

Credit Appraisal Report

Total applications: 123

Approved: 45 | Denied: 78

Narrative:

Please summarize key portfolio drivers.

Top Explanations:

- APP_0001: decision=deny, score=0.006, reason=DTI decreased approval likelihood most
- APP_0002: decision=deny, score=0.997, reason=DTI increased approval likelihood most
- APP_0003: decision=approve, score=0.999, reason=DTI increased approval likelihood most
- APP_0005: decision=deny, score=0.001, reason=DTI decreased approval likelihood most
- APP_0006: decision=deny, score=0.996, reason=DTI increased approval likelihood most
- APP_0007: decision=approve, score=1.000, reason=DTI increased approval likelihood most
- APP_0008: decision=approve, score=0.999, reason=DTI increased approval likelihood most
- APP_0009: decision=deny, score=0.004, reason=DTI decreased approval likelihood most
- APP_0011: decision=deny, score=0.009, reason=credit_score decreased approval likelihood most
- APP_0013: decision=deny, score=0.983, reason=credit_score increased approval likelihood most