

Credit Appraisal Report

Total applications: 21

Approved: 11 | Denied: 10

Narrative:

Automated narrative (LLM enabled).

Top Explanations:

- APP_0009: decision=approve, score=0.000, reason=debt_to_income decreased approval likelihood most
- APP_0011: decision=approve, score=0.000, reason=debt_to_income decreased approval likelihood most
- APP_0062: decision=deny, score=0.000, reason=debt_to_income decreased approval likelihood most
- APP_0066: decision=deny, score=0.000, reason=debt_to_income decreased approval likelihood most
- APP_0070: decision=approve, score=0.000, reason=debt_to_income decreased approval likelihood most
- APP_0072: decision=approve, score=0.999, reason=num_delinquencies increased approval likelihood most
- APP_0088: decision=deny, score=0.000, reason=debt_to_income decreased approval likelihood most
- APP_0095: decision=deny, score=0.000, reason=debt_to_income decreased approval likelihood most
- APP_0115: decision=approve, score=0.010, reason=num_delinquencies decreased approval likelihood most
- APP_0125: decision=approve, score=0.999, reason=num_delinquencies increased approval likelihood most