

# Credit Appraisal Report

Total applications: 21

Approved: 11 | Denied: 10

**Narrative:**

Automated narrative (LLM enabled).

**Top Explanations:**

- APP\_0009: decision=approve, score=0.000, reason=debt\_to\_income decreased approval likelihood most
- APP\_0011: decision=approve, score=0.000, reason=debt\_to\_income decreased approval likelihood most
- APP\_0062: decision=deny, score=0.000, reason=debt\_to\_income decreased approval likelihood most
- APP\_0066: decision=deny, 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\_0072: decision=approve, score=0.999, reason=num\_delinquencies increased approval likelihood most
- APP\_0088: decision=deny, score=0.000, reason=debt\_to\_income decreased approval likelihood most
- APP\_0095: decision=deny, score=0.000, reason=debt\_to\_income decreased approval likelihood most
- APP\_0115: decision=approve, score=0.010, reason=num\_delinquencies decreased approval likelihood most
- APP\_0125: decision=approve, score=0.999, reason=num\_delinquencies increased approval likelihood most