

# Optimistic Financial Forecast

## Intelligence Report

**Executive Summary** This report analyzes Applications, Approvals, Funded Units, Originations, and Net Spread metrics. Forecast generated using Random Forest time-series machine learning model. Baseline Period: January 2022 to September 2025 Forecast Horizon: October 2025 to September 2027 Interpretation: Forecast is derived purely from historical operational financial performance. Confidence Level: Based on historical trend stability and structural consistency.

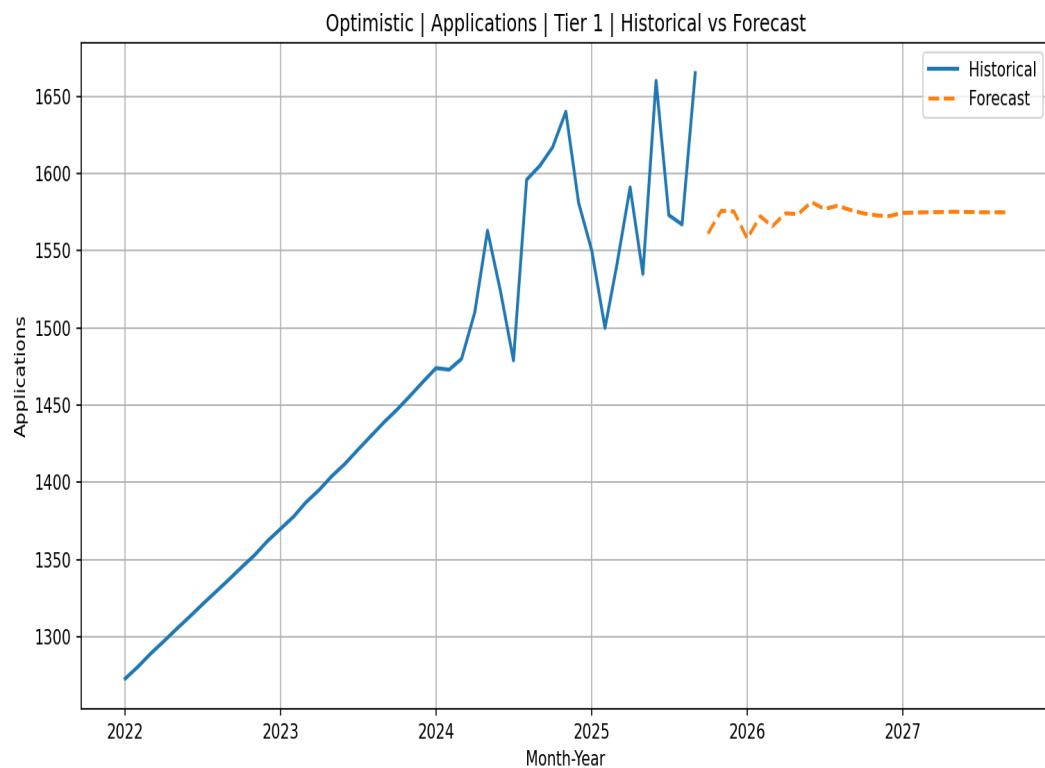


Image Type: Historical vs Forecast Trend Metric: Applications Tier: Tier 1 Definition:  
 Displays historical operational financial data and predicted continuation. Baseline Period:  
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027  
 Observed Deviation: 111.69 Observed Growth: 30.79% Meaning: Forecast extends  
 historical trend using machine learning time-series modeling. Hidden Insight: Trend slope  
 indicates operational performance strength and expected continuation. Origin: Derived  
 directly from historical operational financial records.

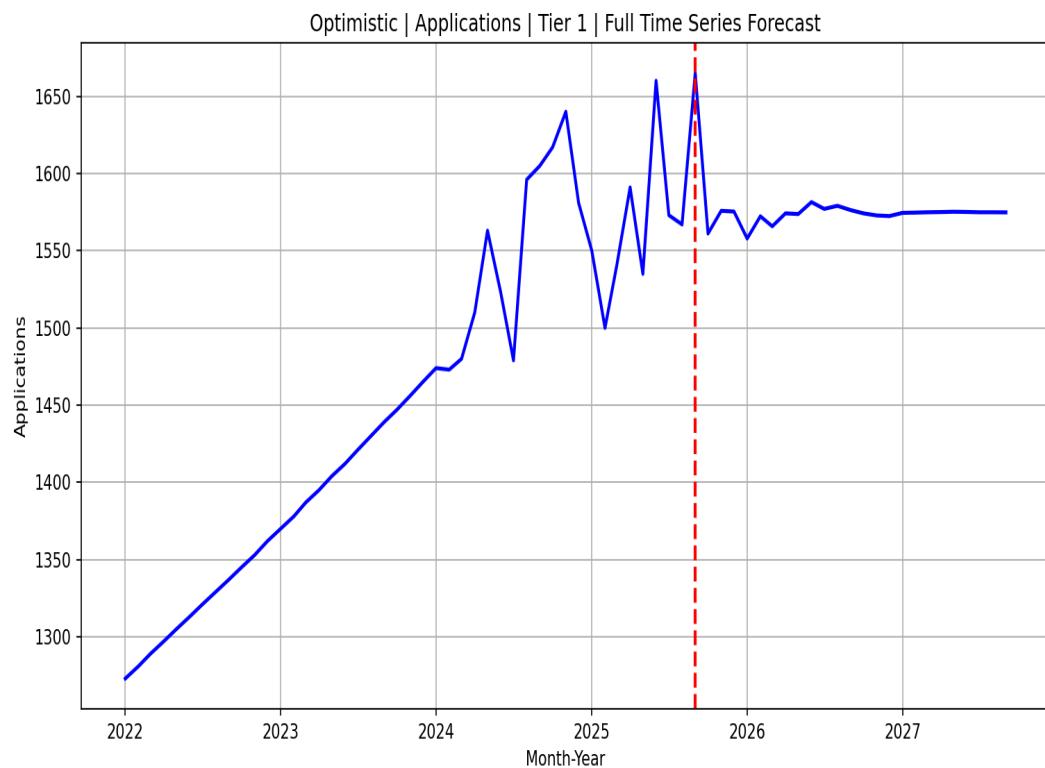


Image Type: Full Time Series Forecast Metric: Applications Tier: Tier 1 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete temporal evolution including learned historical pattern and projected future trend. Hidden Insight: Stable slope indicates consistent operational performance. Increasing slope indicates growth acceleration. Irregular variation indicates volatility risk. Origin: Generated using time-series machine learning trained on historical operational data.

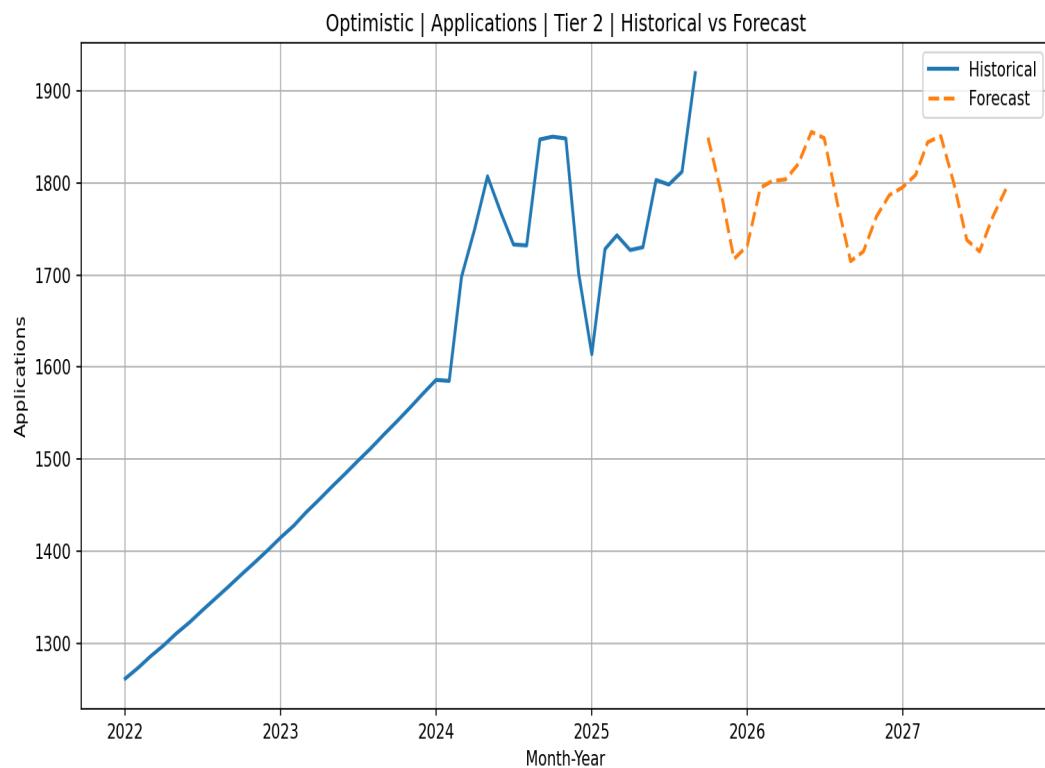


Image Type: Historical vs Forecast Trend Metric: Applications Tier: Tier 2 Definition: Displays historical operational financial data and predicted continuation. Baseline Period: January 2022 to September 2025 Forecast Period: October 2025 to September 2027 Observed Deviation: 191.79 Observed Growth: 52.06% Meaning: Forecast extends historical trend using machine learning time-series modeling. Hidden Insight: Trend slope indicates operational performance strength and expected continuation. Origin: Derived directly from historical operational financial records.

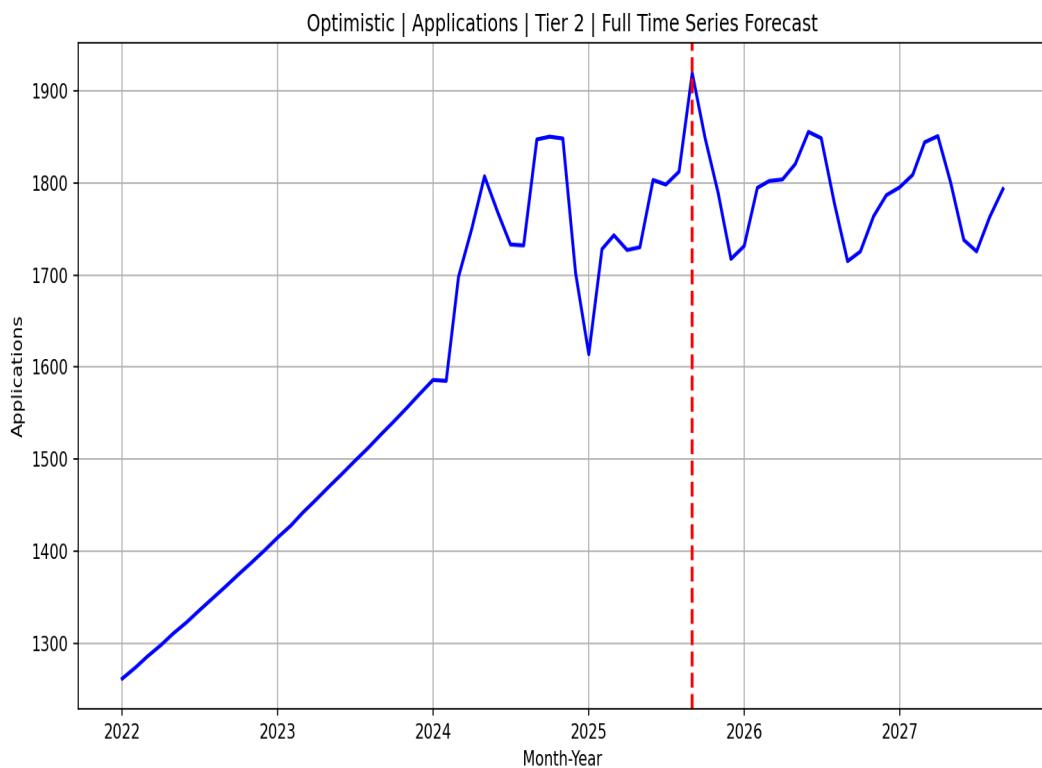


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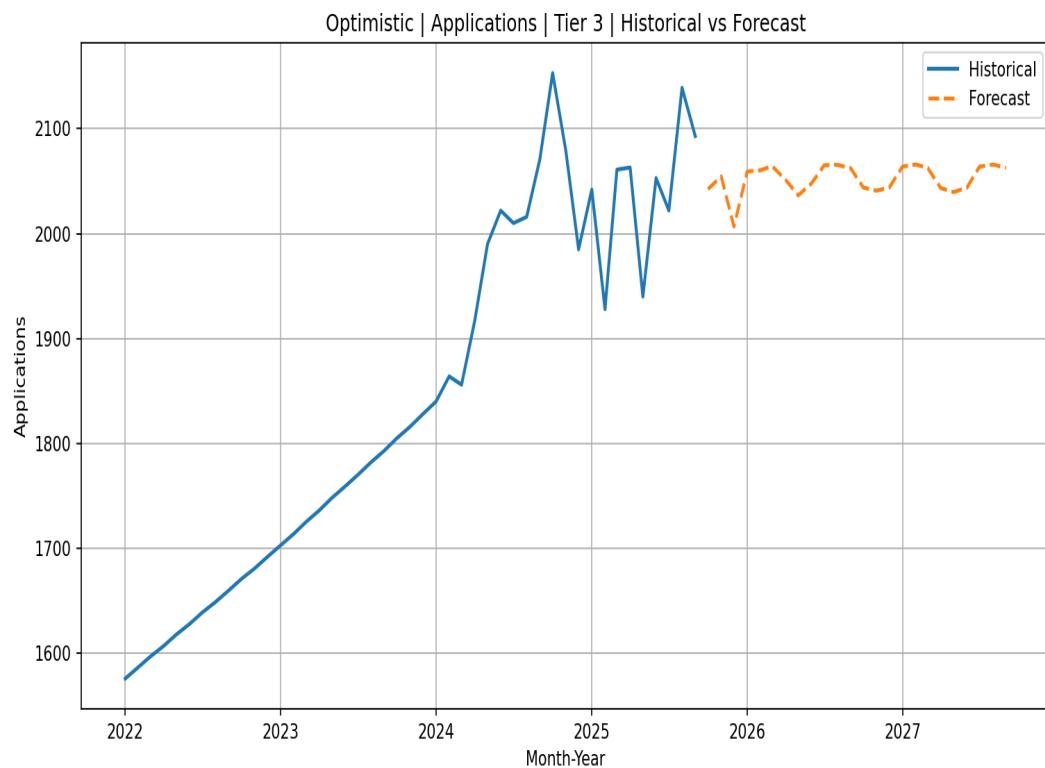


Image Type: Historical vs Forecast Trend Metric: Applications Tier: Tier 3 Definition:  
 Displays historical operational financial data and predicted continuation. Baseline Period:  
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027  
 Observed Deviation: 173.39 Observed Growth: 32.80% Meaning: Forecast extends  
 historical trend using machine learning time-series modeling. Hidden Insight: Trend slope  
 indicates operational performance strength and expected continuation. Origin: Derived  
 directly from historical operational financial records.

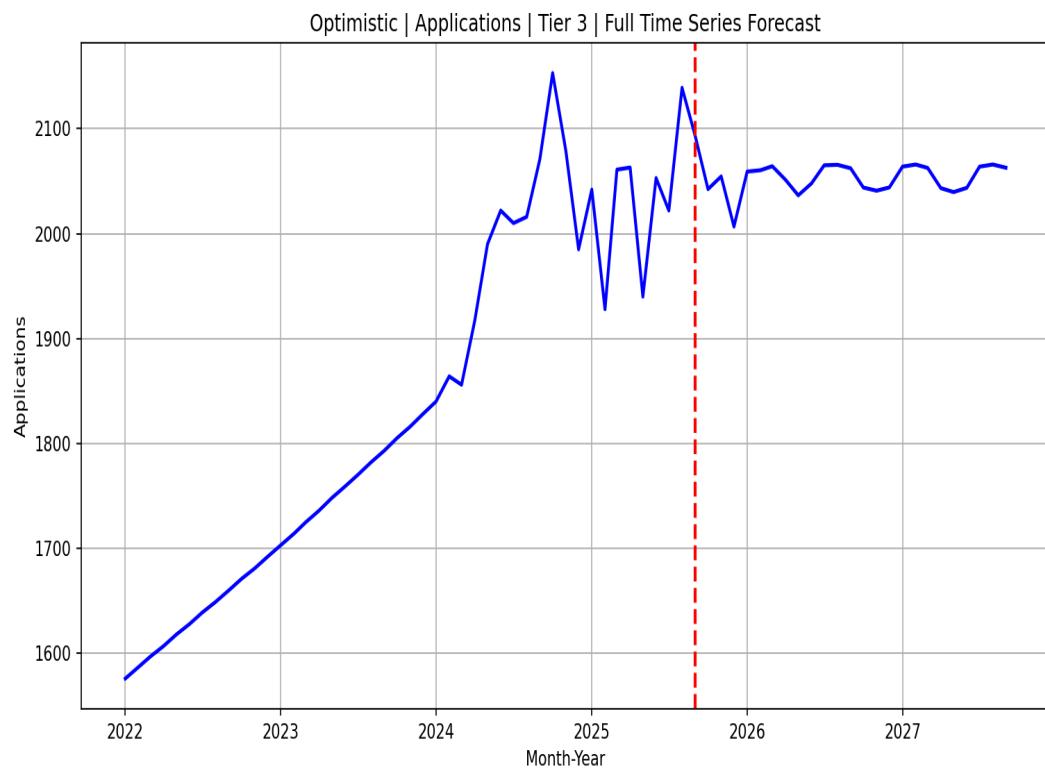


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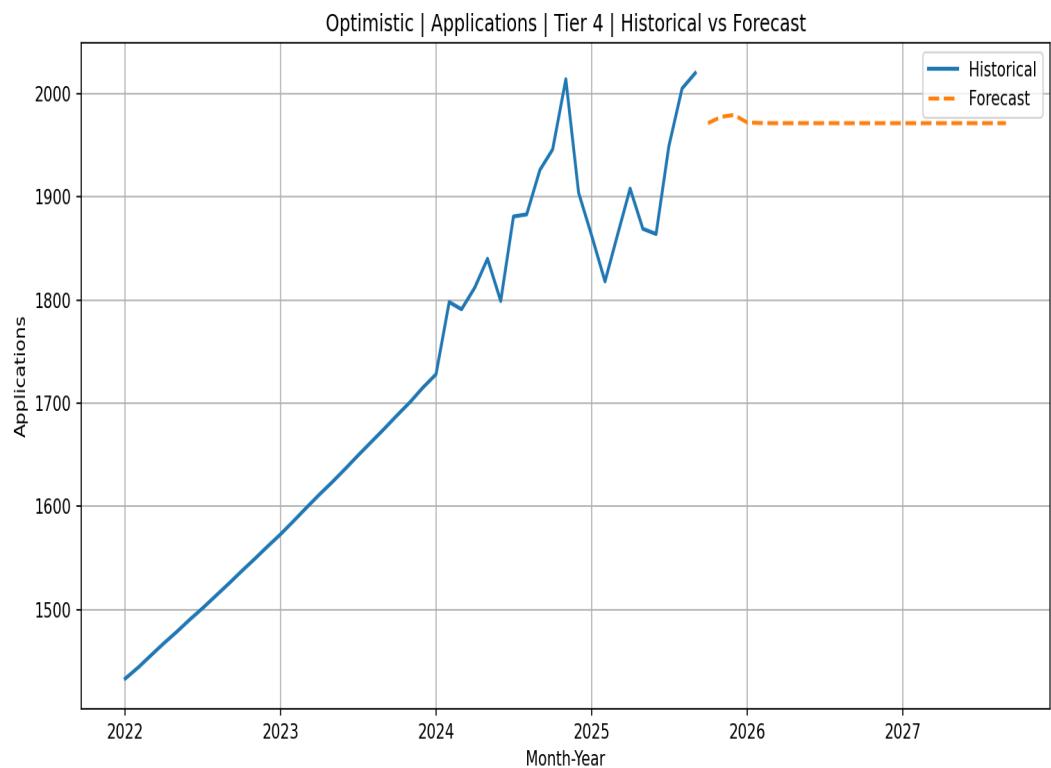


Image Type: Historical vs Forecast Trend Metric: Applications Tier: Tier 4 Definition: Displays historical operational financial data and predicted continuation. Baseline Period: January 2022 to September 2025 Forecast Period: October 2025 to September 2027 Observed Deviation: 174.64 Observed Growth: 40.96% Meaning: Forecast extends historical trend using machine learning time-series modeling. Hidden Insight: Trend slope indicates operational performance strength and expected continuation. Origin: Derived directly from historical operational financial records.

