Credit Risk Assessment Report
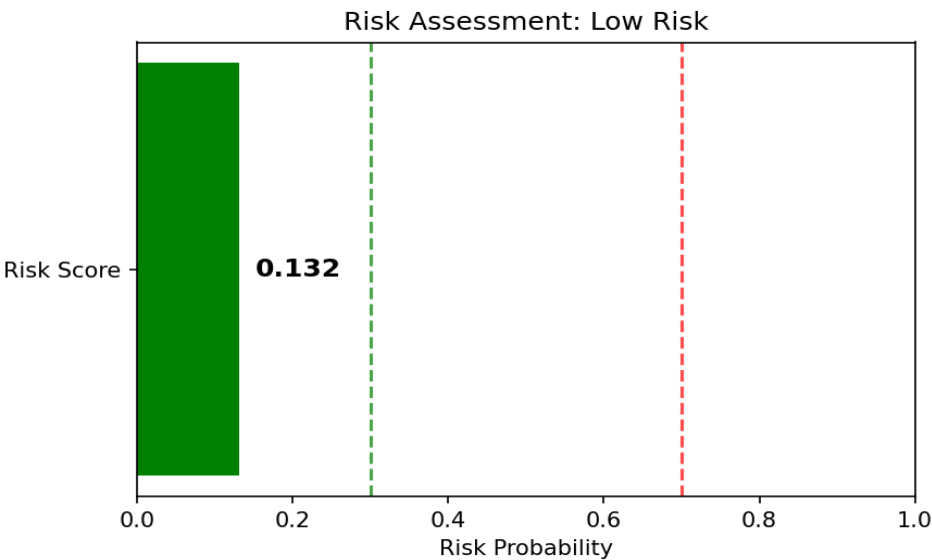
Report Date: August 11, 2025

Borrower Name: Borrower

Report ID: CR-20250811194948

Executive Summary

Overall Risk Assessment: Low Risk

Risk Score: 0.132

Recommendation: APPROVED

The borrower demonstrates a strong credit profile with a risk score of 0.132. The application is recommended for approval with standard terms.

Risk Assessment Visualization

Borrower Information

Field	Value
Revolvingutilizationofunsecuredlines	50.00

Age	35
Numberoftime30-59Dayspastduenotworse	0
Debtratio	0.50
Monthlyincome	5000
Numberofopencreditlinesandloans	10
Numberoftimes90Dayslate	0
Numberrealestateloansorlines	1
Numberoftime60-89Dayspastduenotworse	0
Numberofdependents	2

Risk Factors Analysis

Individual Risk Factors Analysis
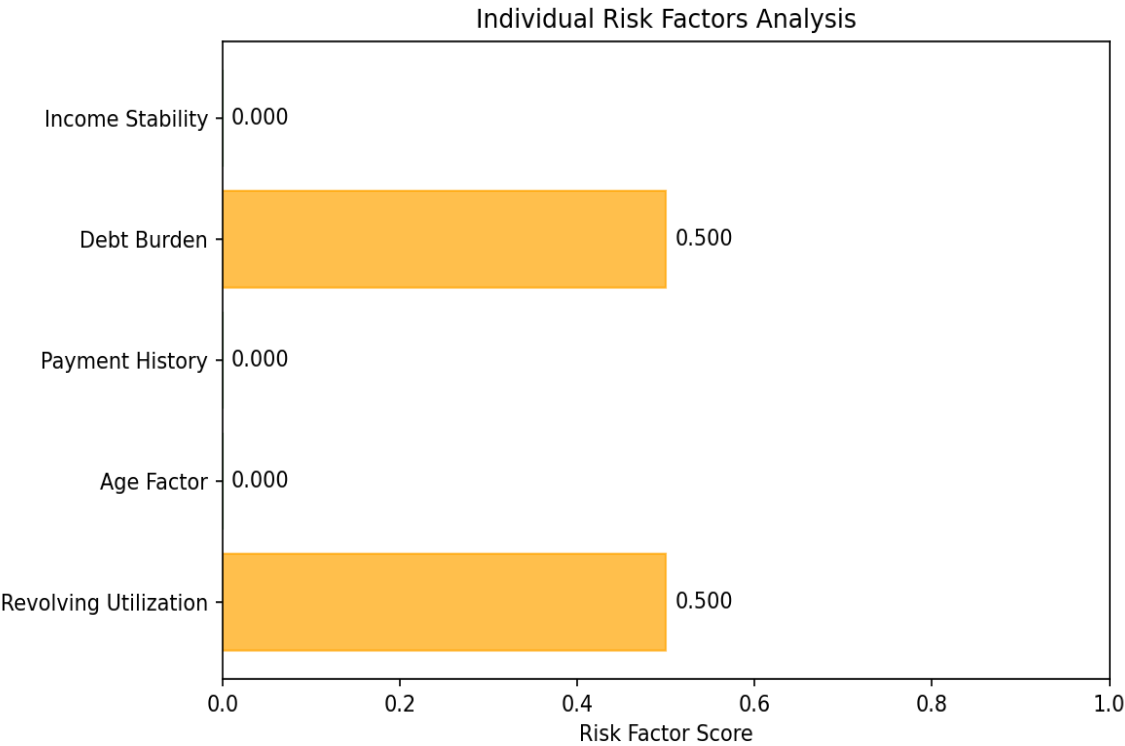
Risk Factor	Score	Risk Level
Revolving Utilization	0.500	Medium
Age Factor	0.000	Low
Payment History	0.000	Low
Debt Burden	0.500	Medium
Income Stability	0.000	Low

