Model Card — loan-approval-sample

Card version: 1.0

Sample Lending Co. (synthetic) · Generated 5 Nov 2026, 21:38 UTC

SAMPLE - SYNTHETIC ORGANIZATION, COMPUTED FIGURES

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01 Model Details

1.0	custom	1.0.0	v2.0
Card version	Model type	Model version	Specification version

2026-11-05
Last updated

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02 Intended Use

Intended Use
Rank consumer loan applications for manual underwriting review

Intended Users
Credit underwriting team
Model risk management

Out-of-Scope Use
Fully automated approval or decline without human review
Any lending product other than unsecured consumer loans

03 Training Data

Training data description

3000 synthetic applications generated with a fixed seed (916); no real applicant data.

Training Data Source
scripts/generate_sample_evidence_pack.py

04 Performance

Metric	Value
drift_metrics · severity	HIGH
drift_metrics · report_type	data
drift_metrics · comparison_end	5 Nov 2026, 21:38 UTC
drift_metrics · current_metrics · features_tested	6
drift_metrics · current_metrics · drift_percentage	33.333
drift_metrics · current_metrics · features_with_drift	2
drift_metrics · comparison_start	4 Nov 2026, 21:38 UTC
drift_metrics · drifted_features	annual_income, credit_utilization
drift_metrics · samples_analyzed	1,200
drift_metrics · overall_psi_score	0.798
drift_metrics · data_drift_detected	Yes
drift_metrics · concept_drift_detected	No
drift_metrics · performance_degradation	Not recorded
model_performance · auc_roc	0.724
model_performance · accuracy	0.673
model_performance · f1_score	0.739

Not available: No demographic performance breakdown was recorded

05 Fairness Evaluation Results

Metric	Value
audit_id	652c42ab-a376-4d91-82a0-38675851d3de
audit_date	5 Nov 2026, 21:38 UTC
max_severity	none
sample_sizes · age_under_40	254

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Metric	Value
sample_sizes · age_40_and_over	346
bias_detected	No
recommendations	✓ No significant bias detected. Continue monitoring model performance regularly.; → Best practice: Conduct periodic bias audits (monthly/quarterly) to ensure continued fairness.
overall_bias_score	0
overall_fairness_score	1
statistical_significance	Not recorded

Protected Attribute
age (band; audited, not a model input)

Not available: No bias mitigation strategies were recorded

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