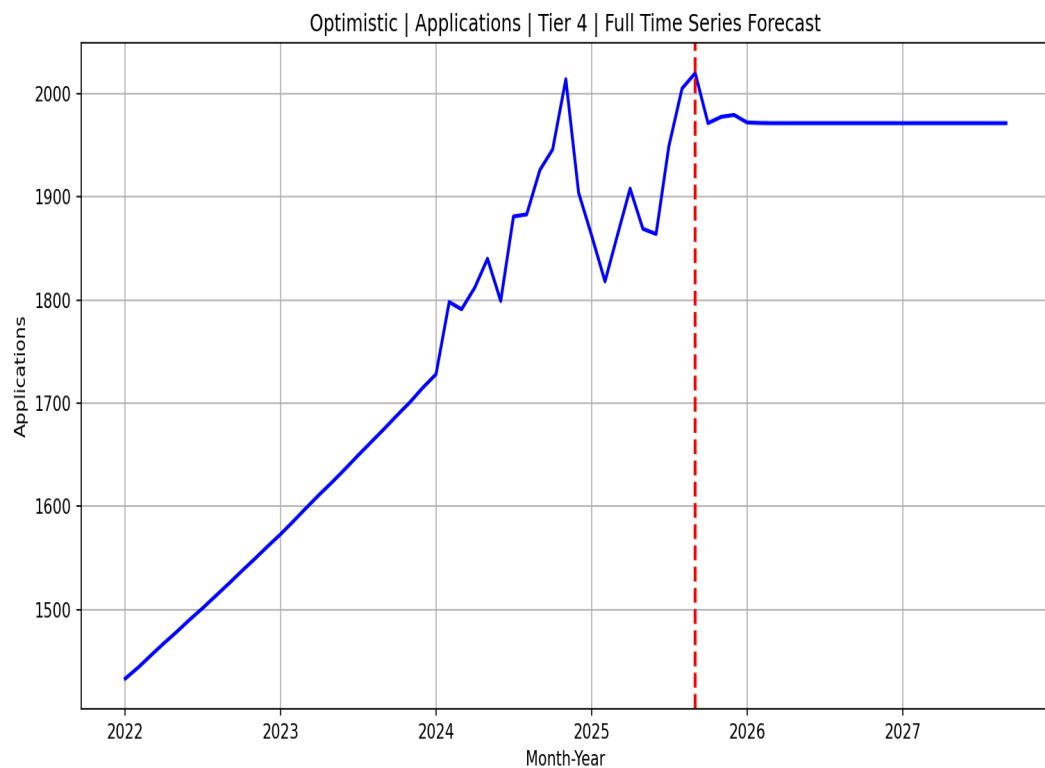


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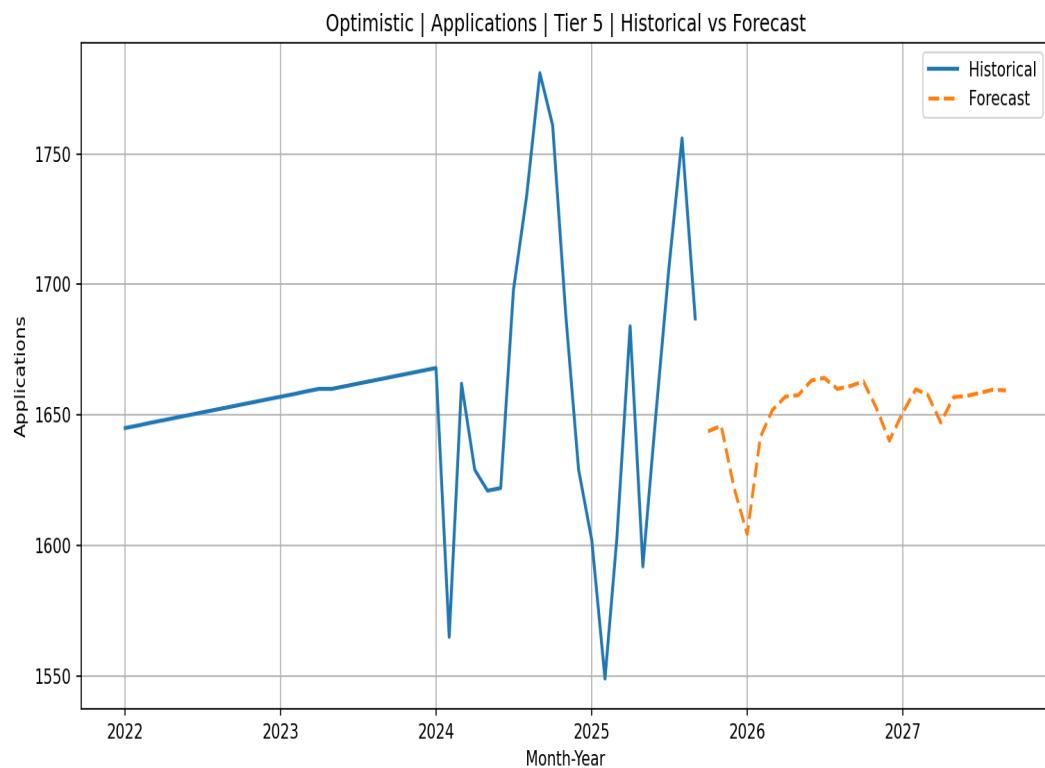


Image Type: Historical vs Forecast Trend Metric: Applications Tier: Tier 5 Definition:  
 Displays historical operational financial data and predicted continuation. Baseline Period:  
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027  
 Observed Deviation: 43.23 Observed Growth: 2.55% Meaning: Forecast extends historical  
 trend using machine learning time-series modeling. Hidden Insight: Trend slope indicates  
 operational performance strength and expected continuation. Origin: Derived directly from  
 historical operational financial records.

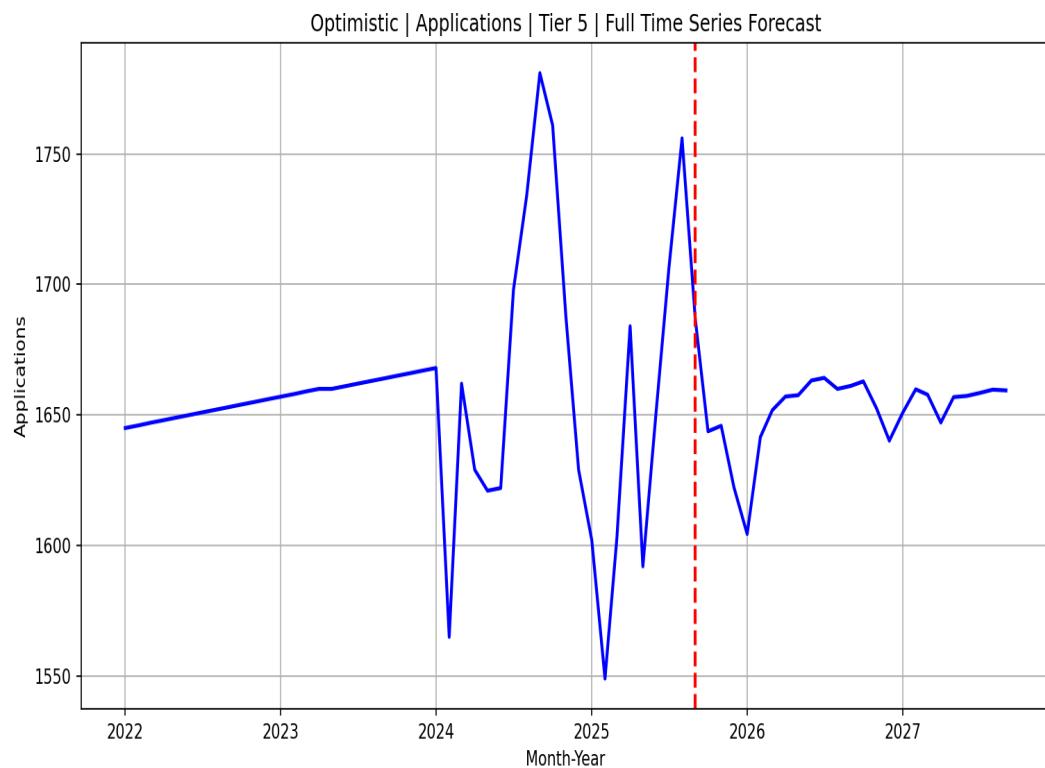


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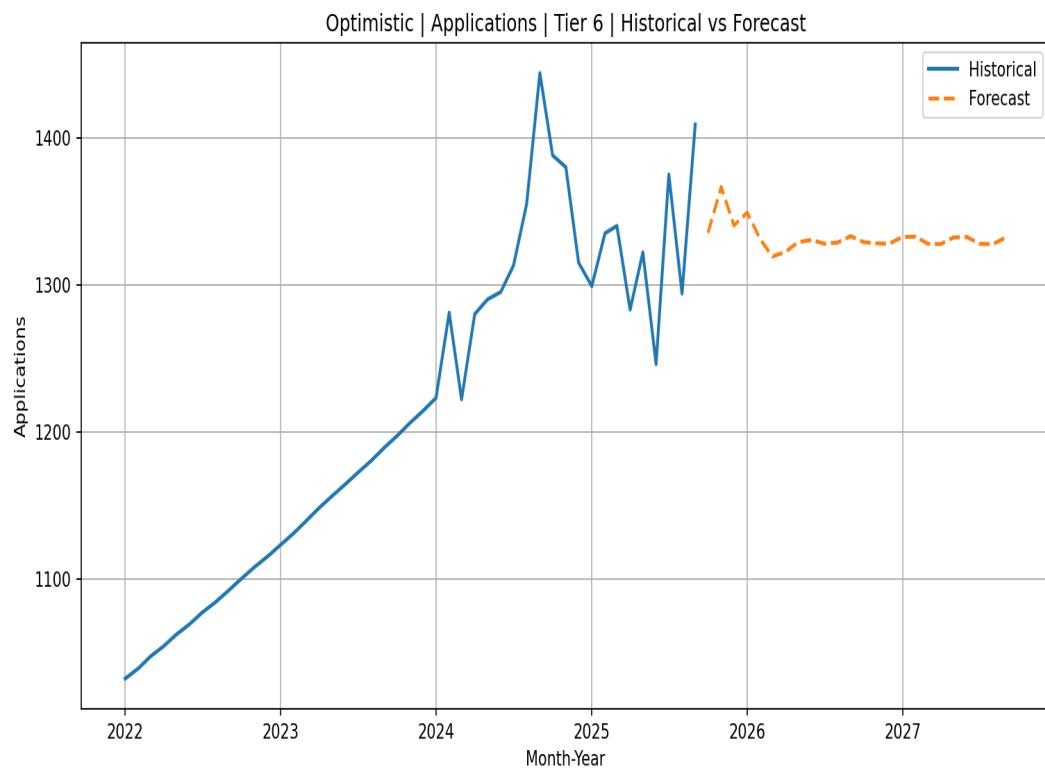


Image Type: Historical vs Forecast Trend Metric: Applications Tier: Tier 6 Definition:  
 Displays historical operational financial data and predicted continuation. Baseline Period:  
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027  
 Observed Deviation: 113.36 Observed Growth: 36.53% Meaning: Forecast extends  
 historical trend using machine learning time-series modeling. Hidden Insight: Trend slope  
 indicates operational performance strength and expected continuation. Origin: Derived  
 directly from historical operational financial records.

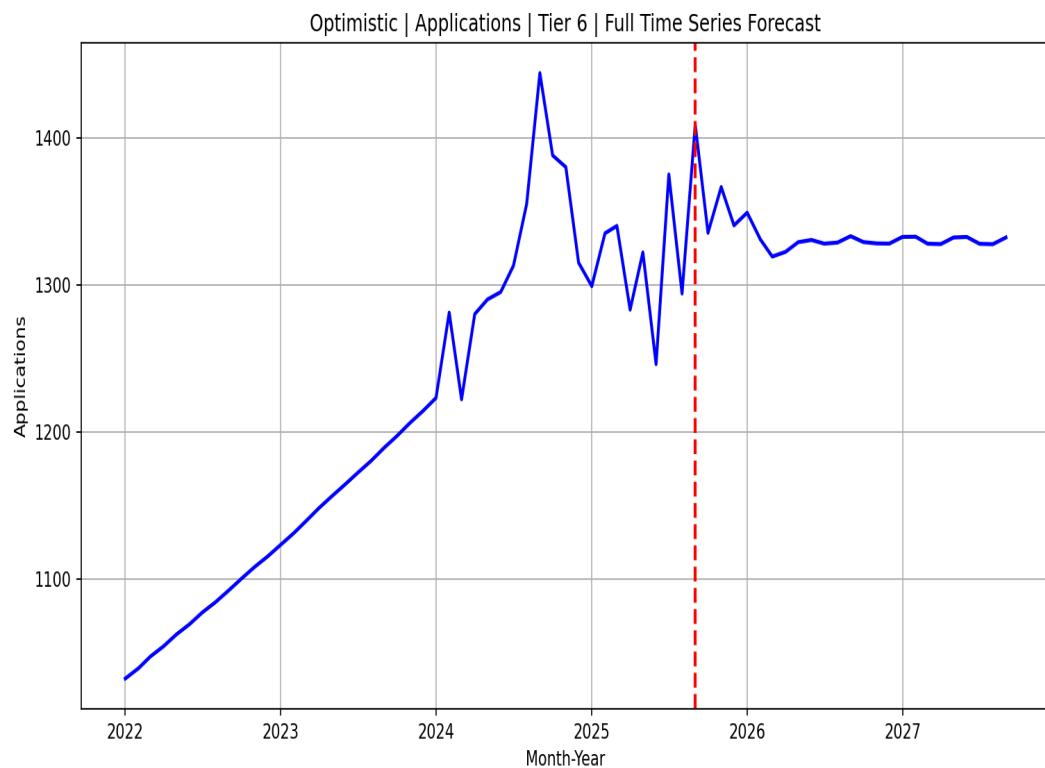


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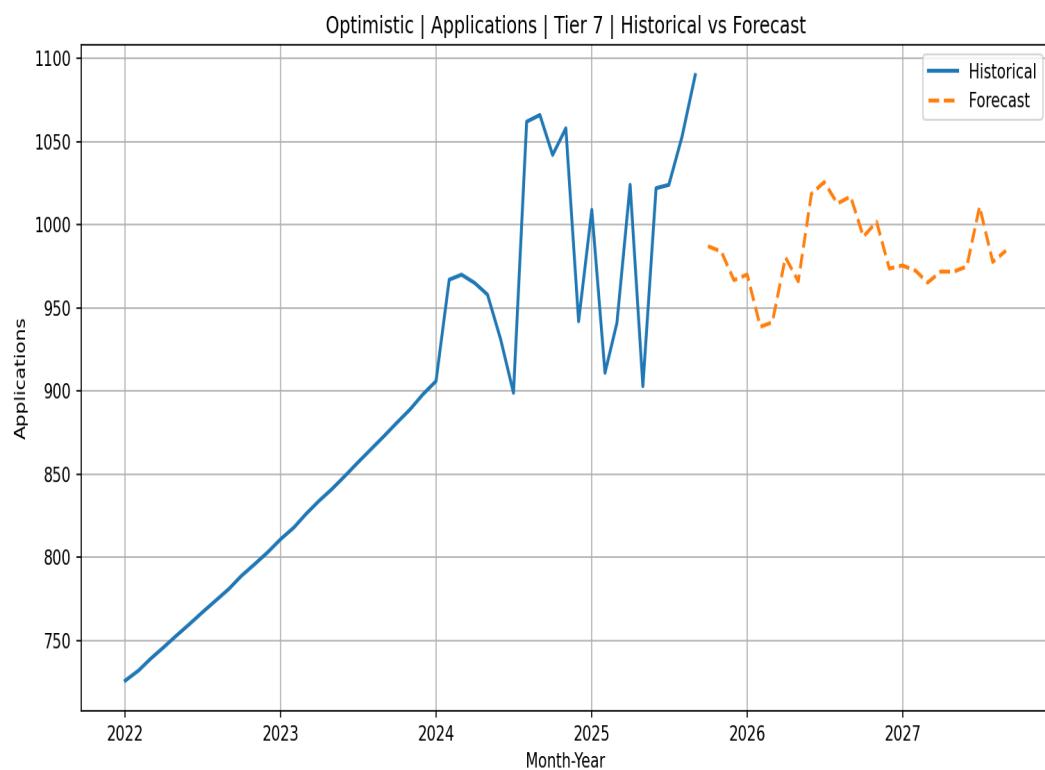


Image Type: Historical vs Forecast Trend Metric: Applications Tier: Tier 7 Definition: Displays historical operational financial data and predicted continuation. Baseline Period: January 2022 to September 2025 Forecast Period: October 2025 to September 2027 Observed Deviation: 105.33 Observed Growth: 50.14% Meaning: Forecast extends historical trend using machine learning time-series modeling. Hidden Insight: Trend slope indicates operational performance strength and expected continuation. Origin: Derived directly from historical operational financial records.

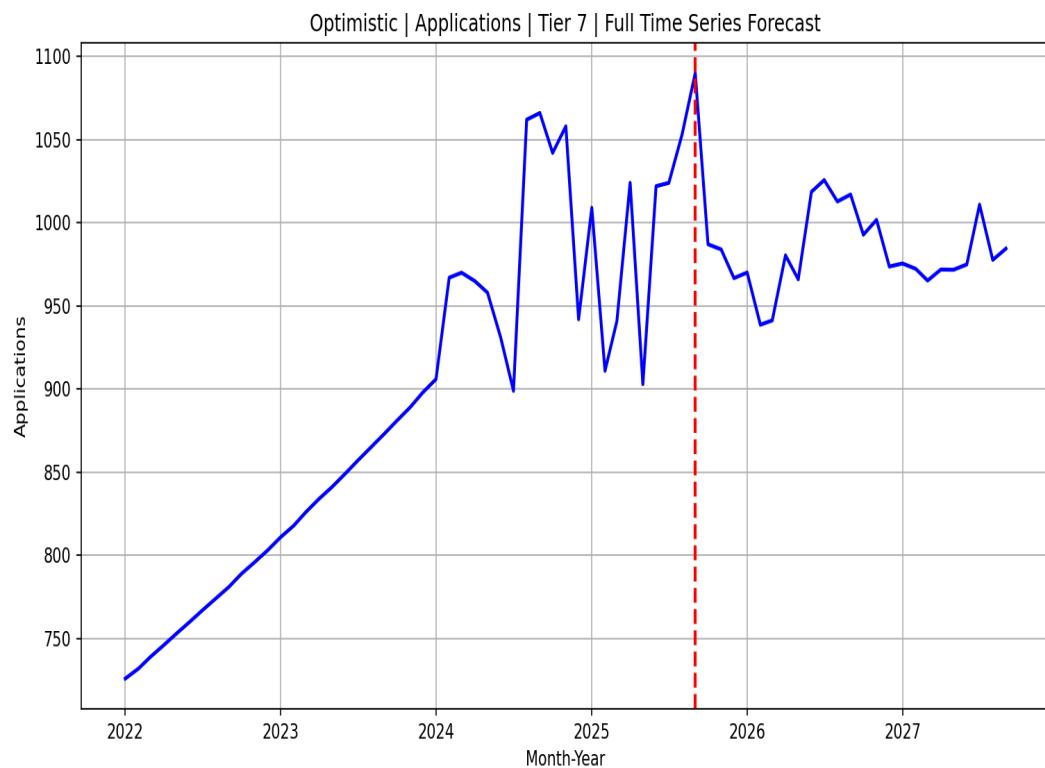


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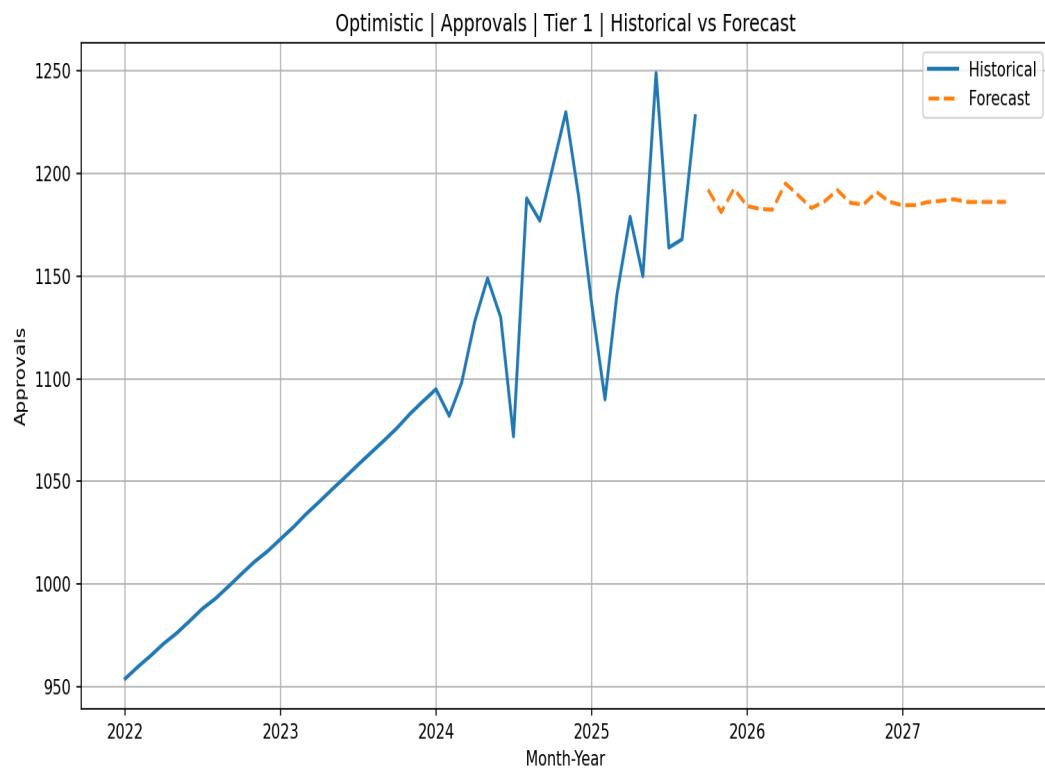


Image Type: Historical vs Forecast Trend Metric: Approvals Tier: Tier 1 Definition: Displays historical operational financial data and predicted continuation. Baseline Period: January 2022 to September 2025 Forecast Period: October 2025 to September 2027 Observed Deviation: 80.67 Observed Growth: 28.72% Meaning: Forecast extends historical trend using machine learning time-series modeling. Hidden Insight: Trend slope indicates operational performance strength and expected continuation. Origin: Derived directly from historical operational financial records.

