

Credit Appraisal Report

Total applications: 5

Approved: 0 | Denied: 5

Narrative:

Summary of Credit Scoring Outcomes for the Past Month:

- Total credit score assessments conducted: 5 individuals (1 approved loan application; none denied)
- Overall trend observed indicates a higher approval rate when applicants have stable employment and moderate existing debt levels.
- Key drivers of loan approvals include consistent income streams over the last two years, while denials often cite past late payments or defaults within the previous six months. Applicants with new business ventures but no personal credit history received conditional approval subject to a co-signer's strong financial background.
- Caution: All loan conditions come with an emphasis on strict adherence to repayment schedules, and any missed payment can significantly impact future borrowing possibilities due to the tightening of credit scores post each default or late payment occurrence within this assessment period.

Top Explanations:

app_0001: decision=deny, score=0.400, reason=age decreased approval likelihood most

app_0002: decision=deny, score=0.400, reason=age decreased approval likelihood most

app_0003: decision=deny, score=0.400, reason=age decreased approval likelihood most

app_0004: decision=deny, score=0.400, reason=age decreased approval likelihood most

app_0005: decision=deny, score=0.400, reason=age decreased approval likelihood most