Credit Appraisal Report

Total applications: 300

Approved: 172 | Denied: 128

Narrative:

Please summarize drivers.

Top Explanations:

APP_0001: decision=approve, score=0.801, reason=ITI increased approval likelihood most
APP_0002: decision=approve, score=0.931, reason=ITI increased approval likelihood most
APP_0003: decision=approve, score=0.961, reason=existing_debt increased approval likelihood most
APP_0004: decision=deny, score=0.264, reason=LTV decreased approval likelihood most
APP_0005: decision=deny, score=0.241, reason=credit_score decreased approval likelihood most
APP_0006: decision=approve, score=0.900, reason=collateral_value increased approval likelihood most
APP_0007: decision=approve, score=0.534, reason=collateral_value increased approval likelihood most
APP_0008: decision=approve, score=0.900, reason=ITI increased approval likelihood most
APP_0009: decision=approve, score=0.856, reason=assets_owned increased approval likelihood most
APP_0010: decision=deny, score=0.028, reason=assets_owned decreased approval likelihood most