Credit Decision Memory – Similarity-Based Assessment

Date: 30 January 2026
Team: Weavers

1. Loan Application Overview

Monthly Income	$10000
Loan Amount Requested	$10000
Loan Tenure (months)	24
Credit Score	760
Loan Purpose	Home Improvement

2. Similarity-Based Evidence

The system retrieved **10** historical loan cases with similar financial characteristics (income, loan size, credit score, and purpose). This analysis relies on historical outcomes rather than predictive modeling.

Outcome	Percentage of Similar Cases
Repaid	80.0%
Defaulted	20.0%
In Progress	0.0%

3. Outcome Distribution Visualization

Legend:
- Repaid
- Defaulted
- In Progress

20%

0%

80%
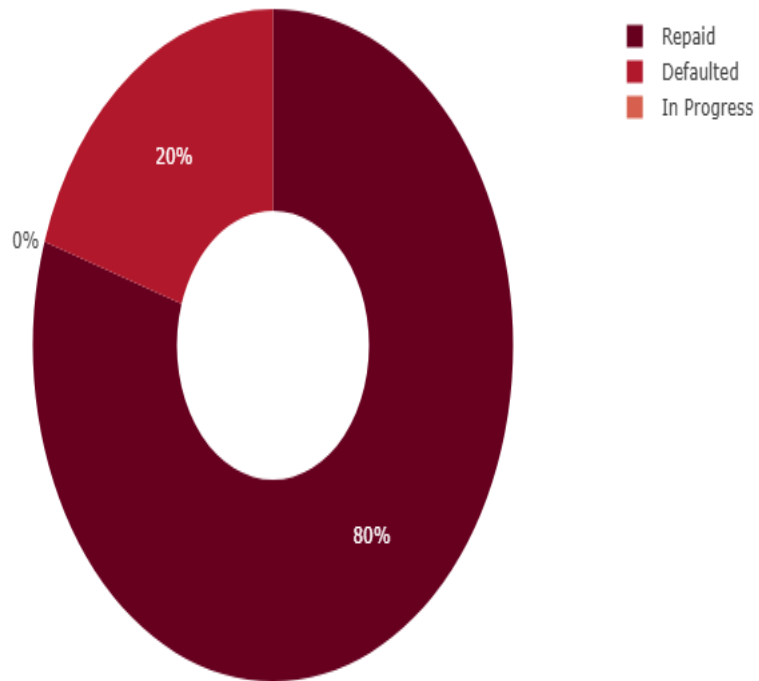
4. Interpretation & Decision Support

A higher proportion of repaid loans among similar historical cases suggests lower observed repayment risk. Conversely, elevated default or fraud presence indicates increased caution. This report is intended to support human decision-making and does not automate approval or rejection.