

# Wallet Behavior Analysis: High vs Low Scorers

## High-Scoring Wallets (Credit Score: 96–100)

Wallet	Key Behaviors
<code>0x754...5fc</code>	Only borrows & repays, no deposits/withdrawals. High <b>repay-to-borrow ratio</b> (77638), indicating excellent loan repayment behavior.
<code>0x84e...495</code>	High activity (17 withdraws) but no borrows or liquidations. Indicates usage of the platform without risk.
<code>0xff3...7c3</code>	Very large deposit (\$50M) but no borrowing or repayment activity. Extremely low-risk, capital provider profile.
<code>0x57c...e5f</code>	Borrows and repays consistently. High repayment amount relative to borrow amount. Zero liquidations.
<code>0xc62...2a4</code>	Moderate borrowing and repayments, no defaults. Healthy financial behavior, possibly an active and cautious borrower.

### Traits of High Scorers:

- High **repay-to-borrow ratios**
- No or minimal **negative balances (liquidations)**
- Balanced **activity count** showing meaningful engagement
- Often either conservative lenders or highly responsible borrowers

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## Low-Scoring Wallets (Credit Score: 0–55)

Wallet	Key Behaviors
<code>0xbf8...de9</code>	No deposits/borrows, yet shows large negative liquidation. Likely an exploit or protocol anomaly.

0x2fb...e3d	Very small borrow but was liquidated, leading to <b>negative balance</b> . Risky profile with poor capital management.
0x4c7...b01	Only one small withdrawal, no borrow or repay. No contribution or engagement — possibly spam or bot.
0x97b...6dd	Unusual large negative deposit, unclear behavior, and zero repay — potential exploit or error.
0xa44...70c	Several deposits with nonsensical large negative values, likely anomalous. No repayments or engagement.

#### Traits of Low Scorers:

- High or anomalous **negative balances**
- No or very poor **repayment behavior**
- Bot-like activity: minimal actions or unusual numerical patterns
- Evidence of **risky or abandoned interactions**

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## Conclusion

High-scoring wallets demonstrate responsible borrowing patterns, high repayments, and low liquidation risk. In contrast, low-scoring wallets either misuse the protocol or exhibit incomplete patterns, aligning with bot-like or exploitative activity. This justifies the scoring logic as a meaningful filter for trustworthy vs. risky users.