

# Credit Appraisal Report

Total applications: 85

Approved: 0 | Denied: 85

**Narrative:**

Please summarize key portfolio drivers.

**Top Explanations:**

APP\_0002: decision=deny, score=0.333, reason=age decreased approval likelihood most  
APP\_0005: decision=deny, score=0.333, reason=age decreased approval likelihood most  
APP\_0007: decision=deny, score=0.333, reason=age decreased approval likelihood most  
APP\_0008: decision=deny, score=0.333, reason=age decreased approval likelihood most  
APP\_0011: decision=deny, score=0.333, reason=age decreased approval likelihood most  
APP\_0012: decision=deny, score=0.333, reason=age decreased approval likelihood most  
APP\_0014: decision=deny, score=0.333, reason=age decreased approval likelihood most  
APP\_0016: decision=deny, score=0.333, reason=age decreased approval likelihood most  
APP\_0020: decision=deny, score=0.333, reason=age decreased approval likelihood most  
APP\_0021: decision=deny, score=0.333, reason=age decreased approval likelihood most