

# Credit Risk Assessment Report

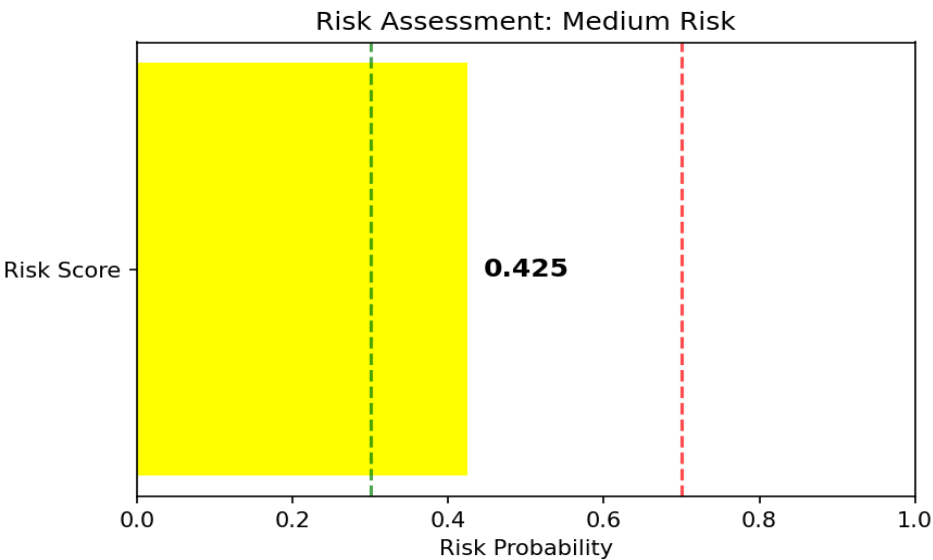
**Report Date:** August 11, 2025  
**Borrower Name:** Sample Borrower  
**Report ID:** CR-20250811193658

## Executive Summary

**Overall Risk Assessment:** Medium Risk  
**Risk Score:** 0.425  
**Recommendation:** REVIEW REQUIRED

The borrower presents a moderate credit risk with a score of 0.425. Additional documentation and review are recommended before making a decision.