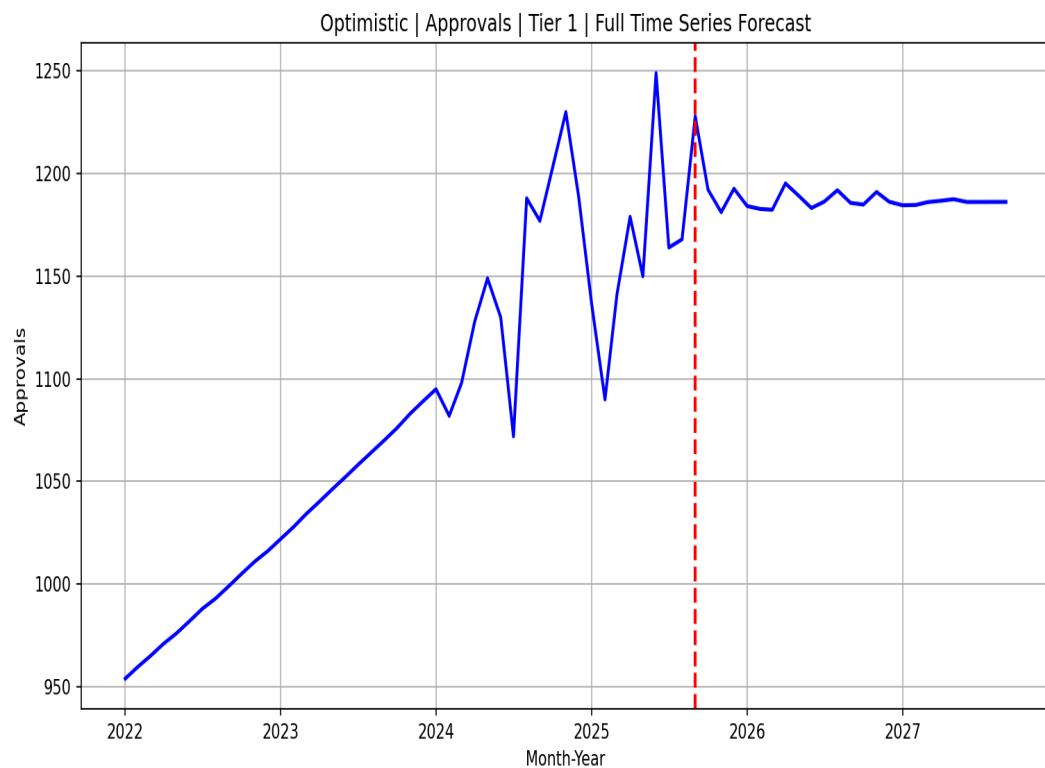


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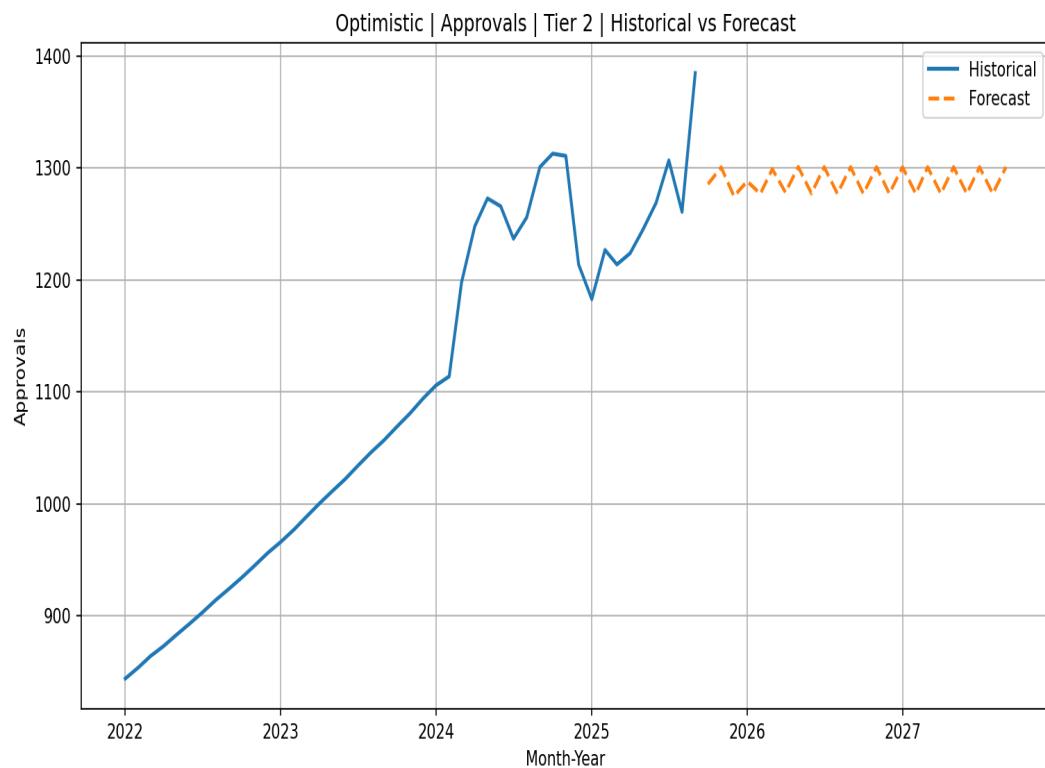


Image Type: Historical vs Forecast Trend Metric: Approvals Tier: Tier 2 Definition: Displays historical operational financial data and predicted continuation. Baseline Period: January 2022 to September 2025 Forecast Period: October 2025 to September 2027 Observed Deviation: 156.74 Observed Growth: 64.10% Meaning: Forecast extends historical trend using machine learning time-series modeling. Hidden Insight: Trend slope indicates operational performance strength and expected continuation. Origin: Derived directly from historical operational financial records.

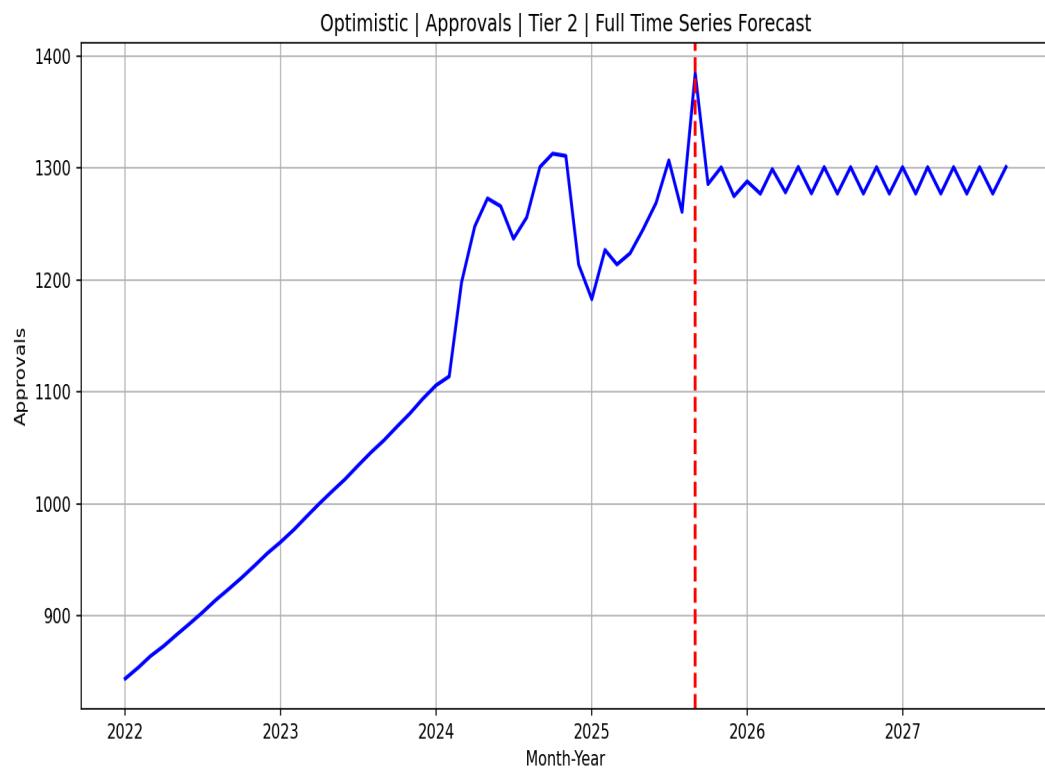


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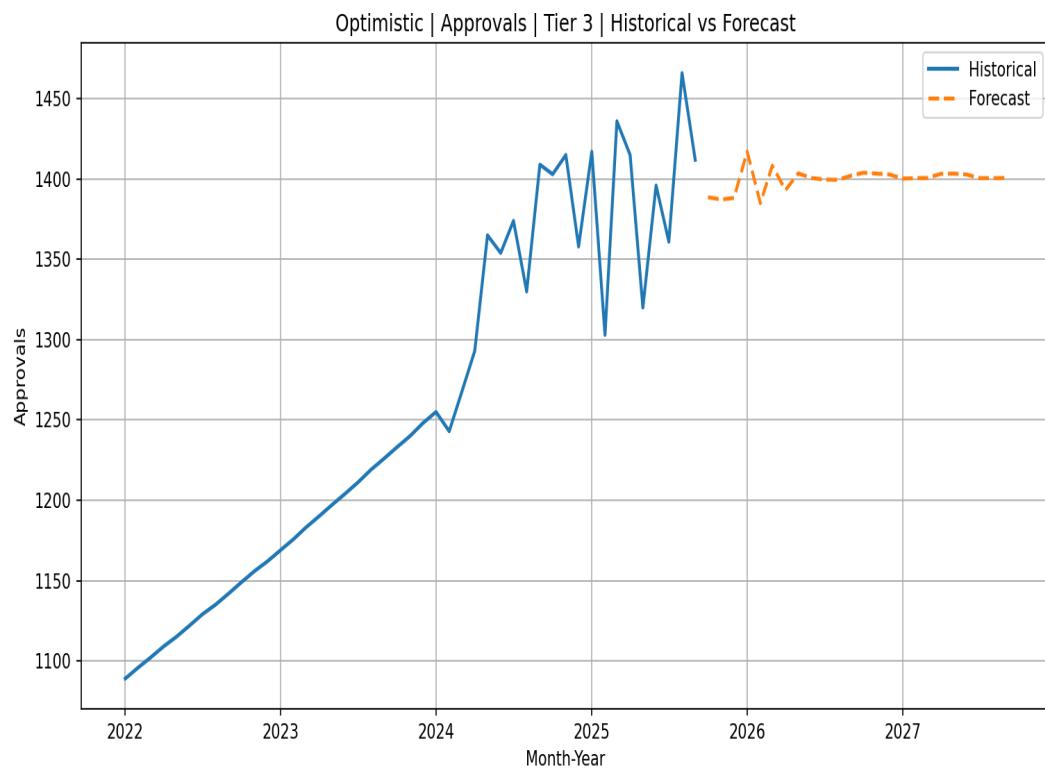


Image Type: Historical vs Forecast Trend Metric: Approvals Tier: Tier 3 Definition: Displays historical operational financial data and predicted continuation. Baseline Period: January 2022 to September 2025 Forecast Period: October 2025 to September 2027 Observed Deviation: 111.33 Observed Growth: 29.66% Meaning: Forecast extends historical trend using machine learning time-series modeling. Hidden Insight: Trend slope indicates operational performance strength and expected continuation. Origin: Derived directly from historical operational financial records.

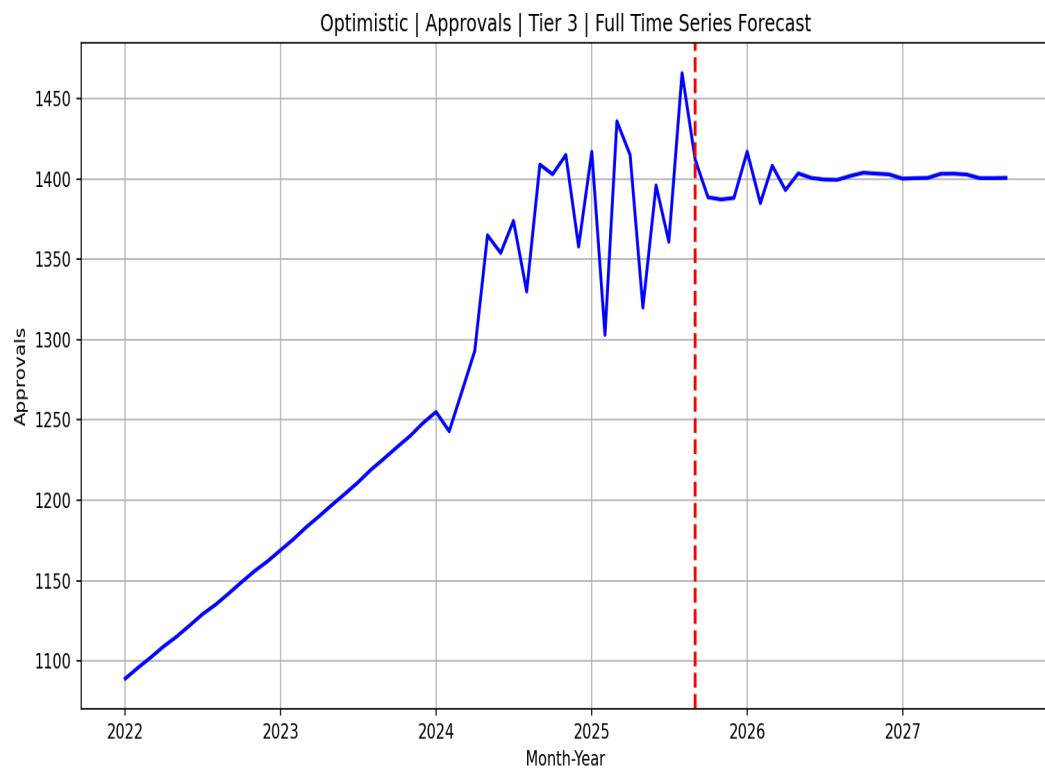


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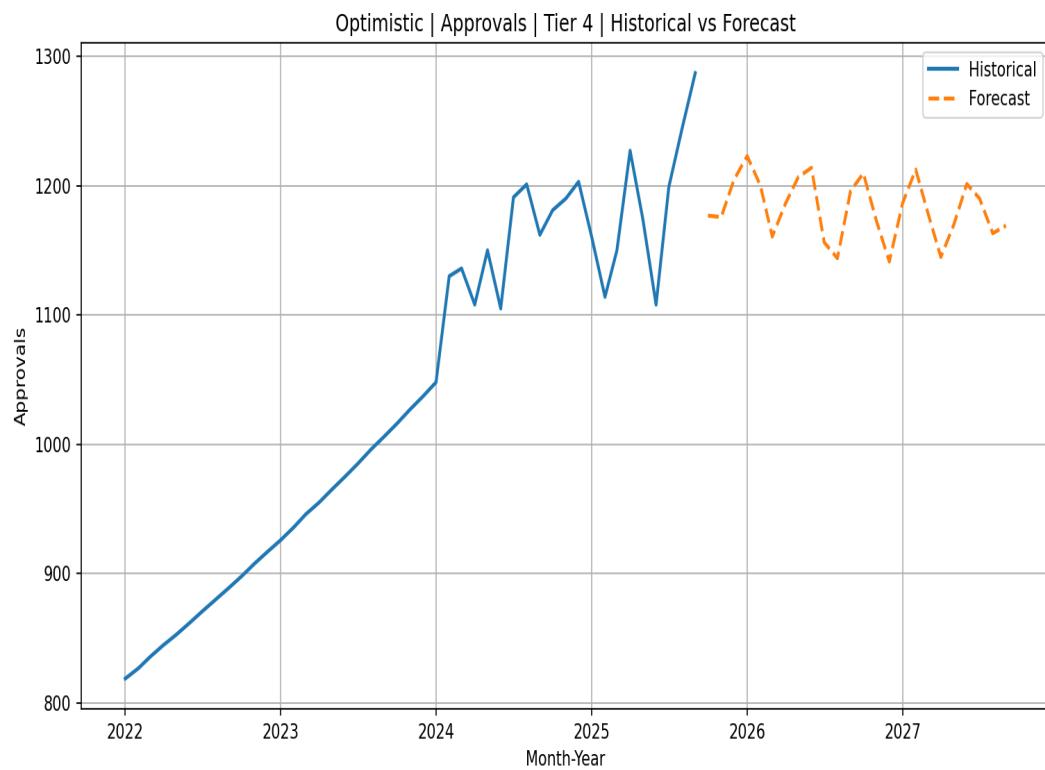


Image Type: Historical vs Forecast Trend Metric: Approvals Tier: Tier 4 Definition: Displays historical operational financial data and predicted continuation. Baseline Period: January 2022 to September 2025 Forecast Period: October 2025 to September 2027 Observed Deviation: 134.54 Observed Growth: 57.14% Meaning: Forecast extends historical trend using machine learning time-series modeling. Hidden Insight: Trend slope indicates operational performance strength and expected continuation. Origin: Derived directly from historical operational financial records.

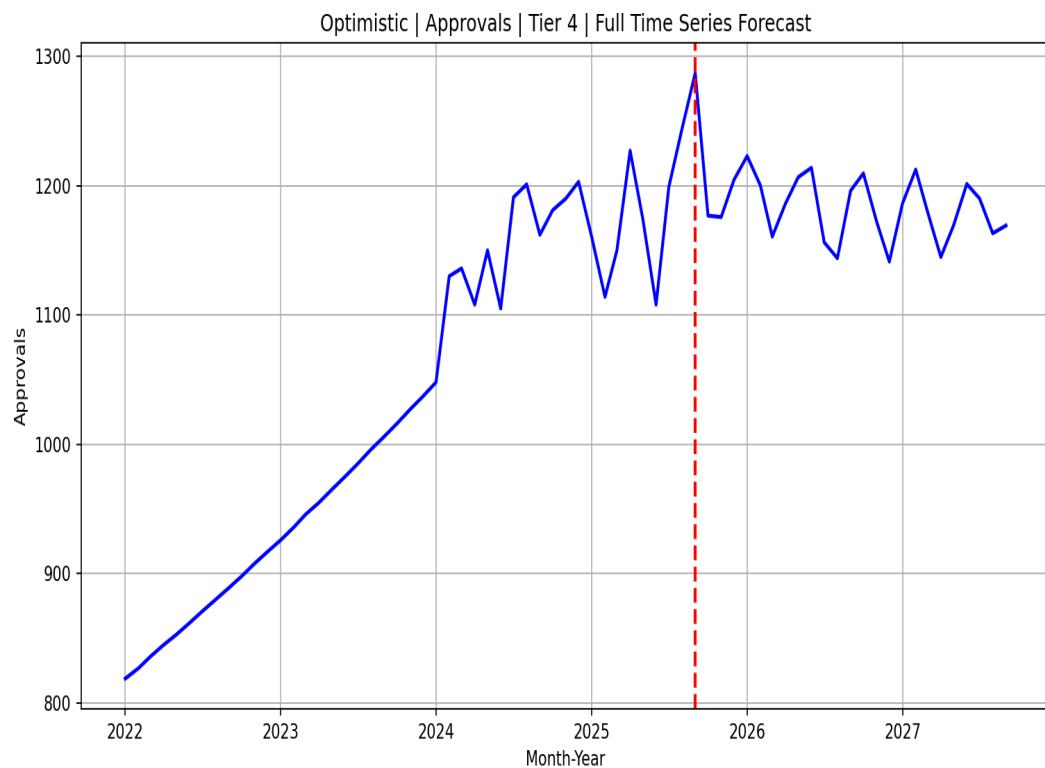


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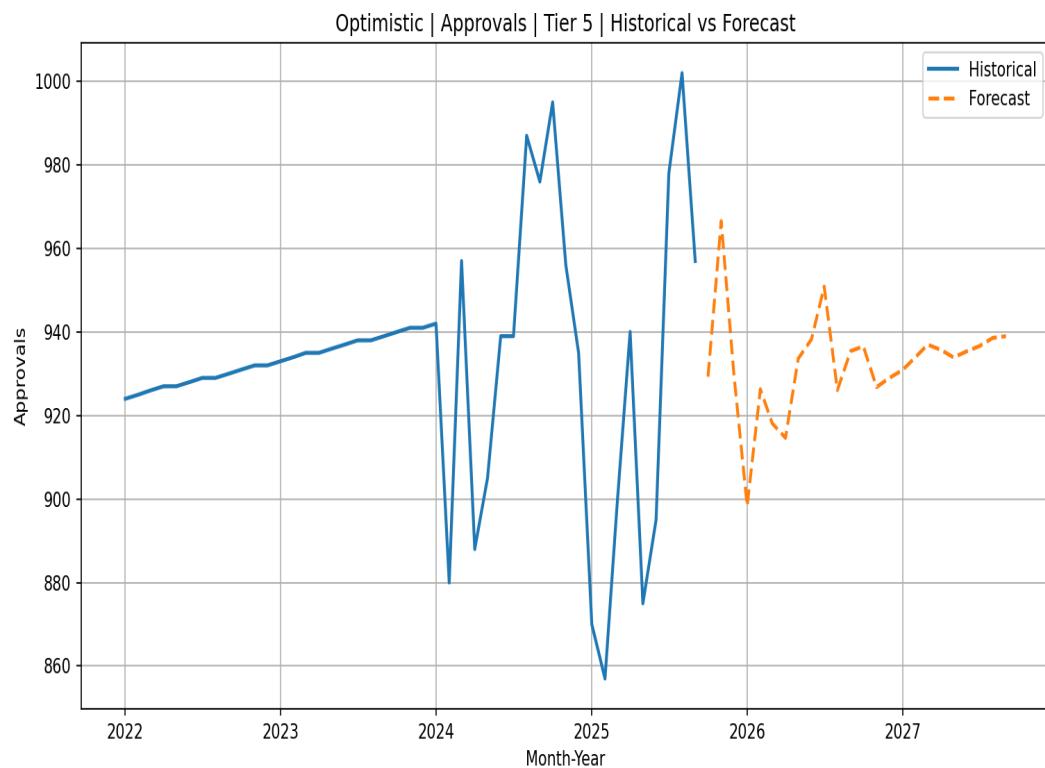


Image Type: Historical vs Forecast Trend Metric: Approvals Tier: Tier 5 Definition:  
 Displays historical operational financial data and predicted continuation. Baseline Period:  
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027  
 Observed Deviation: 29.55 Observed Growth: 3.57% Meaning: Forecast extends historical  
 trend using machine learning time-series modeling. Hidden Insight: Trend slope indicates  
 operational performance strength and expected continuation. Origin: Derived directly from  
 historical operational financial records.

