# 📊 Banking Customer Insights Report

AI-powered document analysis with risk assessment and intelligent recommendations

Generated: 2026-02-02 16:47:30

## 👤 Customer Profile

| | | |
|---|---|---|
| Name | Age<br>42 | Employment<br>employed |
| Occupation<br>Operations Manager | Employer<br>AlphaTech Solutions Ltd. | Monthly Income<br>GHS 0 |

## 🛡️ Risk Assessment

20

**Risk Score**

**20/100**

High Risk Risk

Poor Creditworthiness

### ✓ Positive Factors

- ✓ employment_stability: permanent_employment
- ✓ income_level: high_income

### ⚠ Areas of Concern

- ⚠ marital_status: married

## i Risk Assessment Reasoning

Step-by-step breakdown of how the risk score was calculated

### Final Risk Score: 20/100

Risk score calculation: Employment Stability: 30 × 0.3 = 9.0 Income Level: 25 × 0.25 = 6.25 Age Factor: 15 × 0.15 = 2.25 Debt To Income Ratio: 10 × 0.15 = 1.5 Marital Status: 5 × 0.05 = 0.25 Occupation Type: 10 × 0.1 = 1.0 Total Risk Score: 20

### Factor Breakdown (6 factors evaluated)

#### Employment Stability

Weight: 30.0%

Score: **30/100** Contribution: **9.0 points** Confidence: **100.0%**

⚠ permanent_employment

employment_status: employed

#### Income Level

Weight: 25.0%

Score: **25/100** Contribution: **6.2 points** Confidence: **100.0%**

⚠ high_income

monthly_income: 6800.0

#### Age Factor

Weight: 15.0%

Score: **15/100** Contribution: **2.2 points** Confidence: **100.0%**

⚠ prime_working_age

age: 42 age: 42

### Debt To Income Ratio

Weight: 15.0%

Score: **10/100** Contribution: **1.5 points** Confidence: **100.0%**

⚠ no_data

### Marital Status

Weight: 5.0%

Score: **5/100** Contribution: **0.2 points** Confidence: **100.0%**

⚠ married

marital_status: married

### Occupation Type

Weight: 10.0%

Score: **10/100** Contribution: **1.0 points** Confidence: **100.0%**

⚠ professional

occupation: Operations Manager

✓ **Overall Assessment**

Risk classified as High Risk with creditworthiness rated as Poor. Key factors: employment stability, income level, age factor.

| 6 | 100% | 100.0% |
|---|---|---|
| Factors Evaluated | Total Weight | Avg Confidence |

## Product Eligibility

**Extra Cash Loan** ✗

Not Eligible

**Extra Balance Overdraft** ✗

Not Eligible

**💳 Credit Card** ✗

Not Eligible

**Premium Account** ✗

Not Eligible

## Automated Decisions

Account Approval

Credit Pre-Qualification

Tier Assignment

Priority Level

**{'decision': 'high', 'rule_name': 'high_priority', 'message': '', 'confidence': 1.0}**

This report was generated by AI and should be reviewed by a qualified banking professional.
Generated on 2026-02-02 16:47:30