

Credit Appraisal Report

Total applications: 200

Approved: 80 | Denied: 120

Narrative:

Please summarize key portfolio drivers.

Top Explanations:

- APP_0001: decision=deny, score=0.001, reason=DTI decreased approval likelihood most
- APP_0002: decision=approve, score=1.000, reason=DTI increased approval likelihood most
- APP_0003: decision=approve, score=1.000, reason=DTI increased approval likelihood most
- APP_0004: decision=approve, score=1.000, reason=DTI increased approval likelihood most
- APP_0005: decision=deny, score=0.000, reason=DTI decreased approval likelihood most
- APP_0006: decision=approve, score=1.000, reason=DTI increased approval likelihood most
- APP_0007: decision=approve, score=1.000, reason=DTI increased approval likelihood most
- APP_0008: decision=approve, score=1.000, reason=DTI increased approval likelihood most
- APP_0009: decision=deny, score=0.000, reason=DTI decreased approval likelihood most
- APP_0010: decision=deny, score=1.000, reason=credit_score increased approval likelihood most