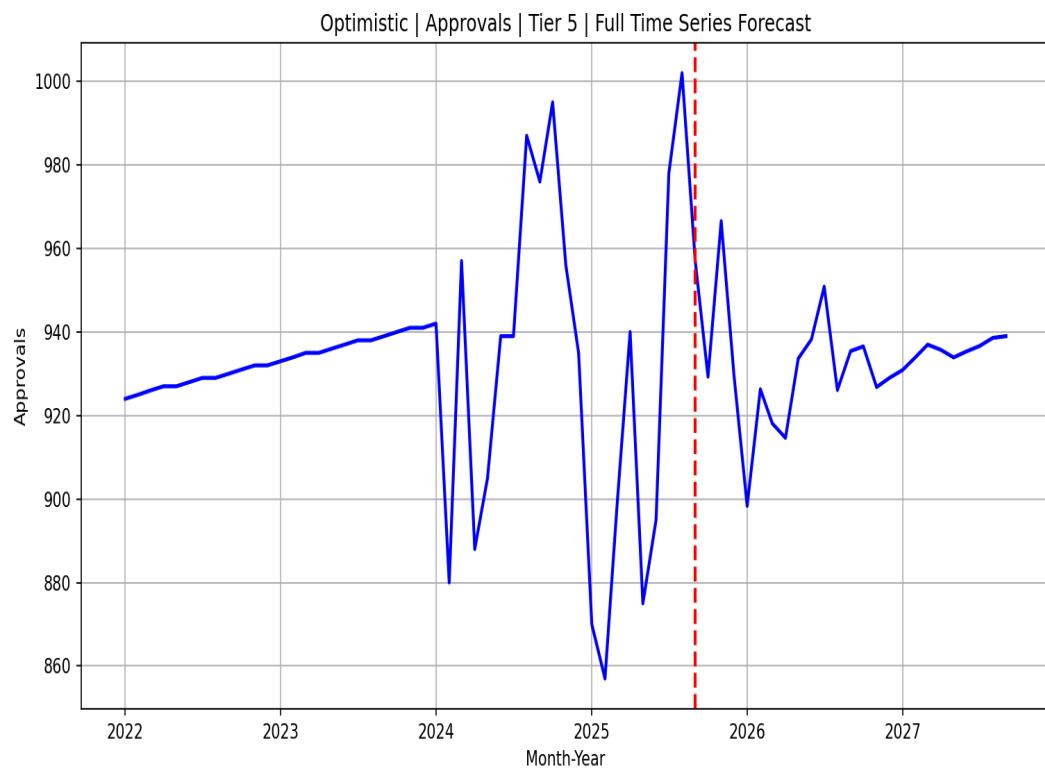


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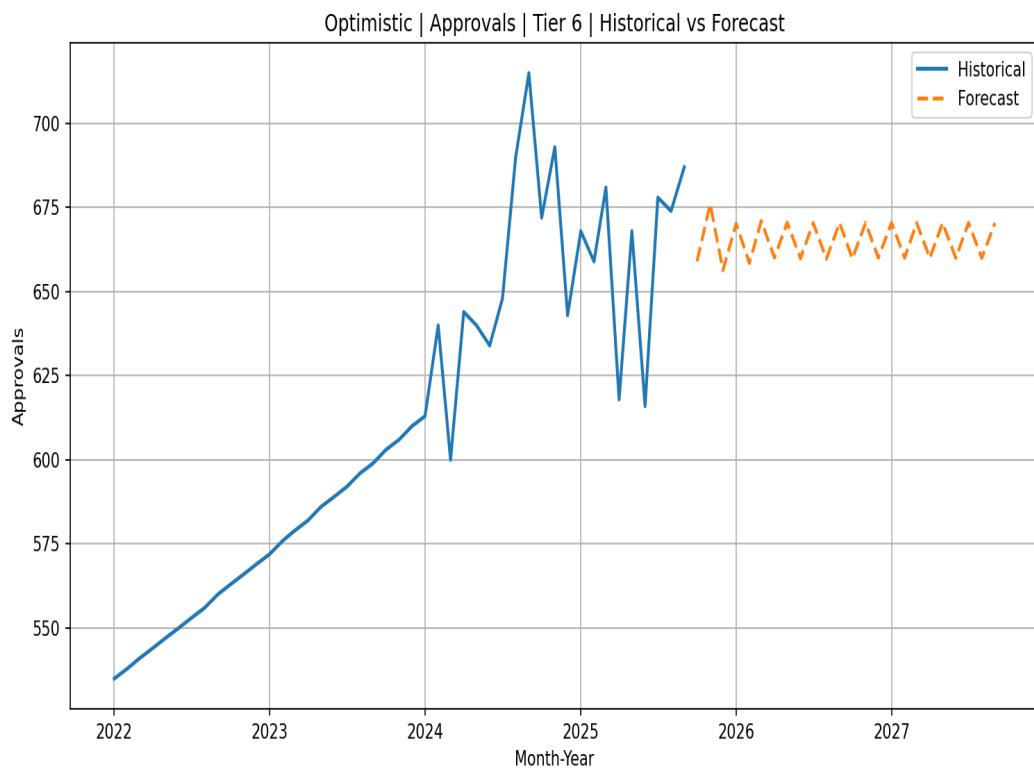


Image Type: Historical vs Forecast Trend Metric: Approvals Tier: Tier 6 Definition: Displays historical operational financial data and predicted continuation. Baseline Period: January 2022 to September 2025 Forecast Period: October 2025 to September 2027 Observed Deviation: 49.72 Observed Growth: 28.41% Meaning: Forecast extends historical trend using machine learning time-series modeling. Hidden Insight: Trend slope indicates operational performance strength and expected continuation. Origin: Derived directly from historical operational financial records.

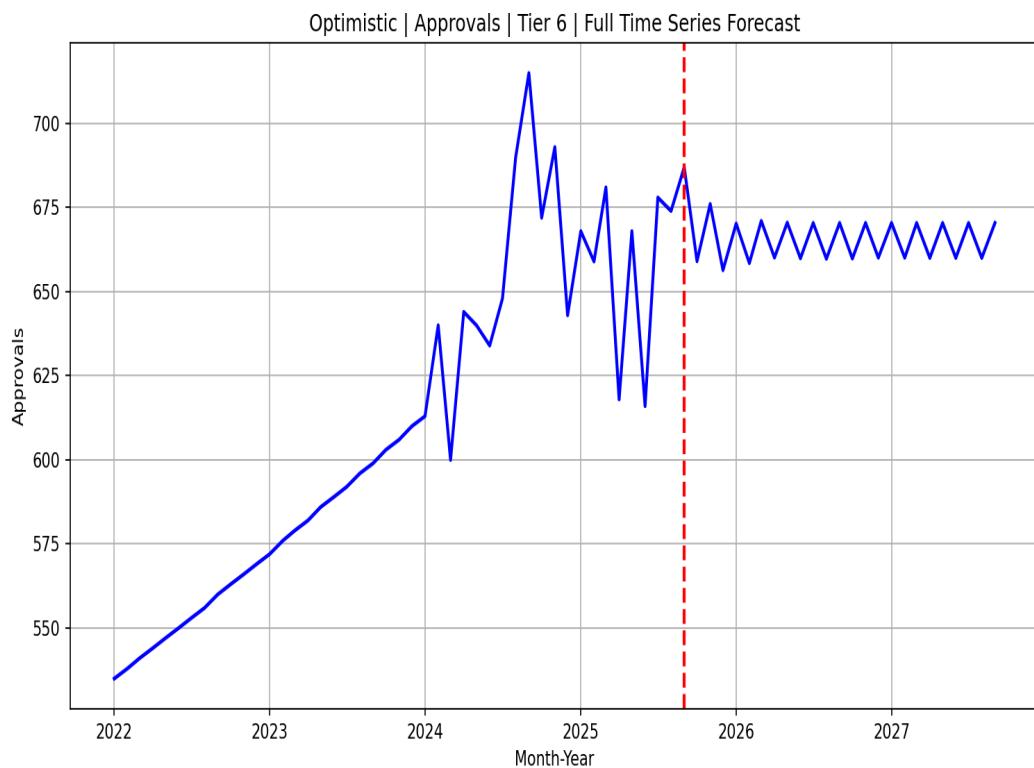


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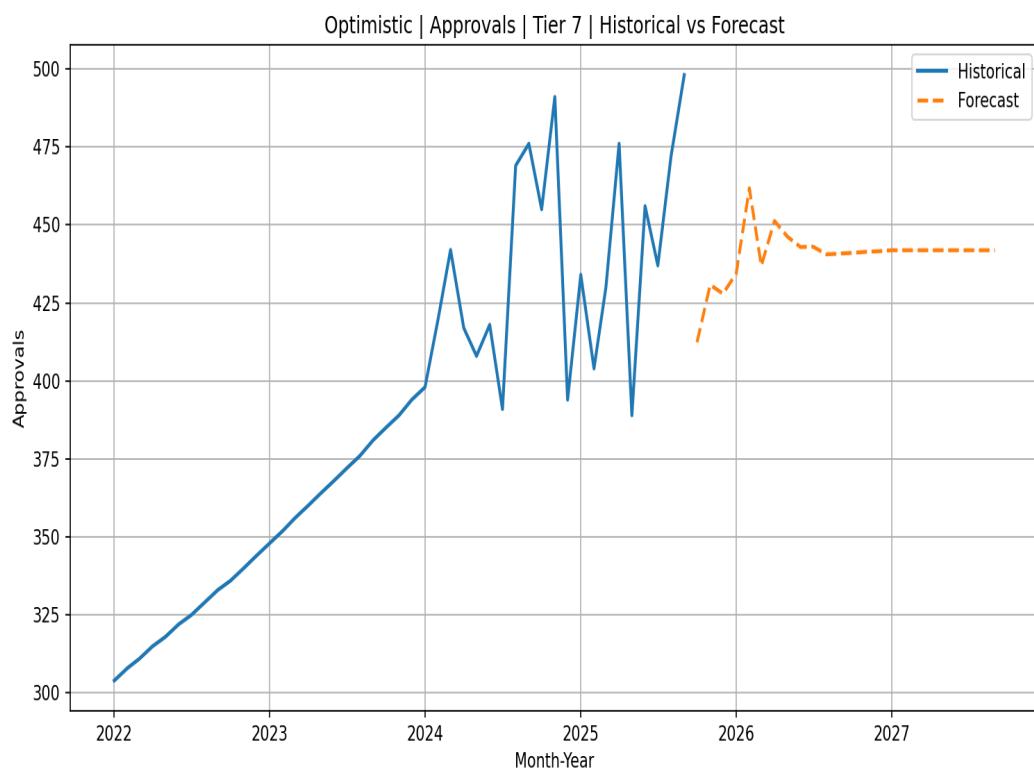


Image Type: Historical vs Forecast Trend Metric: Approvals Tier: Tier 7 Definition: Displays historical operational financial data and predicted continuation. Baseline Period: January 2022 to September 2025 Forecast Period: October 2025 to September 2027 Observed Deviation: 54.00 Observed Growth: 63.82% Meaning: Forecast extends historical trend using machine learning time-series modeling. Hidden Insight: Trend slope indicates operational performance strength and expected continuation. Origin: Derived directly from historical operational financial records.

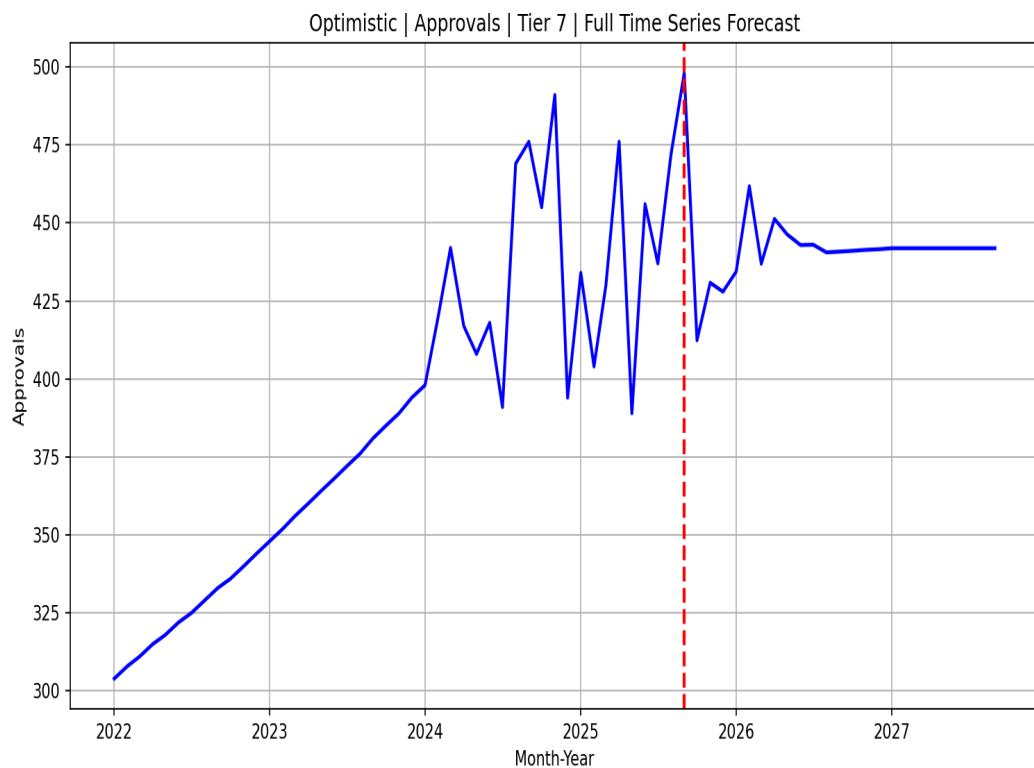


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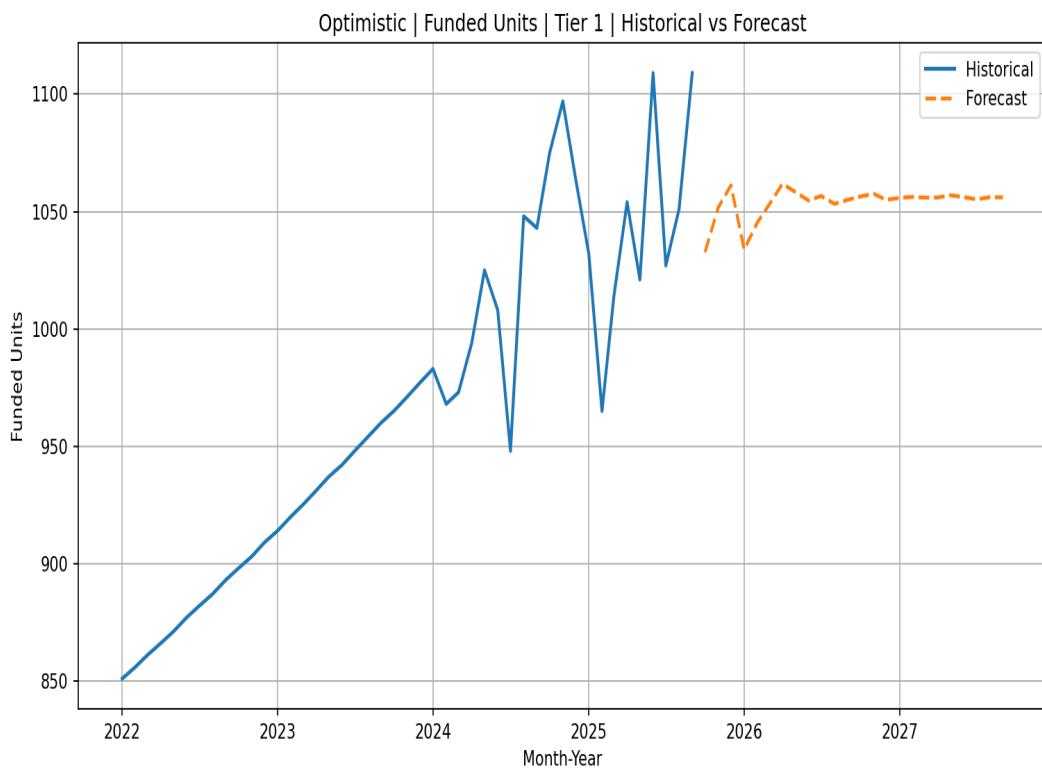


Image Type: Historical vs Forecast Trend Metric: Funded Units Tier: Tier 1 Definition:  
 Displays historical operational financial data and predicted continuation. Baseline Period:  
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027  
 Observed Deviation: 71.62 Observed Growth: 30.32% Meaning: Forecast extends  
 historical trend using machine learning time-series modeling. Hidden Insight: Trend slope  
 indicates operational performance strength and expected continuation. Origin: Derived  
 directly from historical operational financial records.

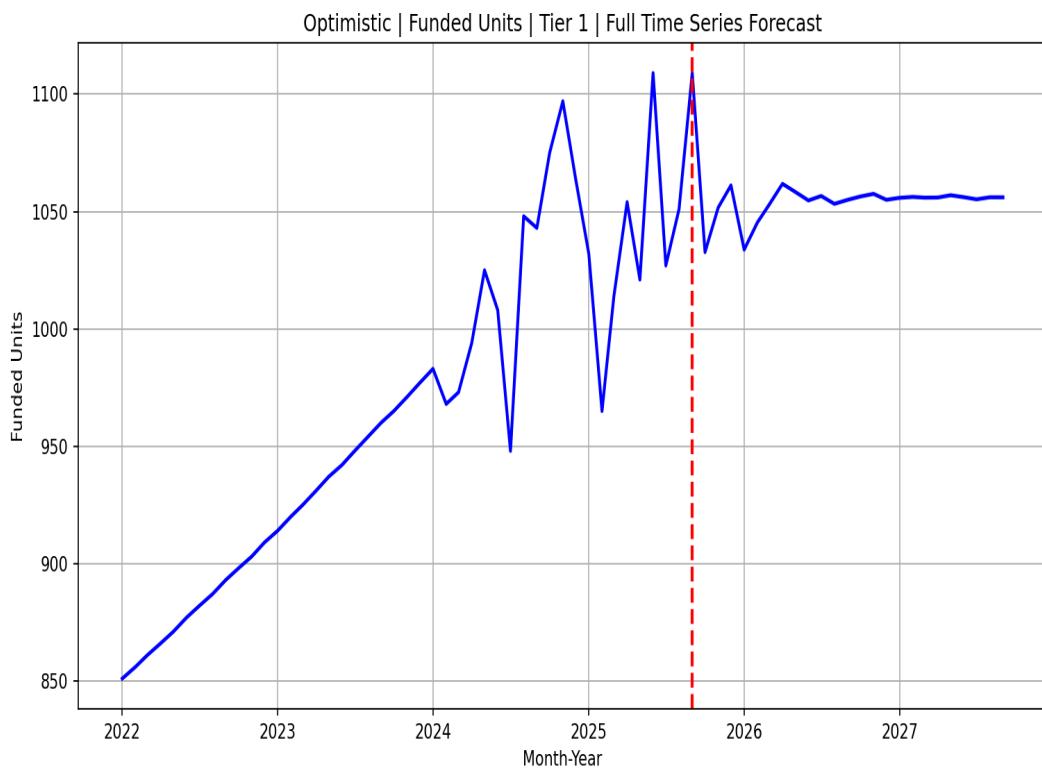


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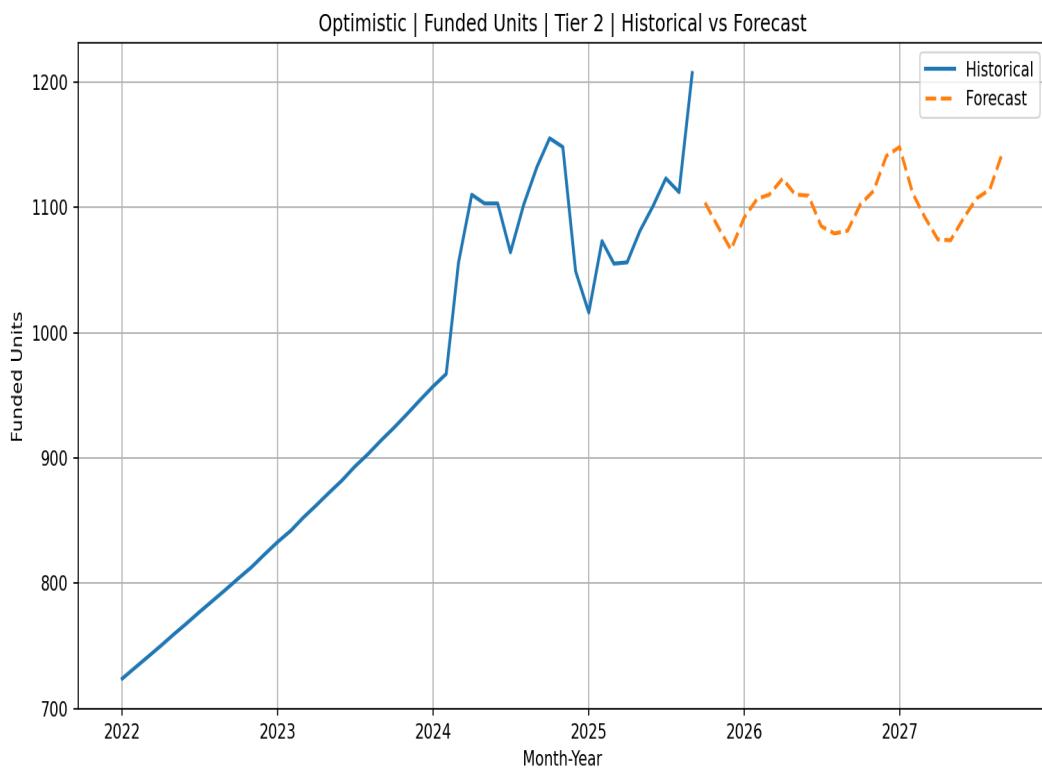


Image Type: Historical vs Forecast Trend Metric: Funded Units Tier: Tier 2 Definition:  
 Displays historical operational financial data and predicted continuation. Baseline Period:  
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027  
 Observed Deviation: 141.24 Observed Growth: 66.71% Meaning: Forecast extends  
 historical trend using machine learning time-series modeling. Hidden Insight: Trend slope  
 indicates operational performance strength and expected continuation. Origin: Derived  
 directly from historical operational financial records.

