

Credit Appraisal Report

Total applications: 200

Approved: 0 | Denied: 200

Top Explanations:

- APP_0001: decision=deny, score=0.400, reason=age decreased approval likelihood most rules=model_score < 0.5
- APP_0002: decision=deny, score=0.400, reason=age decreased approval likelihood most rules=credit_score < 400; DTI > 0.45; model_score < 0.5
- APP_0003: decision=deny, score=0.400, reason=age decreased approval likelihood most rules=model_score < 0.5
- APP_0004: decision=deny, score=0.400, reason=age decreased approval likelihood most rules=income < 30000; model_score < 0.5
- APP_0005: decision=deny, score=0.400, reason=age decreased approval likelihood most rules=DTI > 0.45; model_score < 0.5
- APP_0006: decision=deny, score=0.400, reason=age decreased approval likelihood most rules=DTI > 0.45; model_score < 0.5
- APP_0007: decision=deny, score=0.400, reason=age decreased approval likelihood most rules=credit_score < 400; DTI > 0.45; model_score < 0.5
- APP_0008: decision=deny, score=0.400, reason=age decreased approval likelihood most rules=model_score < 0.5
- APP_0009: decision=deny, score=0.400, reason=age decreased approval likelihood most rules=LTV > 0.8; income < 30000; model_score < 0.5
- APP_0010: decision=deny, score=0.400, reason=age decreased approval likelihood most rules=LTV > 0.8; model_score < 0.5