

# DeFi Wallet Risk Assessment Report

Wallet: 0x04dc49397769e402f28c1e65cefcf31664a03377

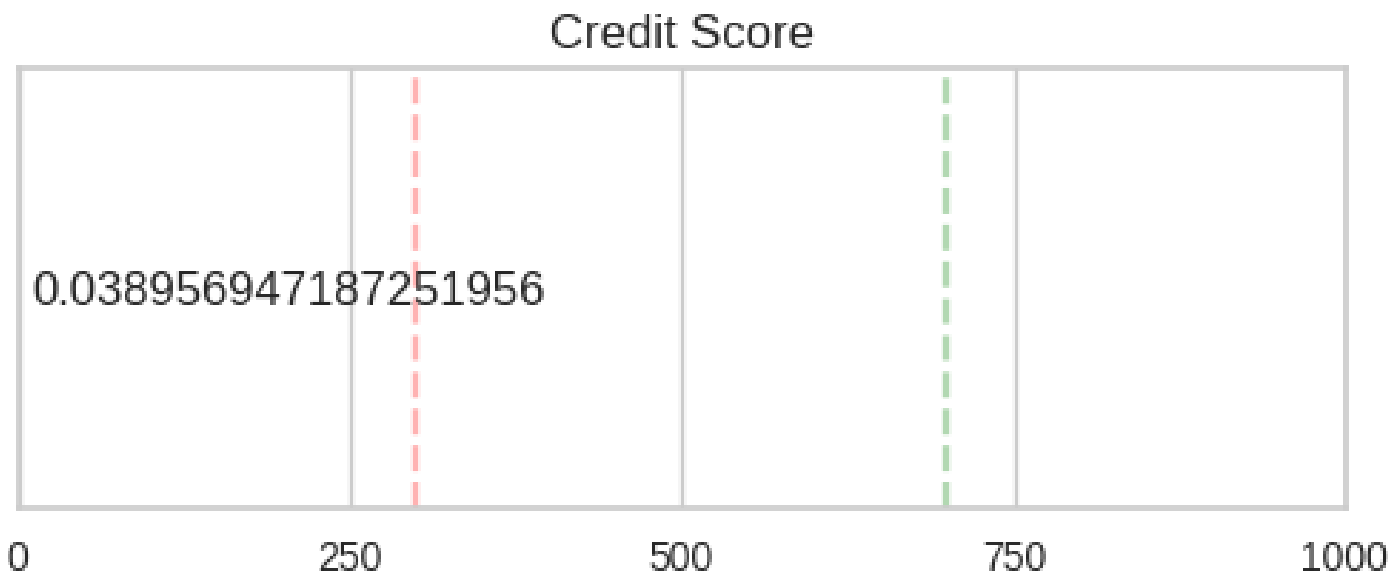
Generated on: 2025-07-24 09:41:47

## 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

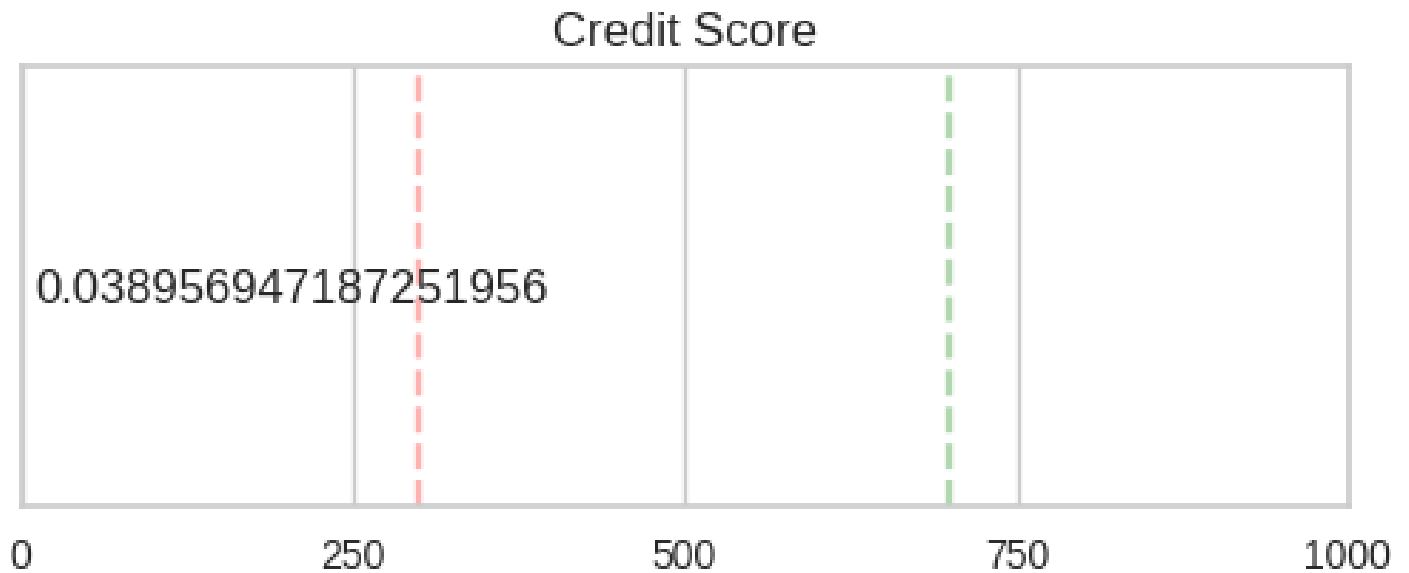
## Key Risk Factors

WARNING: 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%

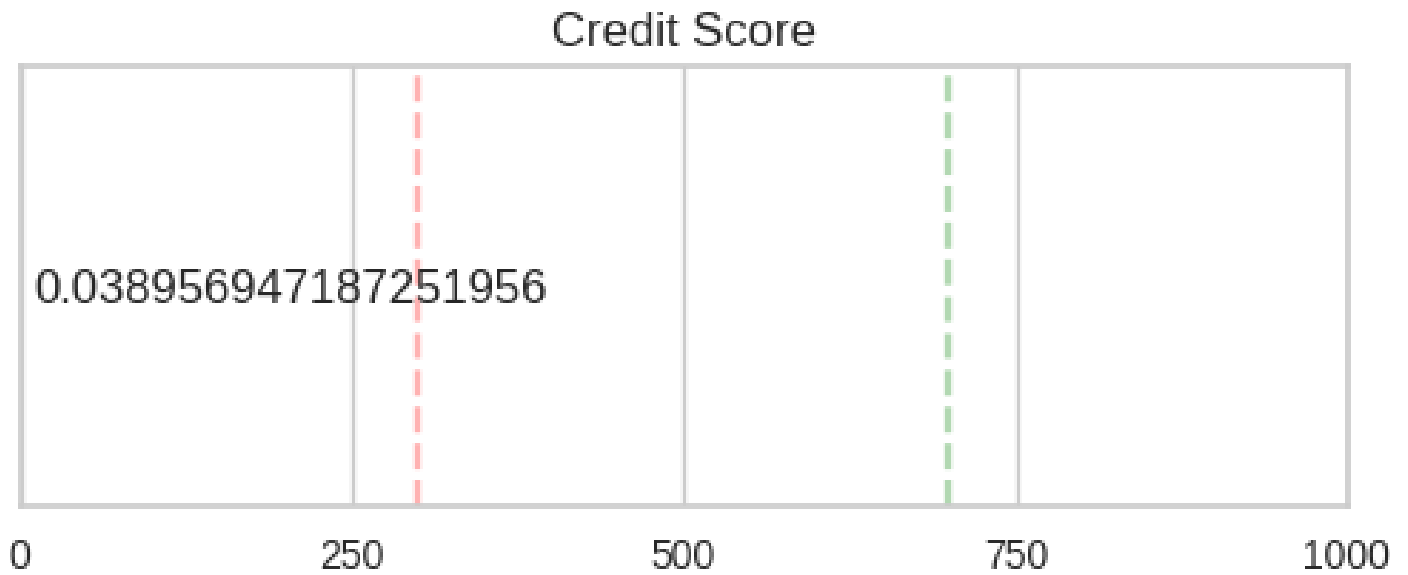
Typical Behavior Patterns:

- 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	4222114055160000	0%00
Moderate Volatility	\$3,265	23.0	3588796946886000	0%00
Market Crash	\$2,539	38.3	2533268433096000	4%00
Extreme Conditions	\$1,814	53.6	1688845622064000	32%00

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	1.00	531.03
Deposit/Borrow Ratio	281474270344000566923568701264894099456.00	
Liquidation Events	0.00	0.00
Protocol Diversity	1.00	0.00