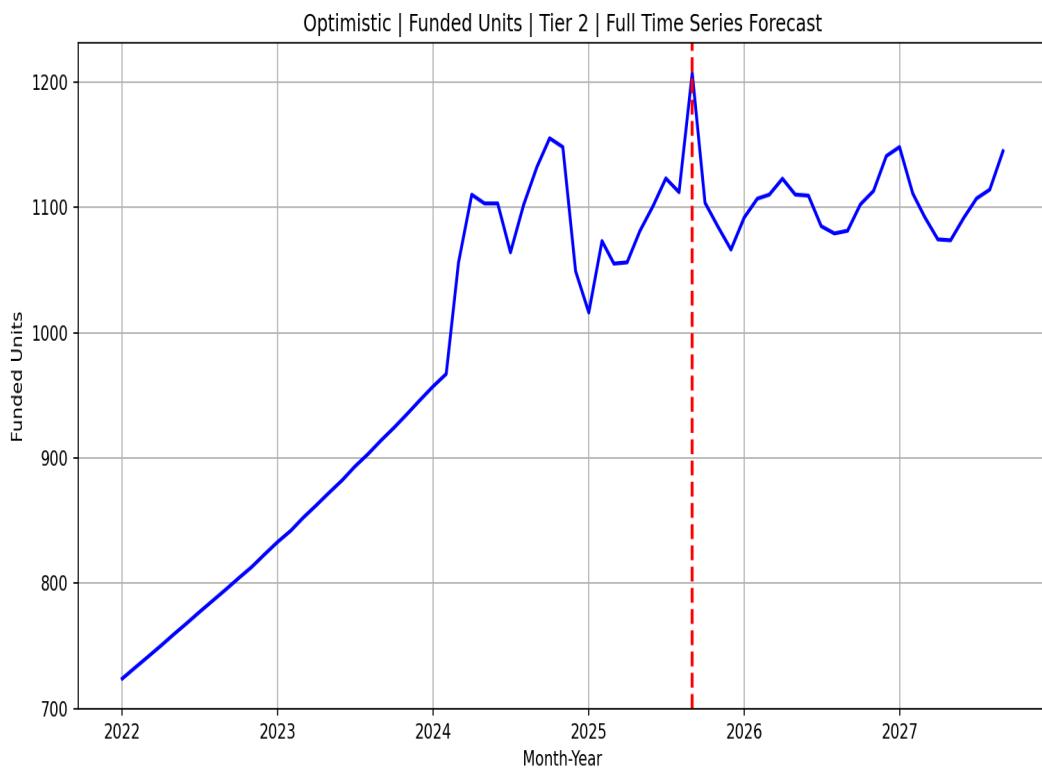


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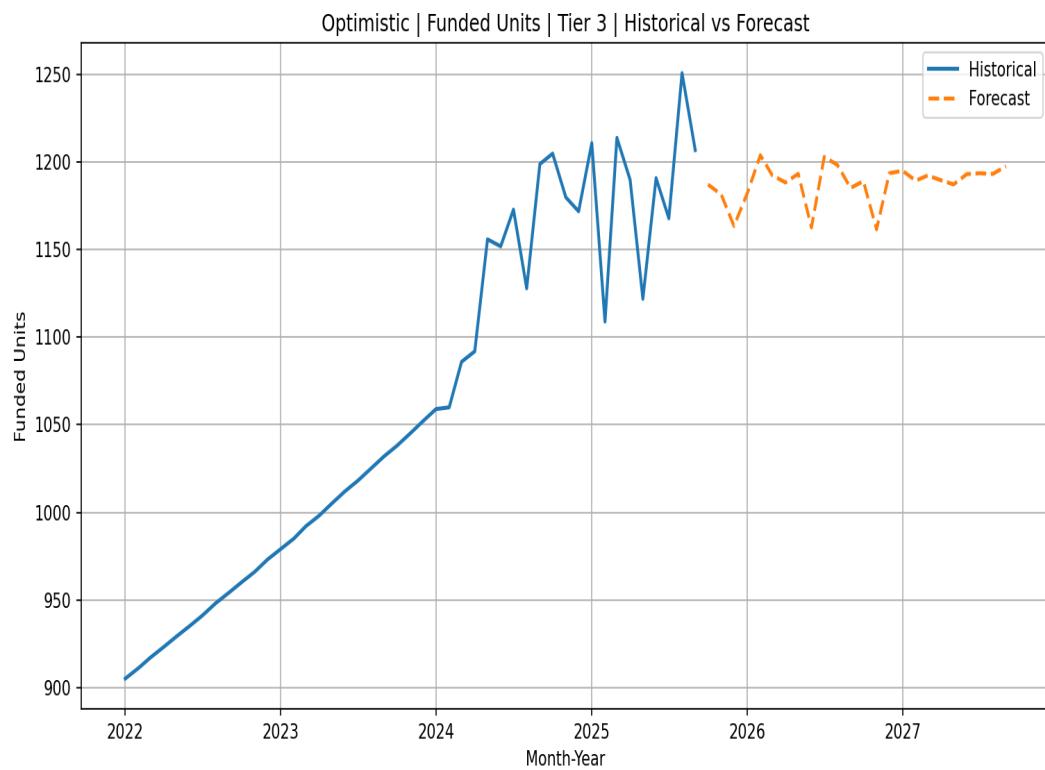


Image Type: Historical vs Forecast Trend Metric: Funded Units Tier: Tier 3 Definition:  
 Displays historical operational financial data and predicted continuation. Baseline Period:  
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027  
 Observed Deviation: 102.59 Observed Growth: 33.37% Meaning: Forecast extends  
 historical trend using machine learning time-series modeling. Hidden Insight: Trend slope  
 indicates operational performance strength and expected continuation. Origin: Derived  
 directly from historical operational financial records.

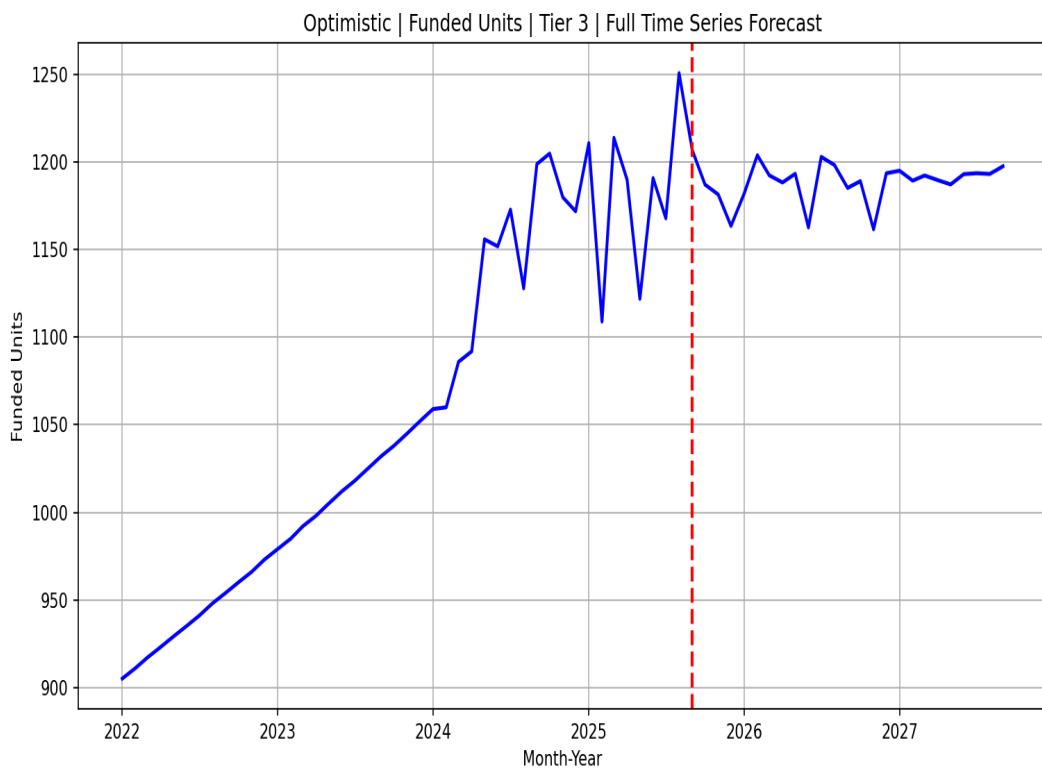


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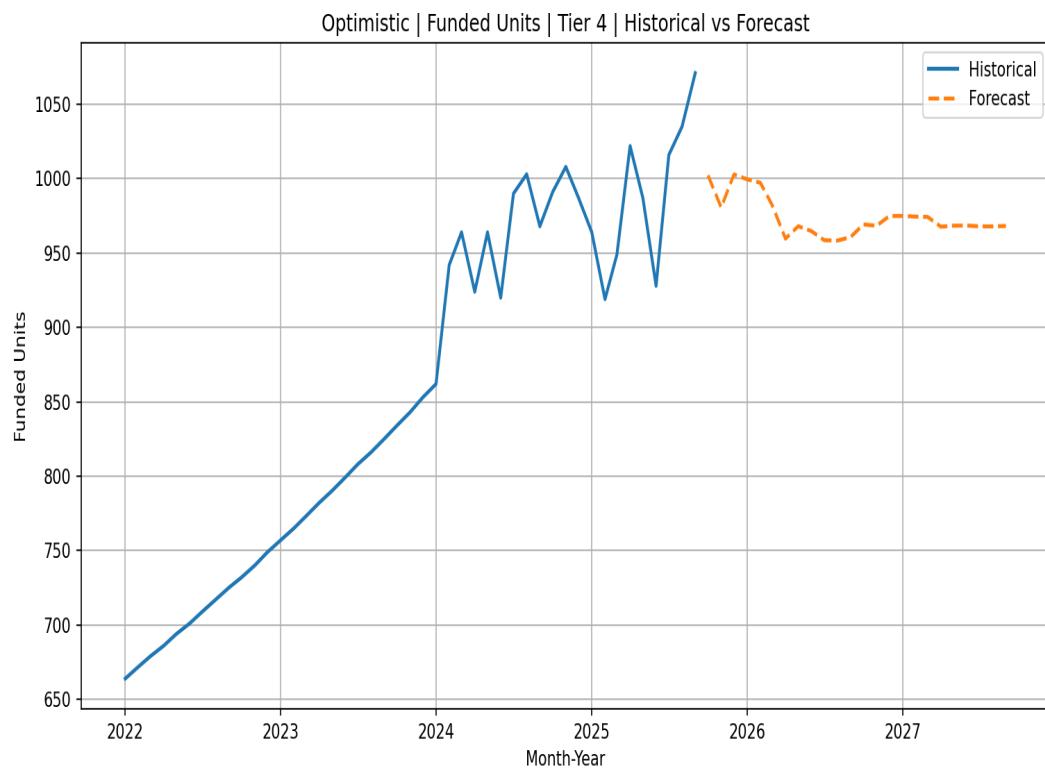


Image Type: Historical vs Forecast Trend Metric: Funded Units Tier: Tier 4 Definition:  
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 January 2022 to September 2025 Forecast Period: October 2025 to September 2027  
 Observed Deviation: 120.30 Observed Growth: 61.30% Meaning: Forecast extends  
 historical trend using machine learning time-series modeling. Hidden Insight: Trend slope  
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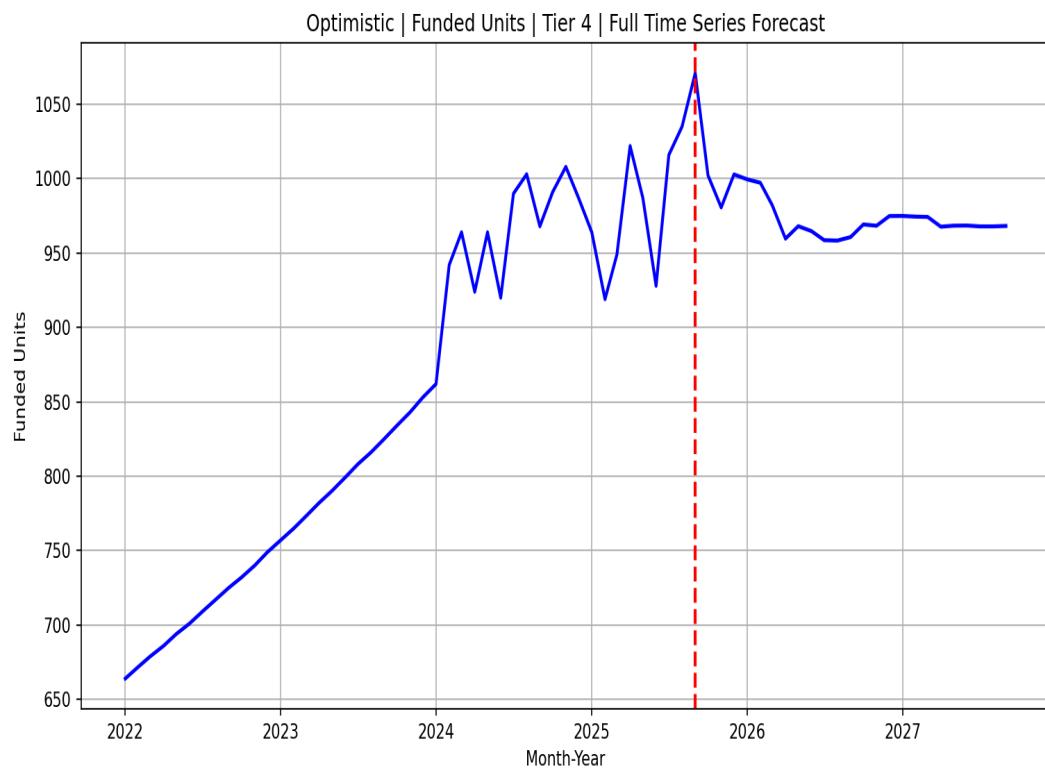


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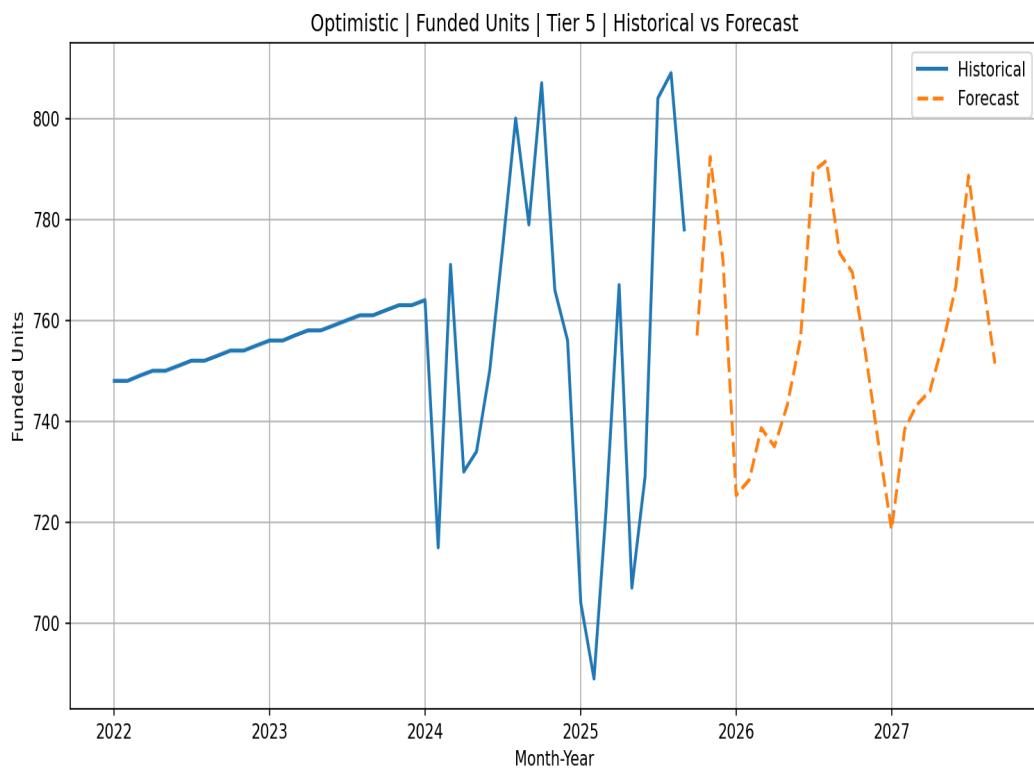


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 January 2022 to September 2025 Forecast Period: October 2025 to September 2027  
 Observed Deviation: 24.21 Observed Growth: 4.01% Meaning: Forecast extends historical  
 trend using machine learning time-series modeling. Hidden Insight: Trend slope indicates  
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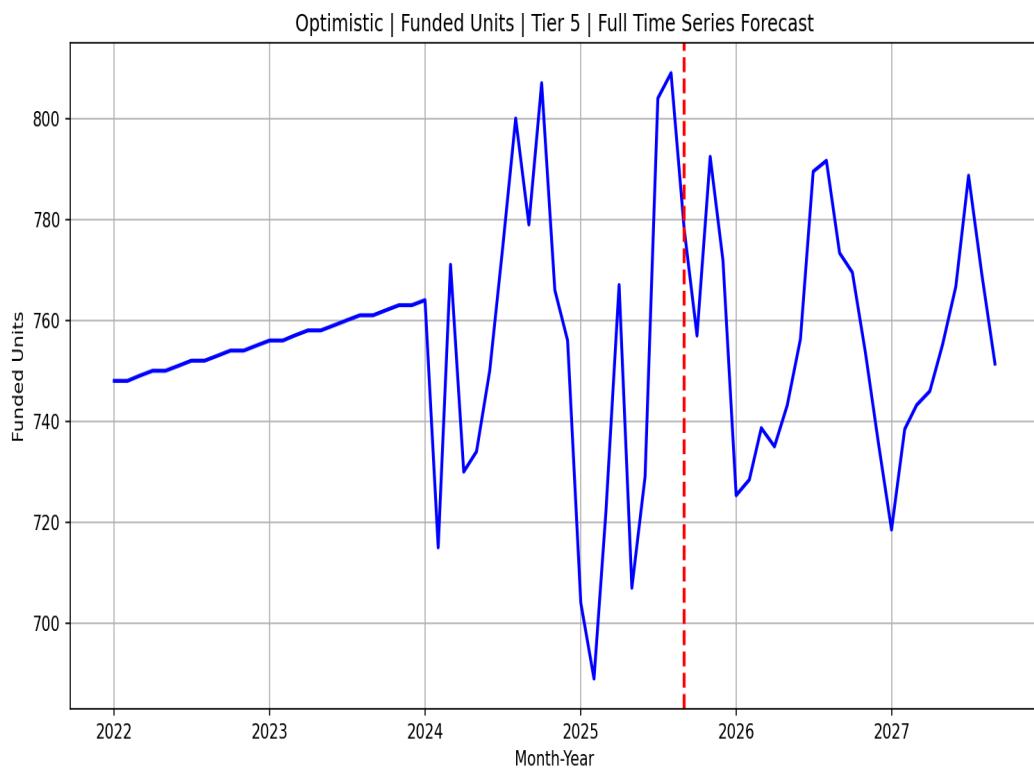


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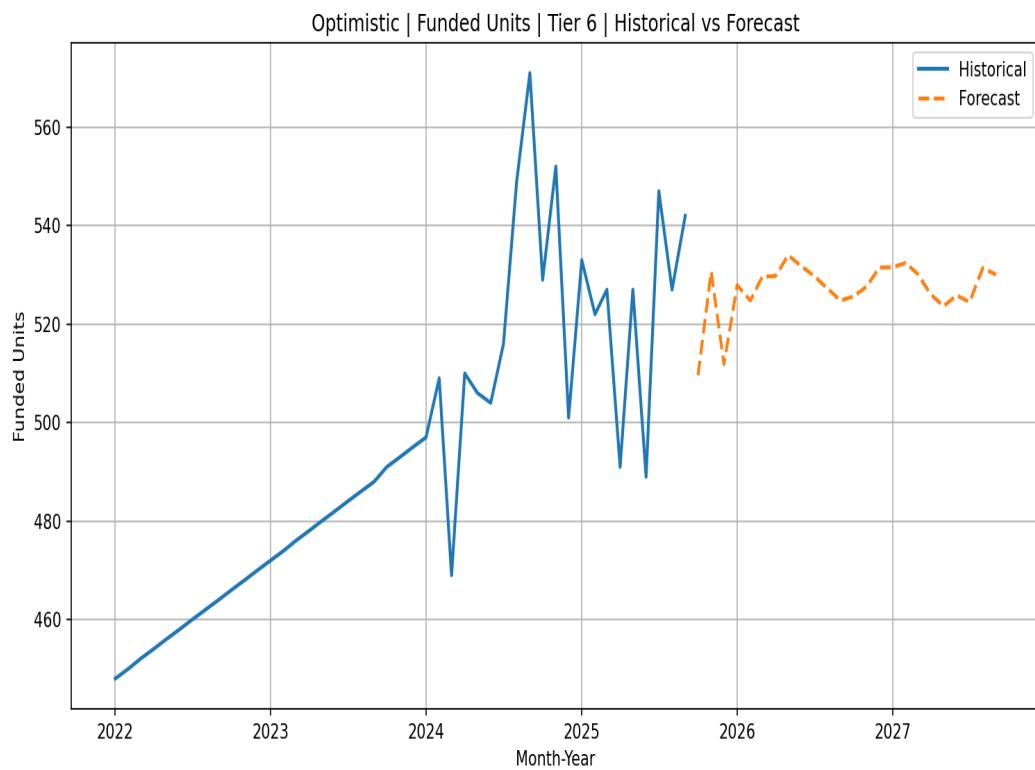