Feature Importance Analysis (SHAP)
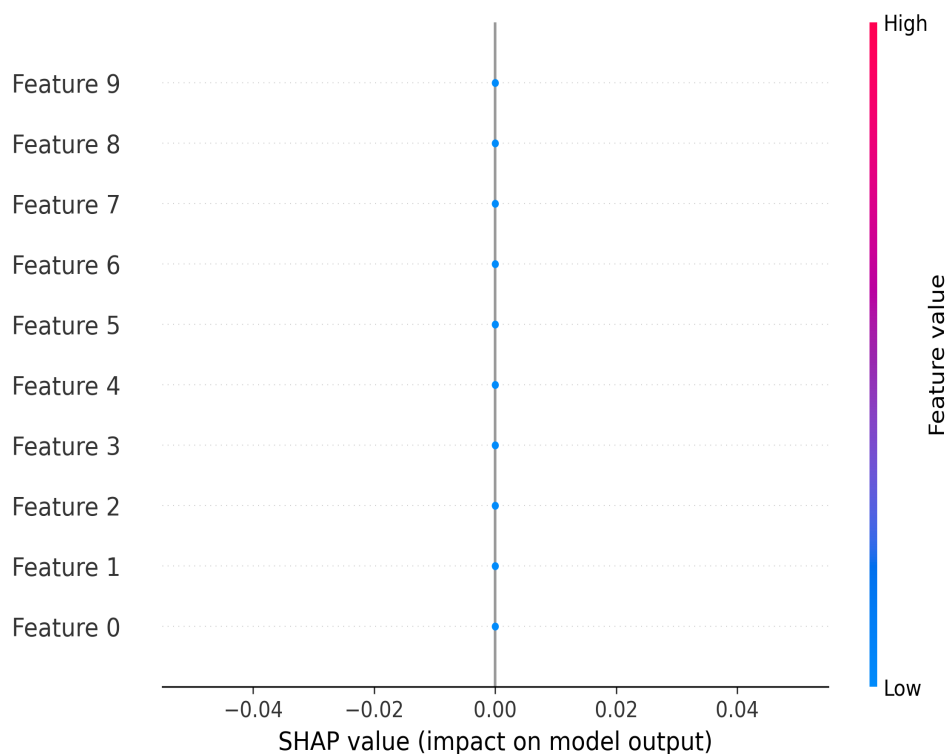
This SHAP (SHapley Additive exPlanations) plot shows the contribution of each feature to the final prediction.

Recommendations

1. Maintain current credit management practices

2. Consider offering premium terms and conditions

3. Monitor credit utilization to maintain low risk status

4. Regular credit reviews every 6 months

Risk Mitigation Strategies

• **Credit Monitoring:** Implement regular credit score monitoring and reporting • **Payment Reminders:** Set up automated payment reminders and notifications • **Financial Education:** Provide resources for financial literacy and credit management • **Regular Reviews:** Schedule periodic portfolio reviews and risk assessments • **Documentation:** Maintain comprehensive records of all lending decisions and communications

---

Generated by Credit Risk Prediction System

Report generated on: August 11, 2025