

# Credit Appraisal Report

Total applications: 200

Approved: 73 | Denied: 127

**Narrative:**

Please summarize key portfolio drivers.

**Top Explanations:**

- APP\_0001: decision=deny, score=0.001, reason=DTI decreased approval likelihood most
- APP\_0002: decision=approve, score=1.000, reason=DTI increased approval likelihood most
- APP\_0003: decision=approve, score=1.000, reason=DTI increased approval likelihood most
- APP\_0004: decision=approve, score=1.000, reason=DTI increased approval likelihood most
- APP\_0005: decision=deny, score=0.000, reason=DTI decreased approval likelihood most
- APP\_0006: decision=approve, score=1.000, reason=DTI increased approval likelihood most
- APP\_0007: decision=approve, score=1.000, reason=DTI increased approval likelihood most
- APP\_0008: decision=approve, score=1.000, reason=DTI increased approval likelihood most
- APP\_0009: decision=deny, score=0.000, reason=DTI decreased approval likelihood most
- APP\_0010: decision=deny, score=1.000, reason=credit\_score increased approval likelihood most