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 January 2022 to September 2025 Forecast Period: October 2025 to September 2027  
 Observed Deviation: 31.07 Observed Growth: 20.98% Meaning: Forecast extends  
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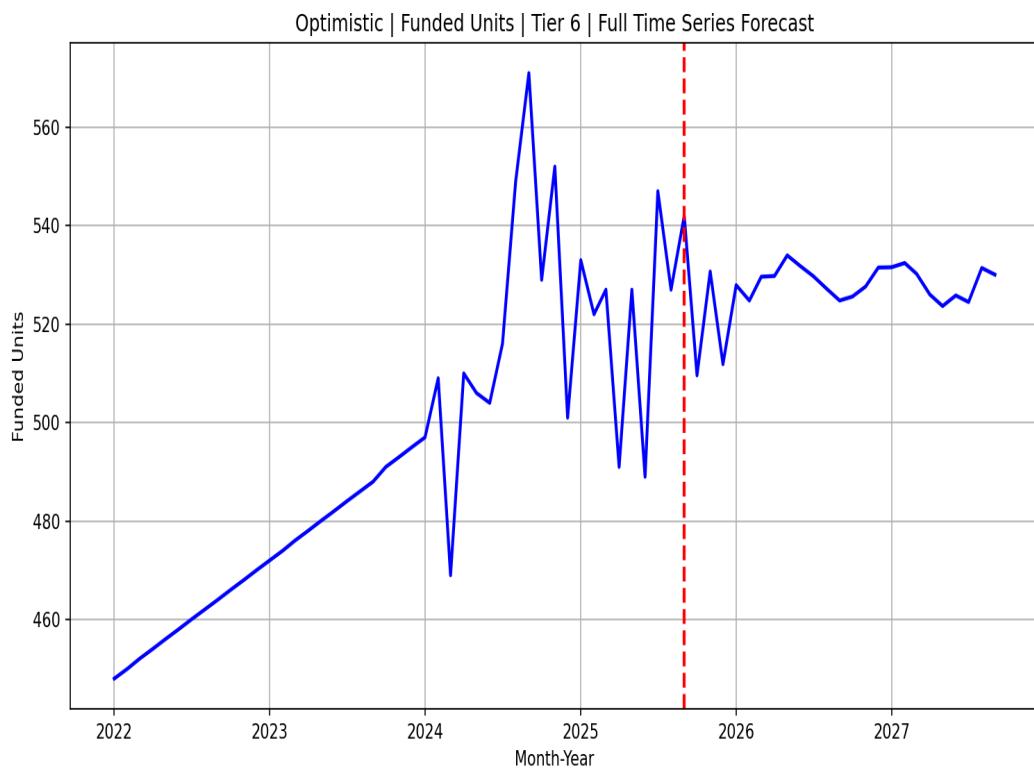


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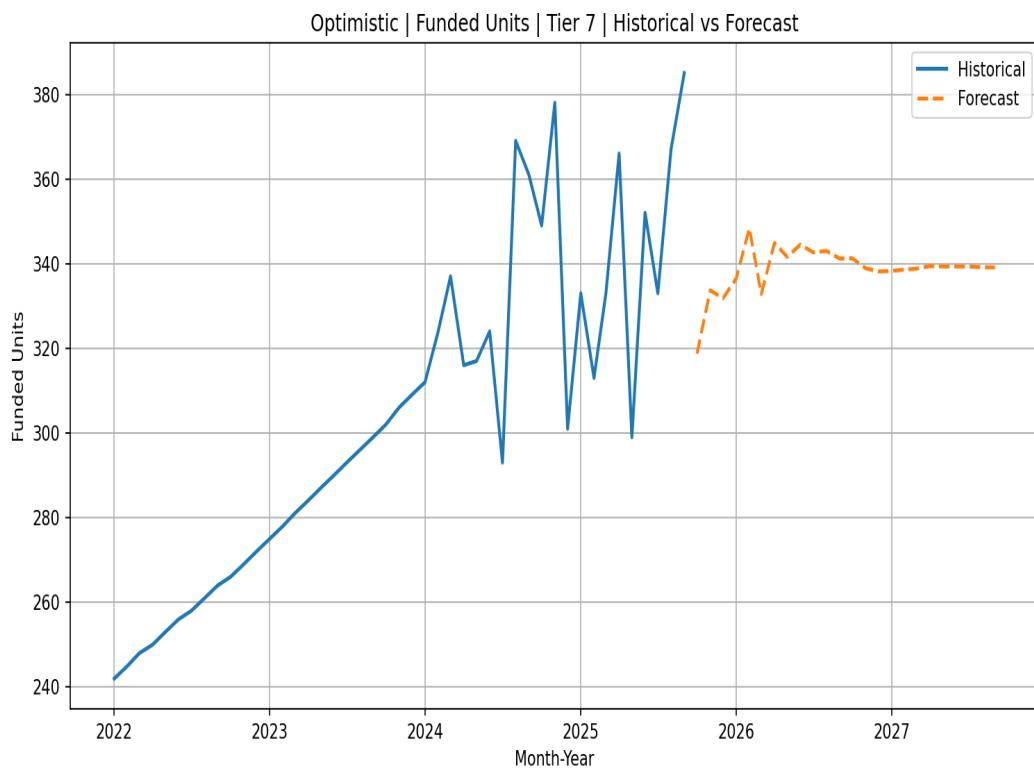


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 historical trend using machine learning time-series modeling. Hidden Insight: Trend slope  
 indicates operational performance strength and expected continuation. Origin: Derived  
 directly from historical operational financial records.

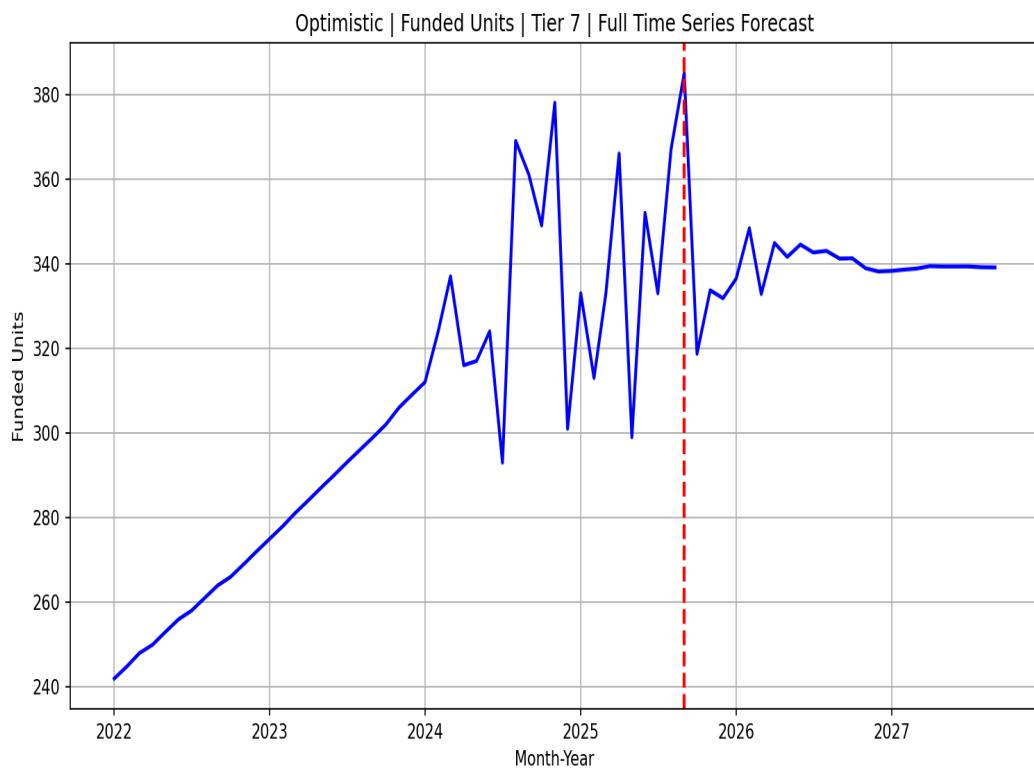


Image Type: Full Time Series Forecast Metric: Funded Units Tier: Tier 7 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete temporal evolution including learned historical pattern and projected future trend. Hidden Insight: Stable slope indicates consistent operational performance. Increasing slope indicates growth acceleration. Irregular variation indicates volatility risk. Origin: Generated using time-series machine learning trained on historical operational data.

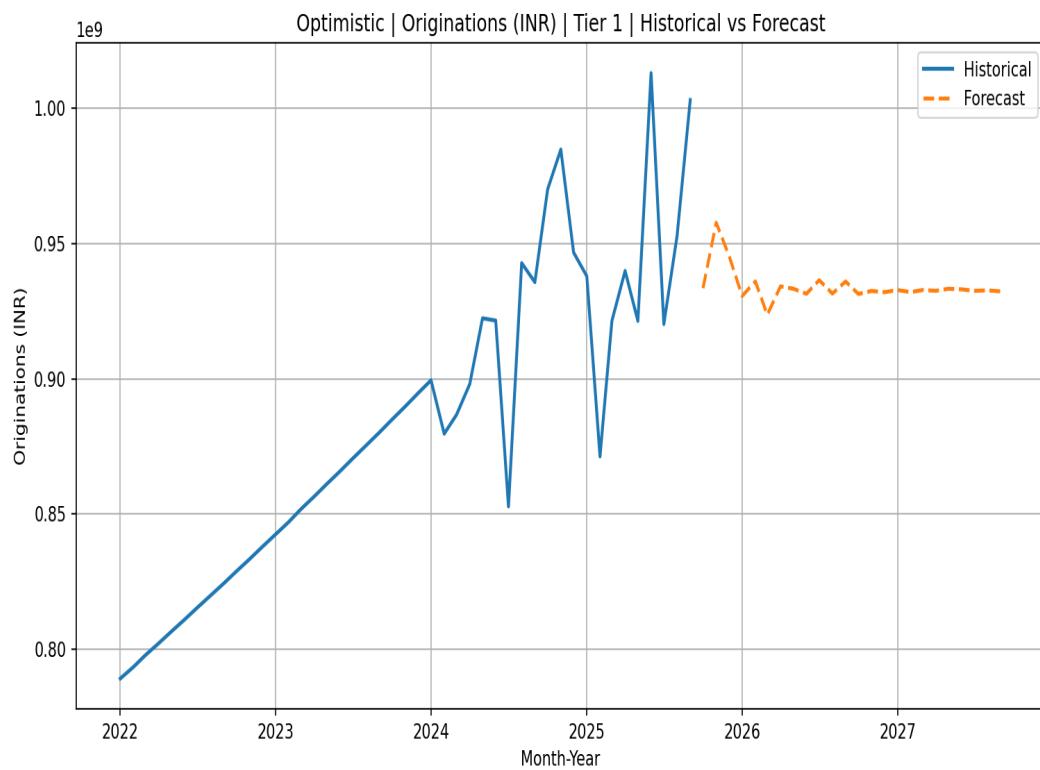


Image Type: Historical vs Forecast Trend Metric: Originations (INR) Tier: Tier 1 Definition:  
 Displays historical operational financial data and predicted continuation. Baseline Period:  
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027  
 Observed Deviation: 57055559.02 Observed Growth: 27.10% Meaning: Forecast extends  
 historical trend using machine learning time-series modeling. Hidden Insight: Trend slope  
 indicates operational performance strength and expected continuation. Origin: Derived  
 directly from historical operational financial records.

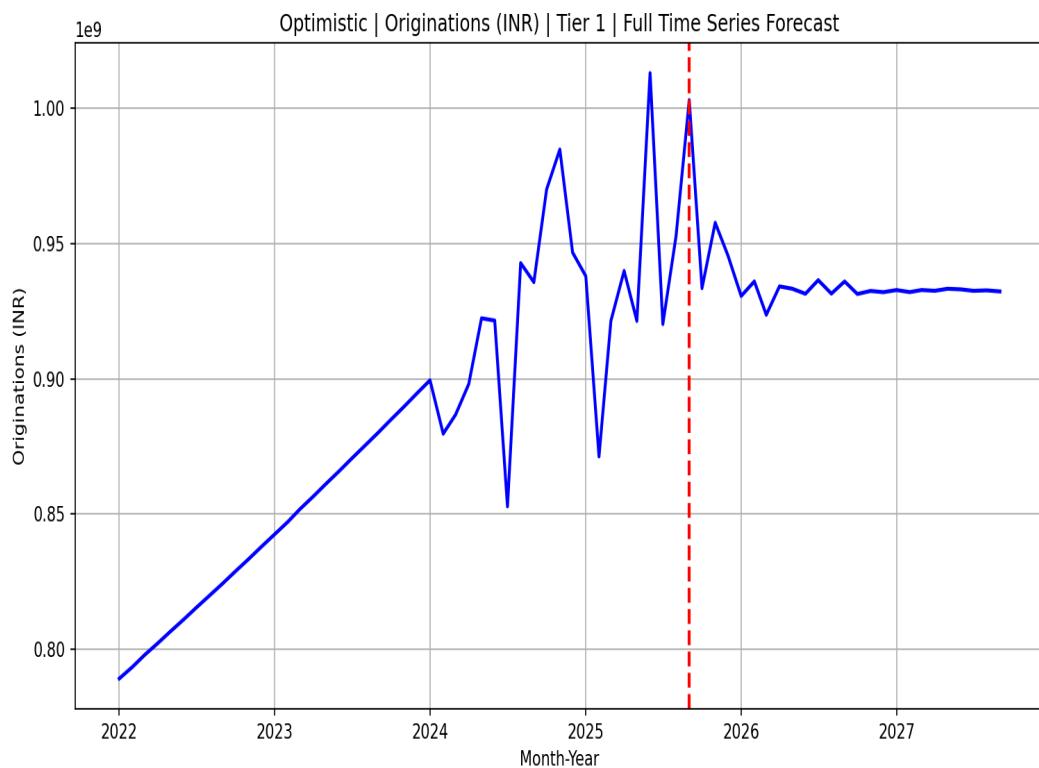


Image Type: Full Time Series Forecast Metric: Originations (INR) Tier: Tier 1 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete temporal evolution including learned historical pattern and projected future trend. Hidden Insight: Stable slope indicates consistent operational performance. Increasing slope indicates growth acceleration. Irregular variation indicates volatility risk. Origin: Generated using time-series machine learning trained on historical operational data.

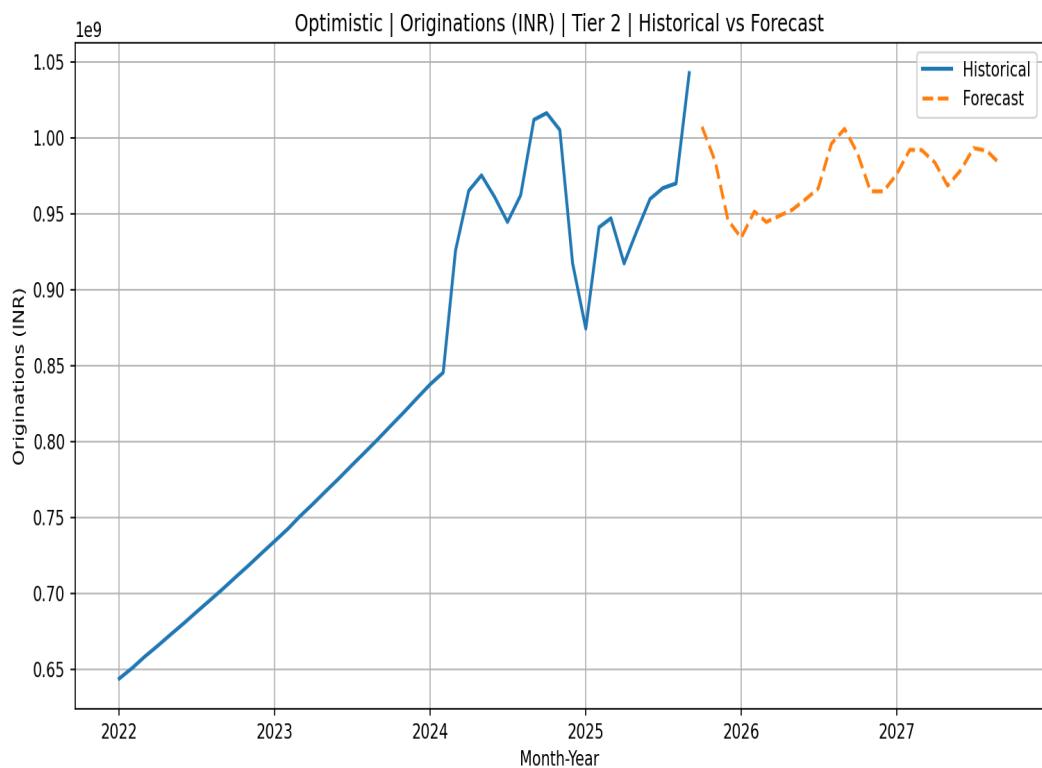


Image Type: Historical vs Forecast Trend Metric: Originations (INR) Tier: Tier 2 Definition: Displays historical operational financial data and predicted continuation. Baseline Period: January 2022 to September 2025 Forecast Period: October 2025 to September 2027 Observed Deviation: 120245962.49 Observed Growth: 61.82% Meaning: Forecast extends historical trend using machine learning time-series modeling. Hidden Insight: Trend slope indicates operational performance strength and expected continuation. Origin: Derived directly from historical operational financial records.

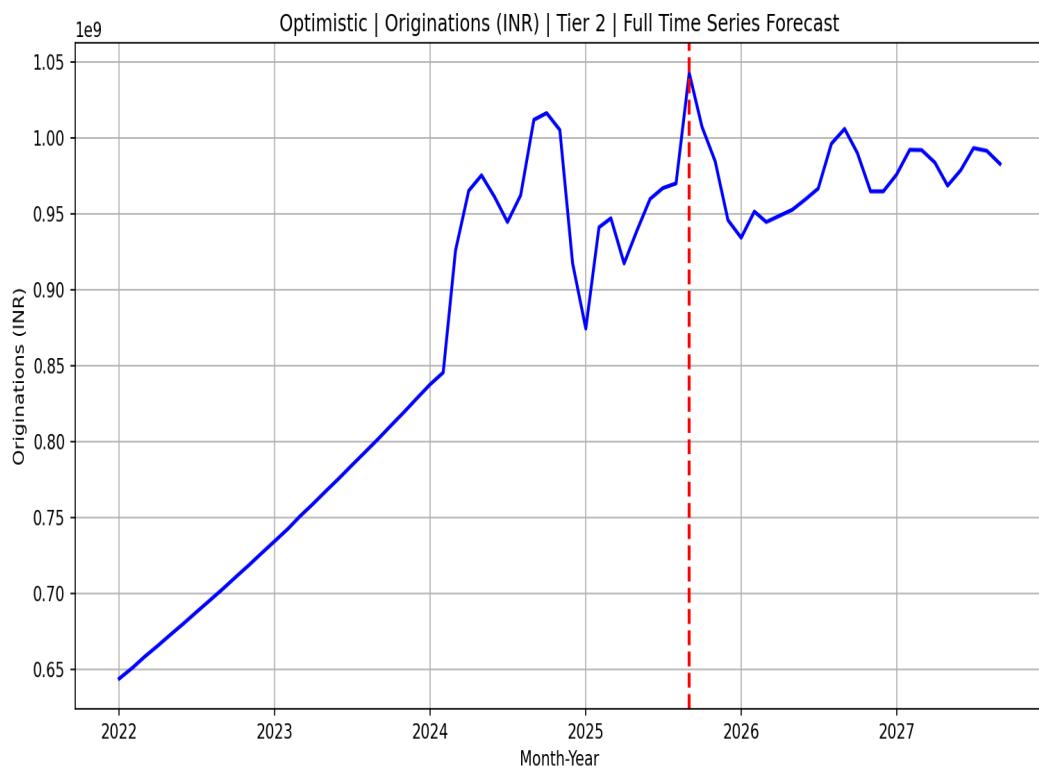


Image Type: Full Time Series Forecast Metric: Originations (INR) Tier: Tier 2 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete temporal evolution including learned historical pattern and projected future trend. Hidden Insight: Stable slope indicates consistent operational performance. Increasing slope indicates growth acceleration. Irregular variation indicates volatility risk. Origin: Generated using time-series machine learning trained on historical operational data.

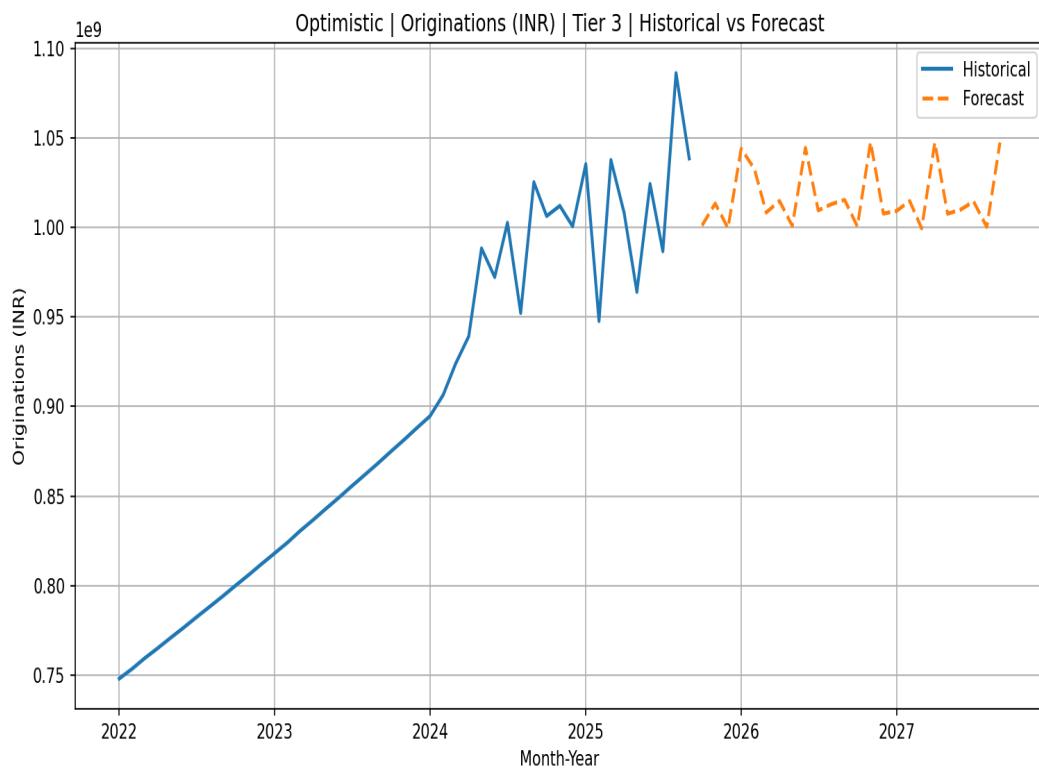


Image Type: Historical vs Forecast Trend Metric: Originations (INR) Tier: Tier 3 Definition: Displays historical operational financial data and predicted continuation. Baseline Period: January 2022 to September 2025 Forecast Period: October 2025 to September 2027 Observed Deviation: 96827860.76 Observed Growth: 38.87% Meaning: Forecast extends historical trend using machine learning time-series modeling. Hidden Insight: Trend slope indicates operational performance strength and expected continuation. Origin: Derived directly from historical operational financial records.