## Risk Assessment Visualization

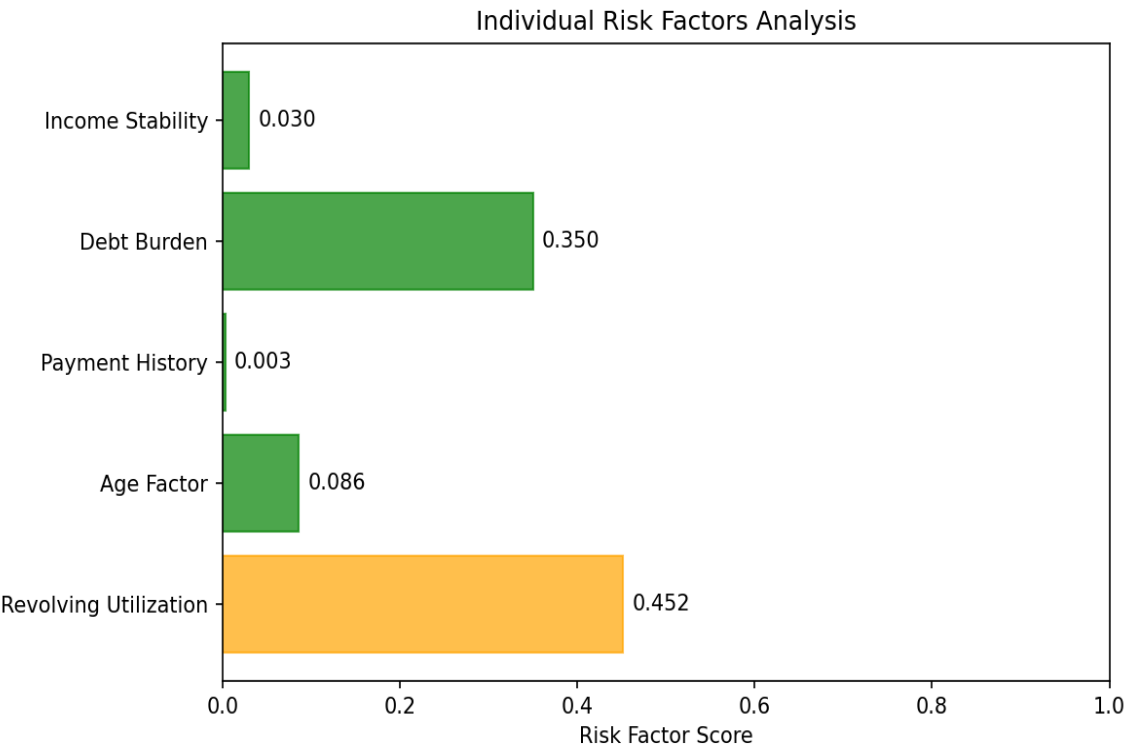


## Borrower Information

Field	Value
Revolvingutilizationofunsecuredlines	45.20

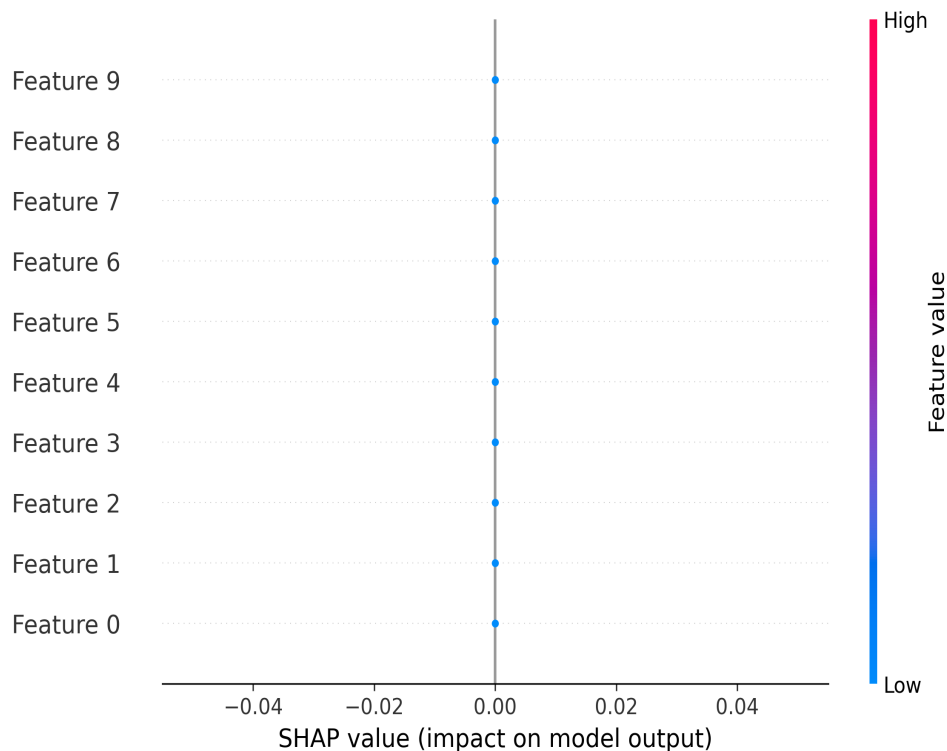
Age	32
Numberoftime30-59Dayspastduenotworse	1
Debratio	0.35
Monthlyincome	6500
Numberofopencreditlinesandloans	8
Numberoftimes90Dayslate	0
Numberrealestateloansorlines	1
Numberoftime60-89Dayspastduenotworse	0
Numberofdependents	2

Risk Factors Analysis



Risk Factor	Score	Risk Level
Revolving Utilization	0.452	Medium
Age Factor	0.086	Low
Payment History	0.003	Low
Debt Burden	0.350	Low
Income Stability	0.030	Low

## Feature Importance Analysis (SHAP)



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

## Recommendations

1. Request additional financial documentation
2. Consider secured lending options
3. Implement stricter monitoring and reporting
4. Review application after 3-6 months
5. Consider co-signer or collateral requirements

## 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

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Generated by Credit Risk Prediction System

Report generated on: August 11, 2025

This report is confidential and intended for internal use only.