

Credit Appraisal Report

Total applications: 200

Approved: 102 | Denied: 98

Narrative:

Automated narrative (LLM enabled).

Top Explanations:

- a001: decision=approve, score=1.000, reason=debt_to_income increased approval likelihood most
- a002: decision=deny, score=0.000, reason=debt_to_income decreased approval likelihood most
- a003: decision=deny, score=0.000, reason=debt_to_income decreased approval likelihood most
- a004: decision=deny, score=0.000, reason=debt_to_income decreased approval likelihood most
- a005: decision=approve, score=0.999, reason=debt_to_income increased approval likelihood most
- a006: decision=approve, score=1.000, reason=debt_to_income increased approval likelihood most
- a007: decision=deny, score=0.000, reason=debt_to_income decreased approval likelihood most
- a008: decision=approve, score=1.000, reason=debt_to_income increased approval likelihood most
- a009: decision=deny, score=0.000, reason=debt_to_income decreased approval likelihood most
- a010: decision=approve, score=1.000, reason=debt_to_income increased approval likelihood most