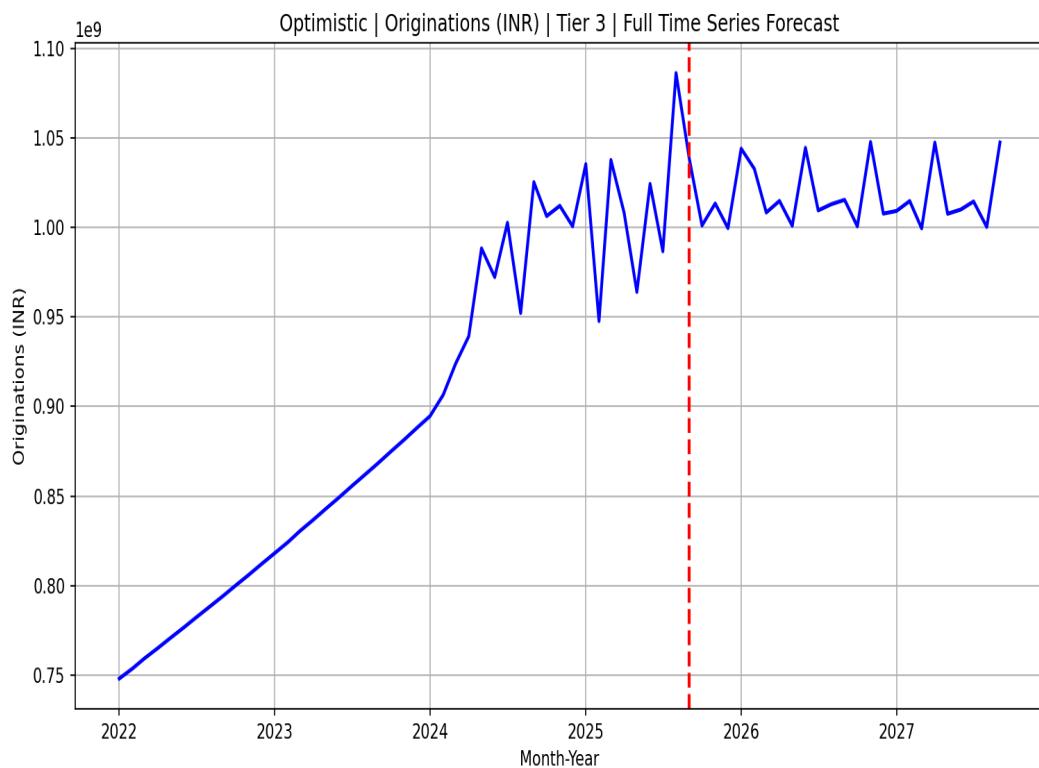


Image Type: Full Time Series Forecast Metric: Originations (INR) Tier: Tier 3 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete temporal evolution including learned historical pattern and projected future trend. Hidden Insight: Stable slope indicates consistent operational performance. Increasing slope indicates growth acceleration. Irregular variation indicates volatility risk. Origin: Generated using time-series machine learning trained on historical operational data.

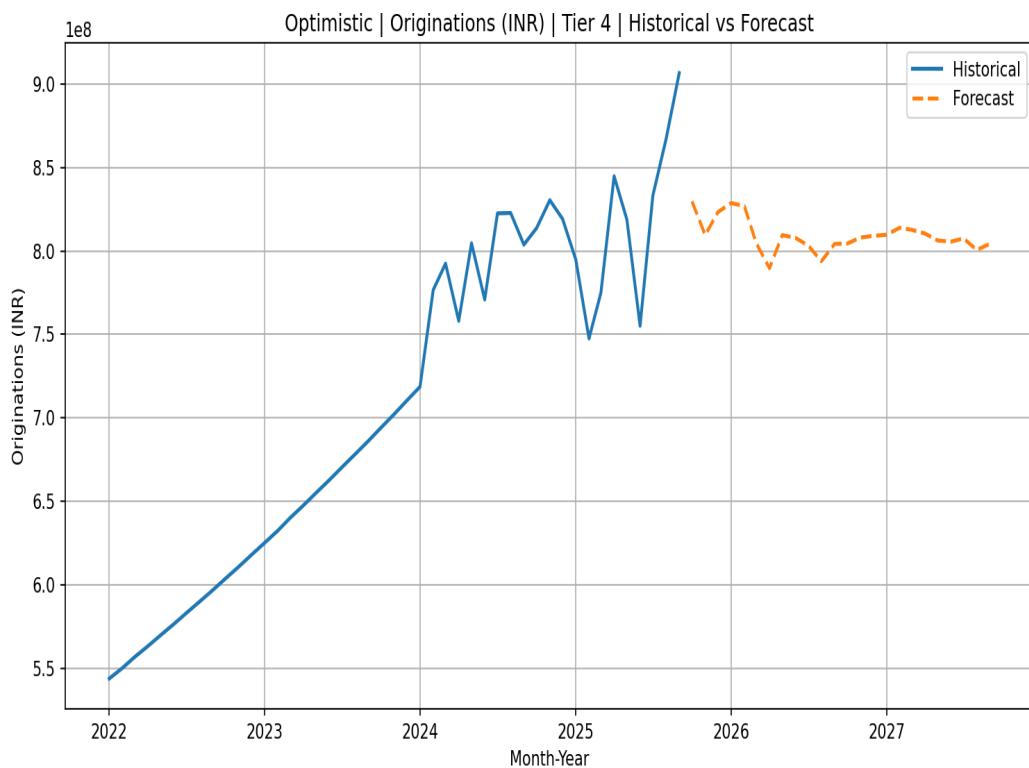


Image Type: Historical vs Forecast Trend Metric: Originations (INR) Tier: Tier 4 Definition:  
 Displays historical operational financial data and predicted continuation. Baseline Period:  
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027  
 Observed Deviation: 101138092.34 Observed Growth: 66.70% Meaning: Forecast  
 extends historical trend using machine learning time-series modeling. Hidden Insight:  
 Trend slope indicates operational performance strength and expected continuation. Origin:  
 Derived directly from historical operational financial records.

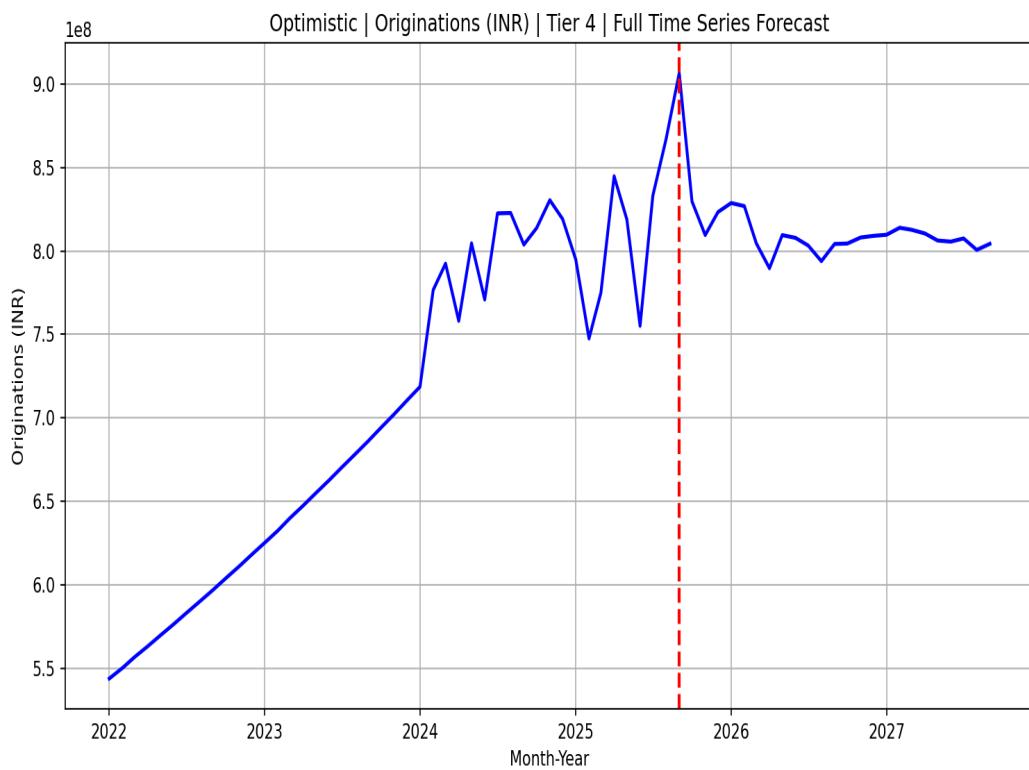
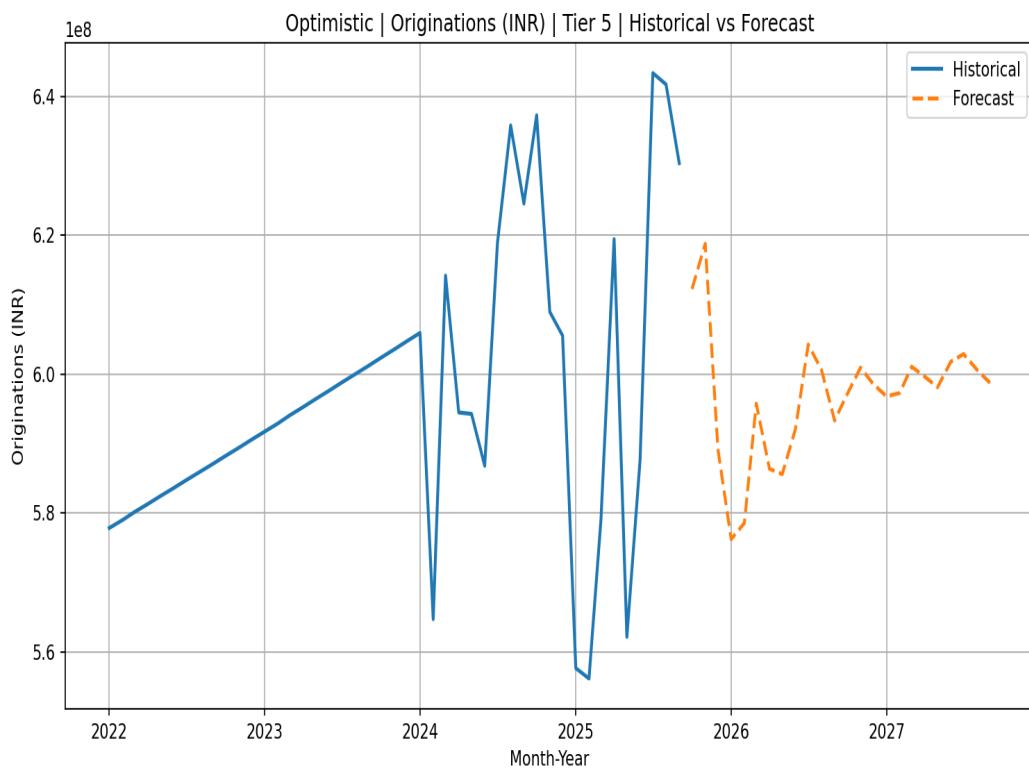


Image Type: Full Time Series Forecast Metric: Originations (INR) Tier: Tier 4 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete temporal evolution including learned historical pattern and projected future trend. Hidden Insight: Stable slope indicates consistent operational performance. Increasing slope indicates growth acceleration. Irregular variation indicates volatility risk. Origin: Generated using time-series machine learning trained on historical operational data.



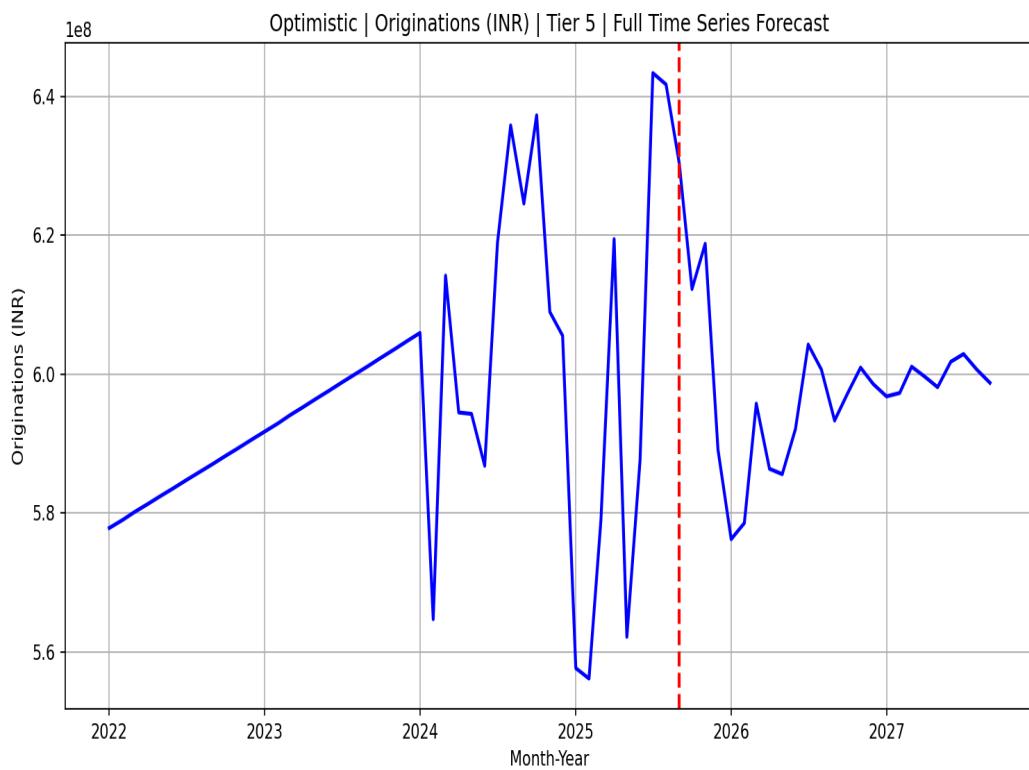


Image Type: Full Time Series Forecast Metric: Originations (INR) Tier: Tier 5 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete temporal evolution including learned historical pattern and projected future trend. Hidden Insight: Stable slope indicates consistent operational performance. Increasing slope indicates growth acceleration. Irregular variation indicates volatility risk. Origin: Generated using time-series machine learning trained on historical operational data.

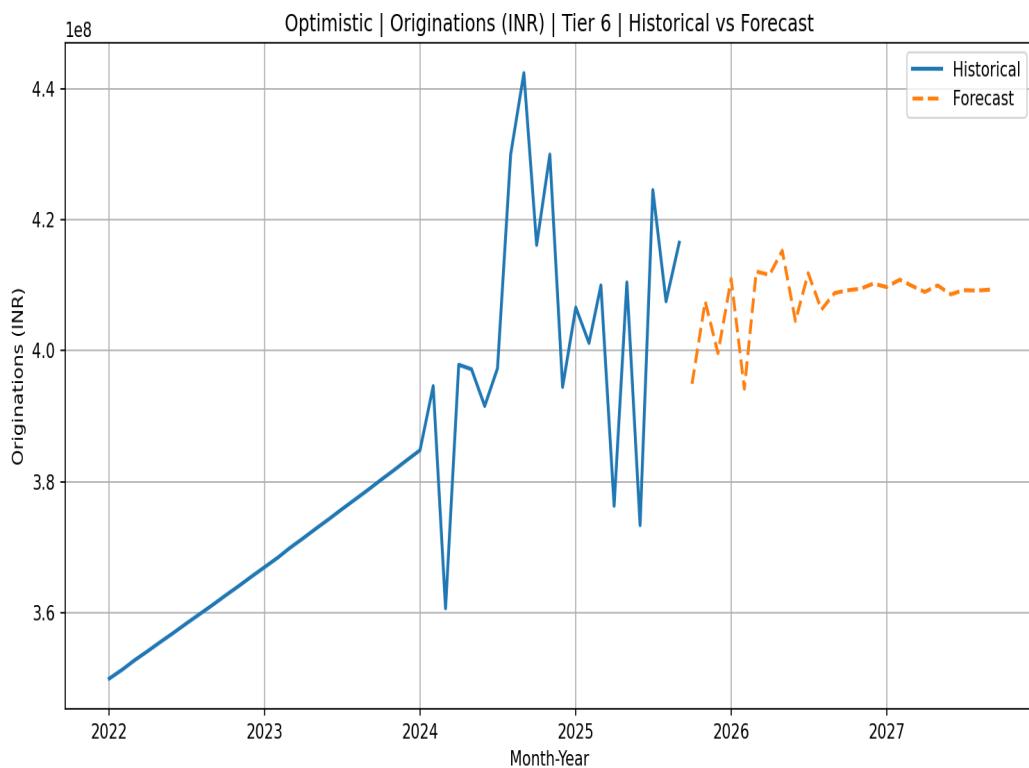


Image Type: Historical vs Forecast Trend Metric: Originations (INR) Tier: Tier 6 Definition:  
 Displays historical operational financial data and predicted continuation. Baseline Period:  
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027  
 Observed Deviation: 23790249.93 Observed Growth: 19.01% Meaning: Forecast extends  
 historical trend using machine learning time-series modeling. Hidden Insight: Trend slope  
 indicates operational performance strength and expected continuation. Origin: Derived  
 directly from historical operational financial records.

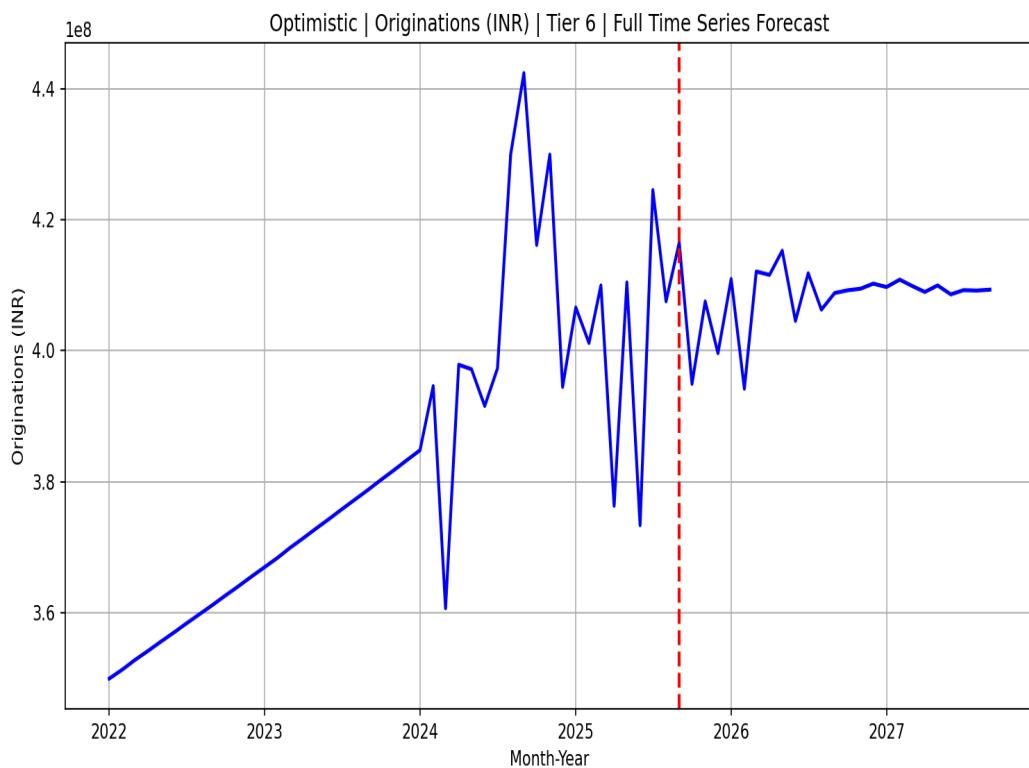


Image Type: Full Time Series Forecast Metric: Originations (INR) Tier: Tier 6 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete temporal evolution including learned historical pattern and projected future trend. Hidden Insight: Stable slope indicates consistent operational performance. Increasing slope indicates growth acceleration. Irregular variation indicates volatility risk. Origin: Generated using time-series machine learning trained on historical operational data.

