

# Credit Appraisal Report

Total applications: 200

Approved: 200 | Denied: 0

Threshold used: 0.3333333333333333

**Narrative:**

Please summarize key portfolio drivers.

**Top Explanations:**

- APP\_0001: decision=approve, score=0.333, reason=age decreased approval likelihood most
- APP\_0002: decision=approve, score=0.333, reason=age decreased approval likelihood most
- APP\_0003: decision=approve, score=0.333, reason=age decreased approval likelihood most
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- APP\_0010: decision=approve, score=0.333, reason=age decreased approval likelihood most