factors

WARNING: Low capital utilization (-520610227687570968126947328.0%)

WARNING: Limited protocol diversity (1 protocols)

High Risk

Medium Risk

Low Risk



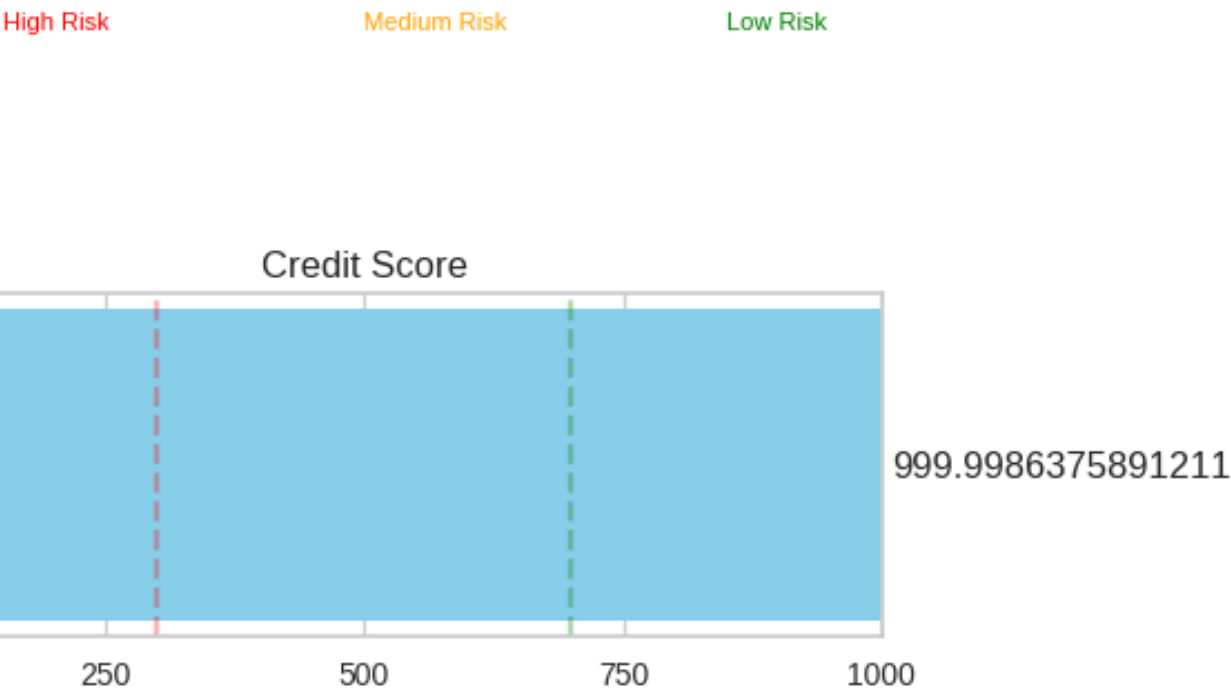
Behavioral Analysis

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



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 | 1.50 | 0% |
| Moderate Volatility | \$3,265 | 23.0 | 1.08 | 8% |
| Market Crash | \$2,539 | 38.3 | 0.56 | 89% |
| Extreme Conditions | \$1,814 | 53.6 | 0.23 | 100% |

- 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 | 80.77 | 531.03 |
| Deposit/Borrow Ratio | 1.00 | 6923568701264894099456.00 |
| Liquidation Events | 0.00 | 0.00 |
| Protocol Diversity | 0.00 | 0.00 |