

Credit Appraisal Report

Total applications: 200

Approved: 37 | Denied: 163

Narrative:

Please summarize key portfolio drivers.

Top Explanations:

- APP_0001: decision=deny, score=0.333, reason=age decreased approval likelihood most
- APP_0002: decision=deny, score=0.333, reason=age decreased approval likelihood most
- APP_0003: decision=approve, score=0.333, reason=age decreased approval likelihood most
- APP_0004: decision=deny, score=0.333, reason=age decreased approval likelihood most
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- APP_0010: decision=deny, score=0.333, reason=age decreased approval likelihood most