

# Credit Appraisal Report

Total applications: 14

Approved: 7 | Denied: 7

**Narrative:**

Automated narrative (LLM enabled).

**Top Explanations:**

- APP\_0066: decision=approve, score=0.000, reason=debt\_to\_income decreased approval likelihood most
- APP\_0070: decision=approve, score=0.000, reason=debt\_to\_income decreased approval likelihood most
- APP\_0088: decision=deny, score=0.000, reason=debt\_to\_income decreased approval likelihood most
- APP\_0095: decision=approve, score=0.999, reason=num\_delinquencies increased approval likelihood most
- APP\_0111: decision=deny, score=0.000, reason=debt\_to\_income decreased approval likelihood most
- APP\_0125: decision=approve, score=0.000, reason=debt\_to\_income decreased approval likelihood most
- APP\_0129: decision=approve, score=0.999, reason=num\_delinquencies increased approval likelihood most
- APP\_0138: decision=approve, score=0.007, reason=num\_delinquencies decreased approval likelihood most
- APP\_0151: decision=deny, score=0.000, reason=debt\_to\_income decreased approval likelihood most
- APP\_0171: decision=approve, score=0.999, reason=num\_delinquencies increased approval likelihood most