

# Credit Appraisal Report

Total applications: 5

Approved: 0 | Denied: 5

**Narrative:**

Please summarize key portfolio drivers.

**Top Explanations:**

- a001: decision=deny, score=0.333, reason=age decreased approval likelihood most
- a002: decision=deny, score=0.333, reason=age decreased approval likelihood most
- a003: decision=deny, score=0.333, reason=age decreased approval likelihood most
- a004: decision=deny, score=0.333, reason=age decreased approval likelihood most
- a005: decision=deny, score=0.333, reason=age decreased approval likelihood most