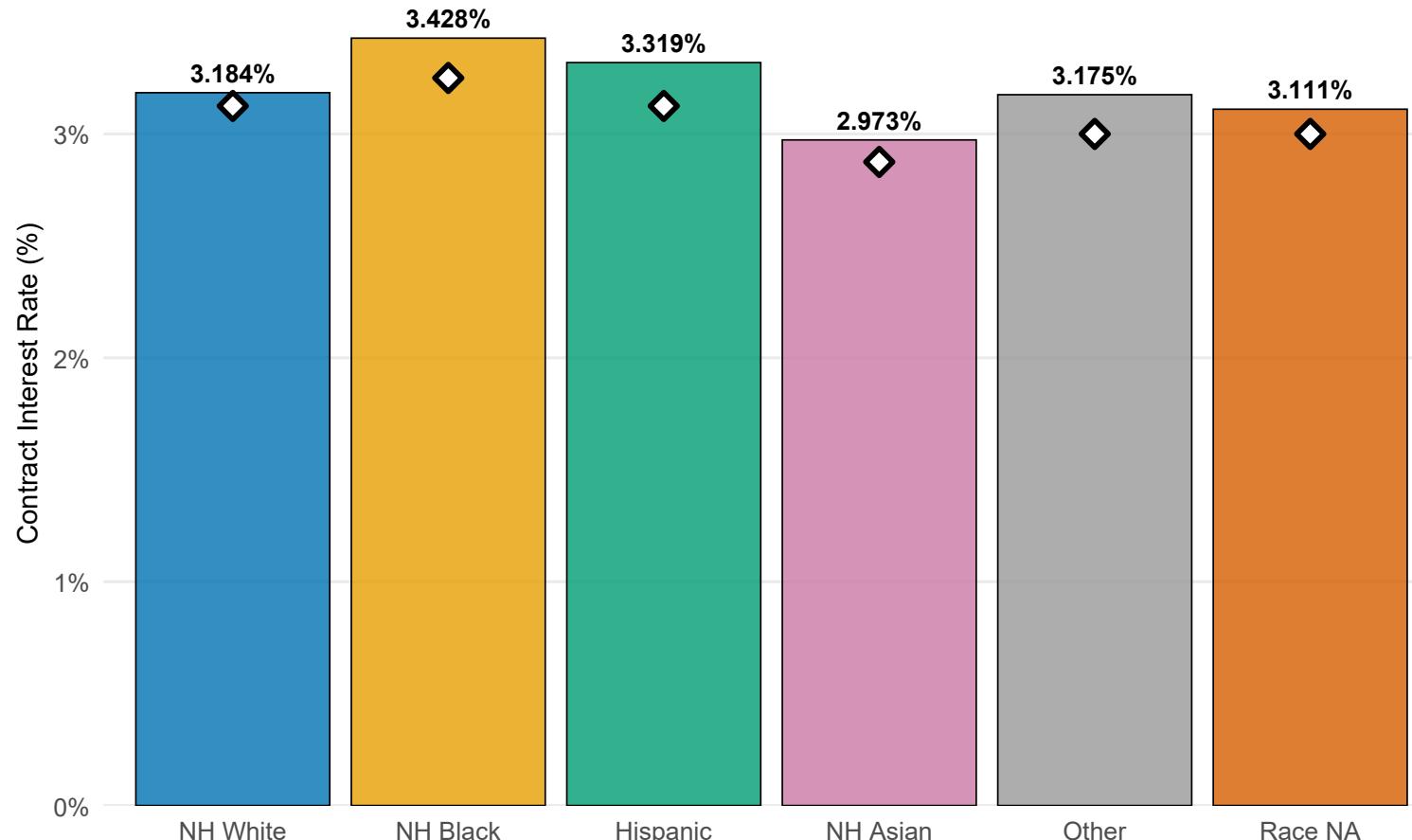


Unadjusted Interest Rates by Race/Ethnicity

Pricing sample (originated loans with valid rates, N=9,098,913)



Note: Bars show mean interest rates; diamonds show medians. Rates observed only for originations (action_taken = 1 with 0 < rate < 25). Overall mean rate: 3.175%.