Credit Appraisal Report

Total applications: 300

Approved: 177 | Denied: 123

Narrative:

Please summarize drivers.

Top Explanations:

APP_0001: decision=deny, score=0.212, reason=ITI increased approval likelihood most
APP_0002: decision=approve, score=0.879, reason=employment_years increased approval likelihood most
APP_0003: decision=approve, score=0.807, reason=collateral_value increased approval likelihood most
APP_0004: decision=approve, score=0.744, reason=credit_score increased approval likelihood most
APP_0005: decision=deny, score=0.129, reason=credit_score decreased approval likelihood most
APP_0006: decision=deny, score=0.433, reason=LTV decreased approval likelihood most
APP_0007: decision=approve, score=0.883, reason=ITI increased approval likelihood most
APP_0008: decision=approve, score=0.787, reason=ITI increased approval likelihood most
APP_0009: decision=approve, score=0.706, reason=collateral_value increased approval likelihood most
APP_0010: decision=approve, score=0.895, reason=collateral_value increased approval likelihood most