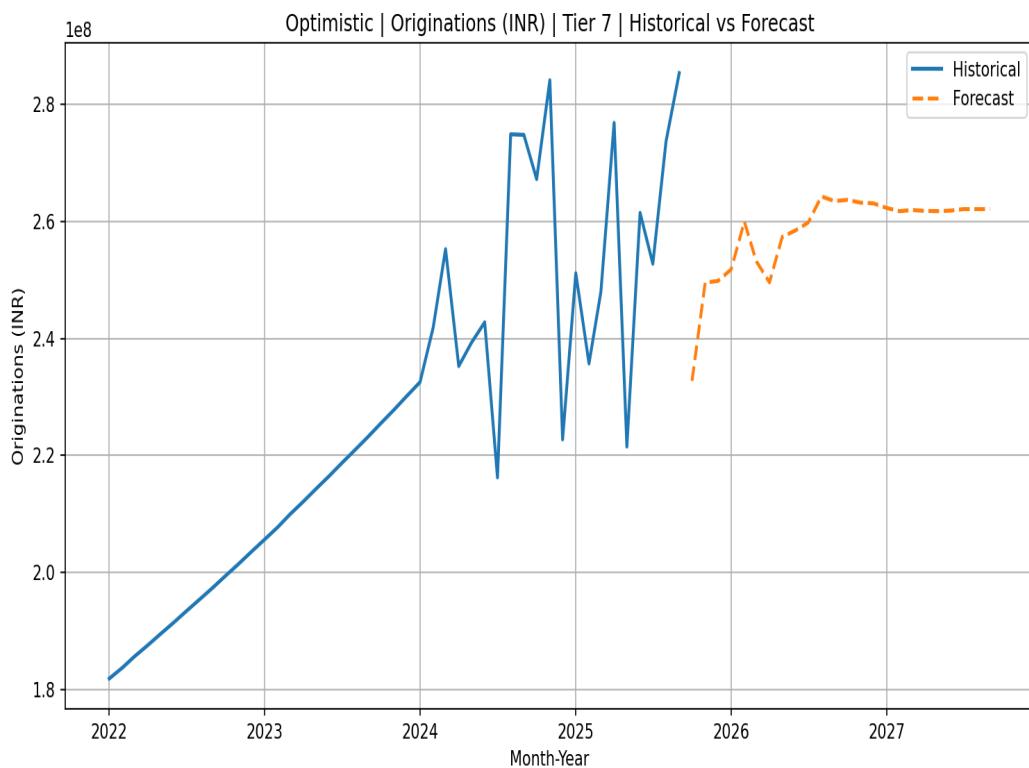


Image Type: Historical vs Forecast Trend Metric: Originations (INR) Tier: Tier 7 Definition:  
 Displays historical operational financial data and predicted continuation. Baseline Period:  
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027  
 Observed Deviation: 29302555.15 Observed Growth: 56.82% Meaning: Forecast extends  
 historical trend using machine learning time-series modeling. Hidden Insight: Trend slope  
 indicates operational performance strength and expected continuation. Origin: Derived  
 directly from historical operational financial records.

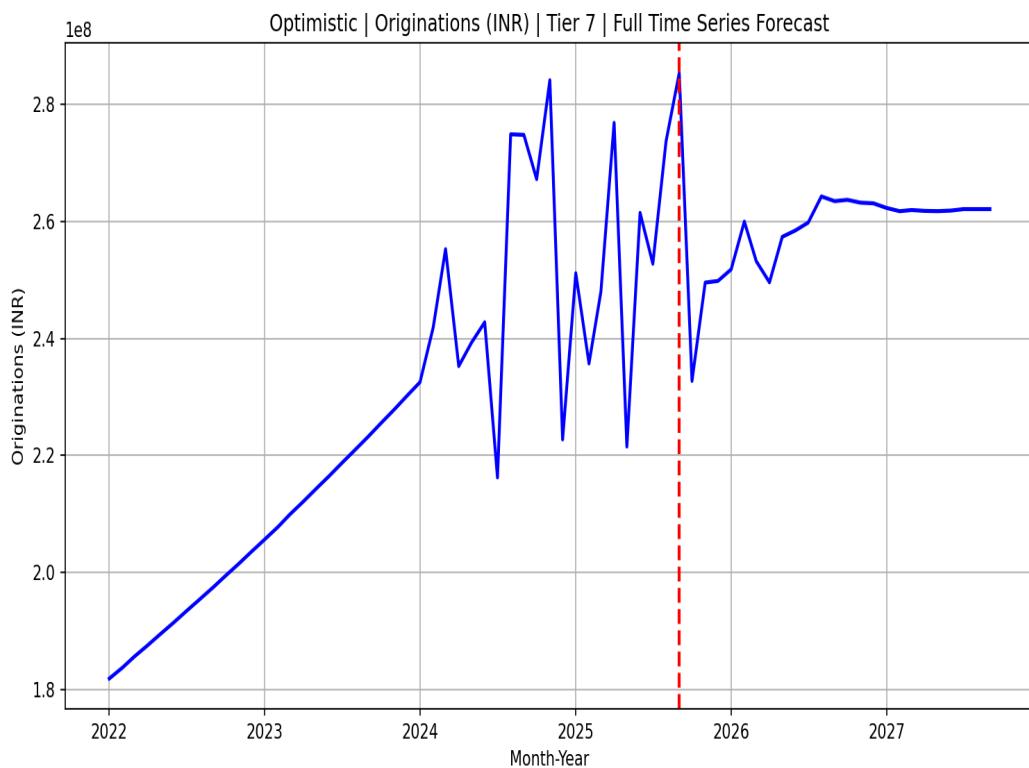


Image Type: Full Time Series Forecast Metric: Originations (INR) Tier: Tier 7 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete temporal evolution including learned historical pattern and projected future trend. Hidden Insight: Stable slope indicates consistent operational performance. Increasing slope indicates growth acceleration. Irregular variation indicates volatility risk. Origin: Generated using time-series machine learning trained on historical operational data.

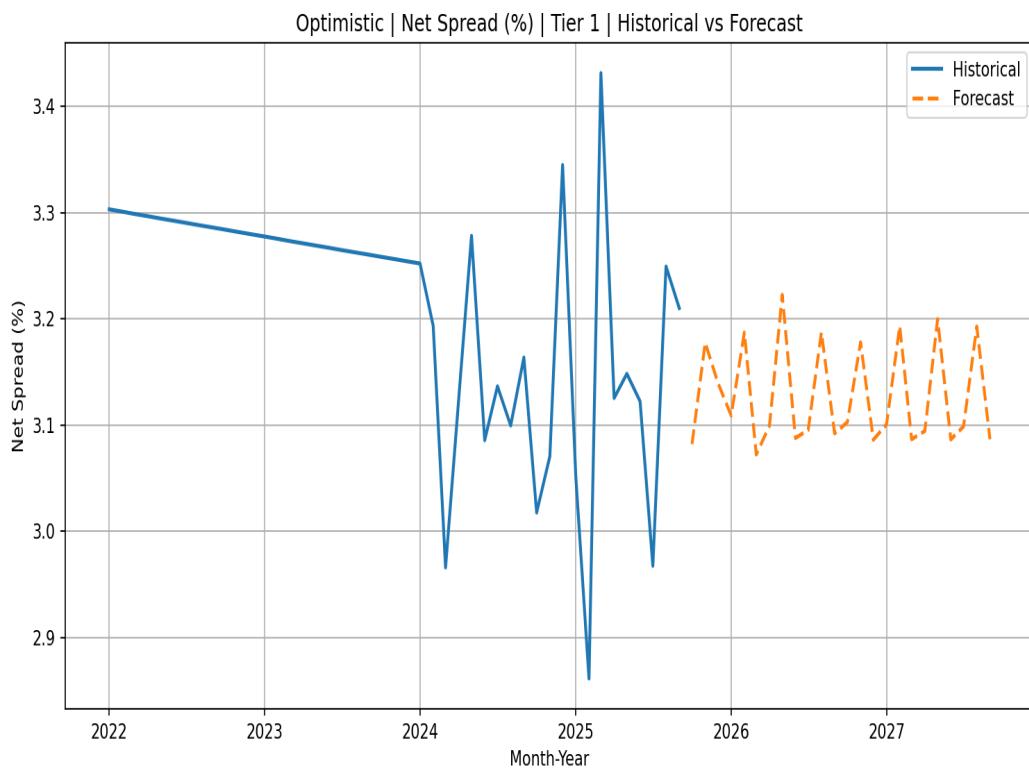


Image Type: Historical vs Forecast Trend Metric: Net Spread (%) Tier: Tier 1 Definition: Displays historical operational financial data and predicted continuation. Baseline Period: January 2022 to September 2025 Forecast Period: October 2025 to September 2027 Observed Deviation: 0.11 Observed Growth: -2.82% Meaning: Forecast extends historical trend using machine learning time-series modeling. Hidden Insight: Trend slope indicates operational performance strength and expected continuation. Origin: Derived directly from historical operational financial records.

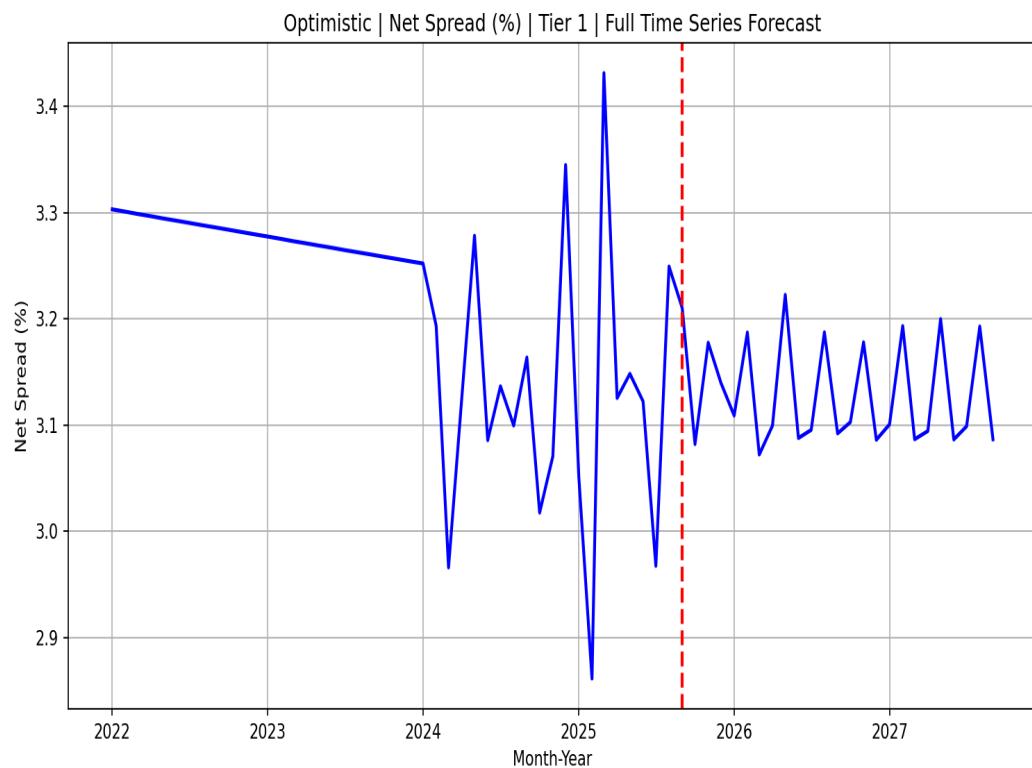


Image Type: Full Time Series Forecast Metric: Net Spread (%) Tier: Tier 1 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete temporal evolution including learned historical pattern and projected future trend. Hidden Insight: Stable slope indicates consistent operational performance. Increasing slope indicates growth acceleration. Irregular variation indicates volatility risk. Origin: Generated using time-series machine learning trained on historical operational data.

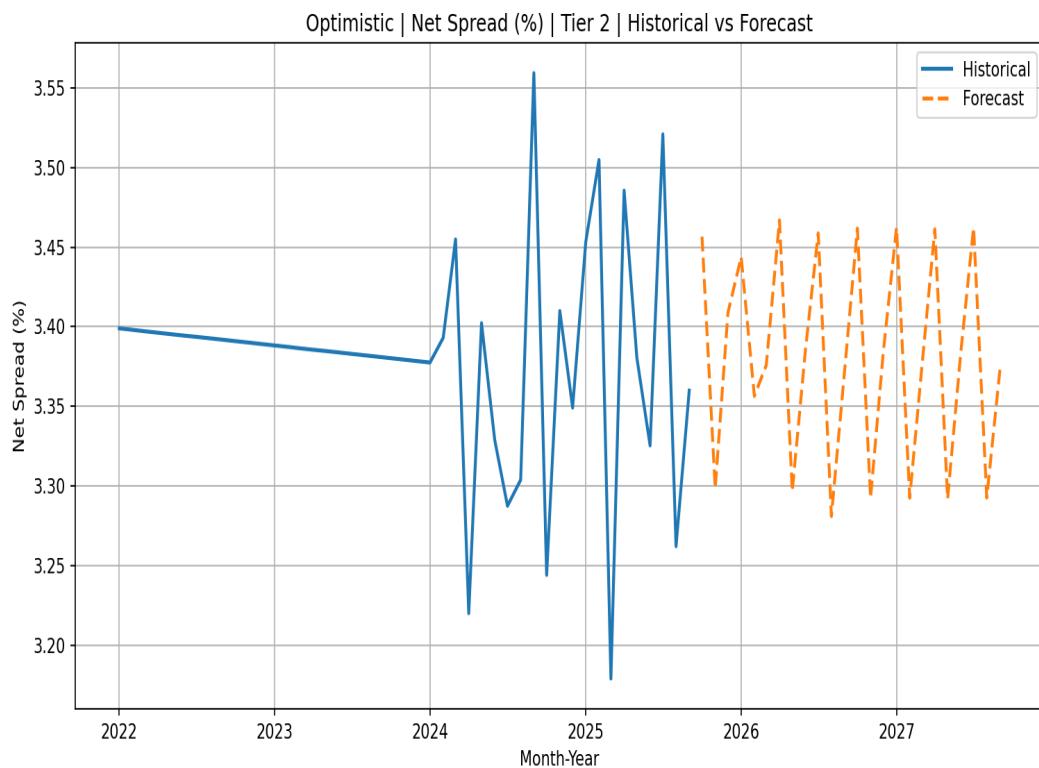


Image Type: Historical vs Forecast Trend Metric: Net Spread (%) Tier: Tier 2 Definition: Displays historical operational financial data and predicted continuation. Baseline Period: January 2022 to September 2025 Forecast Period: October 2025 to September 2027 Observed Deviation: 0.07 Observed Growth: -1.15% Meaning: Forecast extends historical trend using machine learning time-series modeling. Hidden Insight: Trend slope indicates operational performance strength and expected continuation. Origin: Derived directly from historical operational financial records.

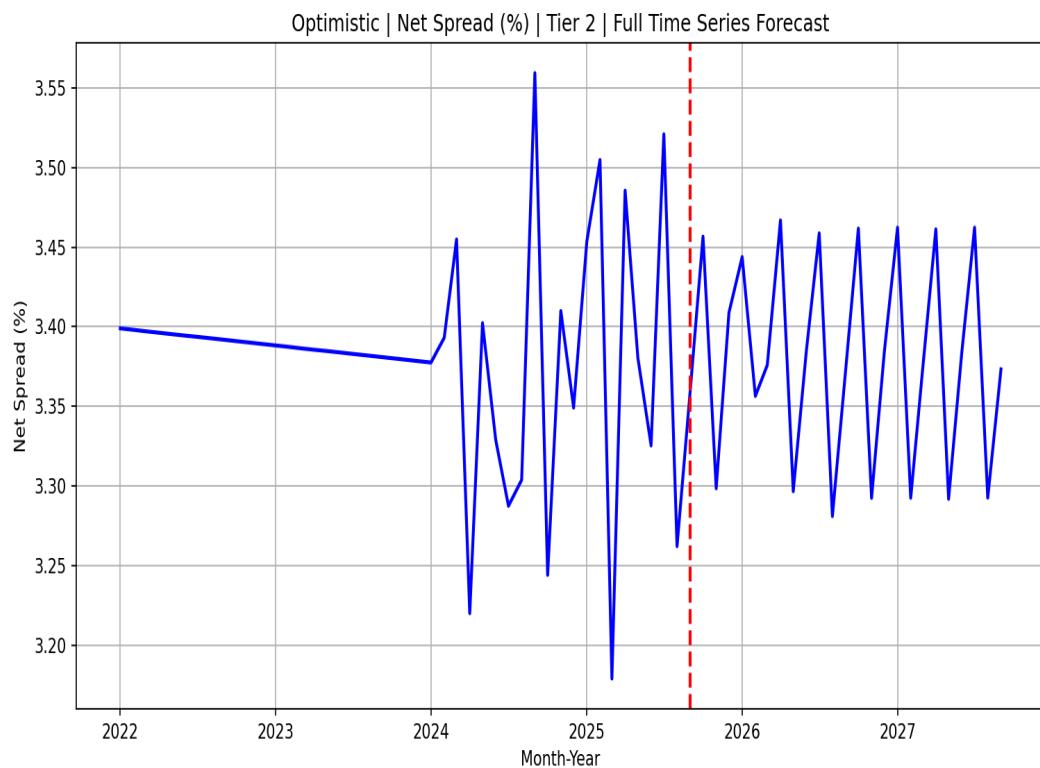


Image Type: Full Time Series Forecast Metric: Net Spread (%) Tier: Tier 2 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete temporal evolution including learned historical pattern and projected future trend. Hidden Insight: Stable slope indicates consistent operational performance. Increasing slope indicates growth acceleration. Irregular variation indicates volatility risk. Origin: Generated using time-series machine learning trained on historical operational data.

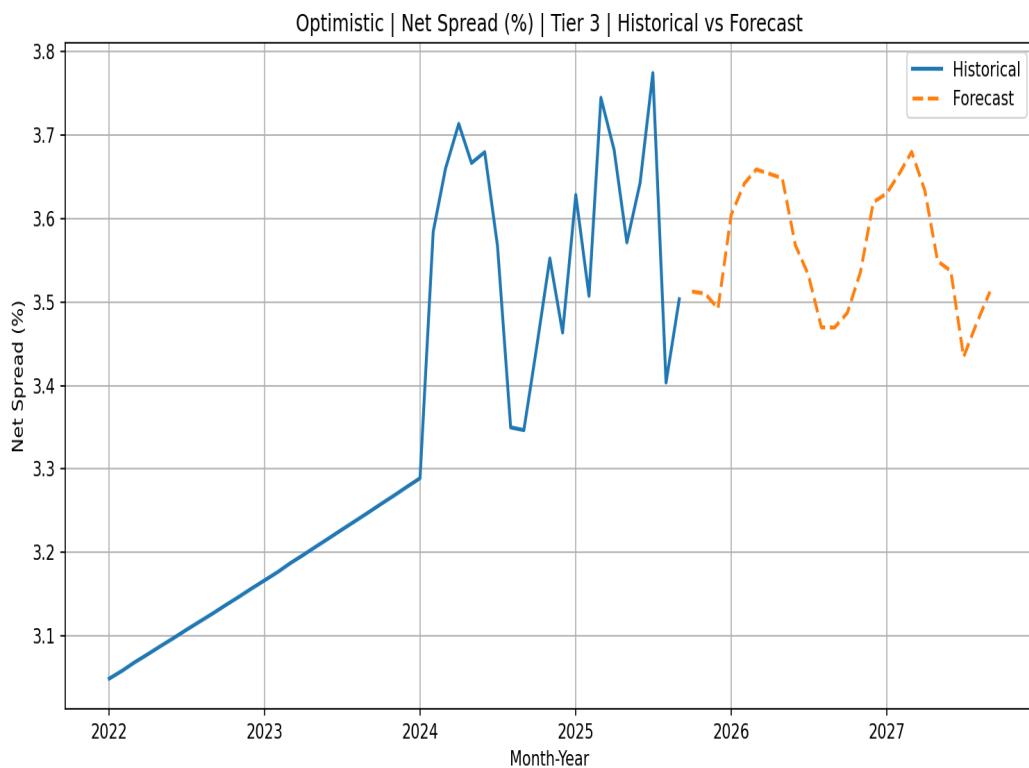


Image Type: Historical vs Forecast Trend Metric: Net Spread (%) Tier: Tier 3 Definition:  
 Displays historical operational financial data and predicted continuation. Baseline Period:  
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027  
 Observed Deviation: 0.22 Observed Growth: 14.89% Meaning: Forecast extends historical  
 trend using machine learning time-series modeling. Hidden Insight: Trend slope indicates  
 operational performance strength and expected continuation. Origin: Derived directly from  
 historical operational financial records.

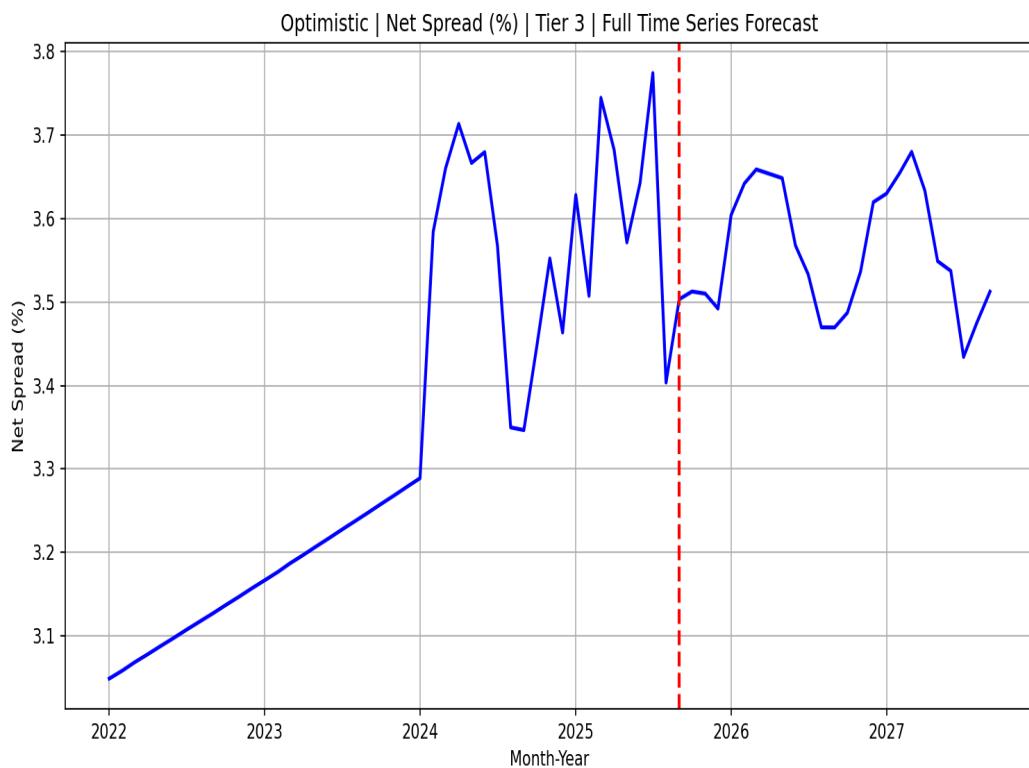


Image Type: Full Time Series Forecast Metric: Net Spread (%) Tier: Tier 3 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete temporal evolution including learned historical pattern and projected future trend. Hidden Insight: Stable slope indicates consistent operational performance. Increasing slope indicates growth acceleration. Irregular variation indicates volatility risk. Origin: Generated using time-series machine learning trained on historical operational data.

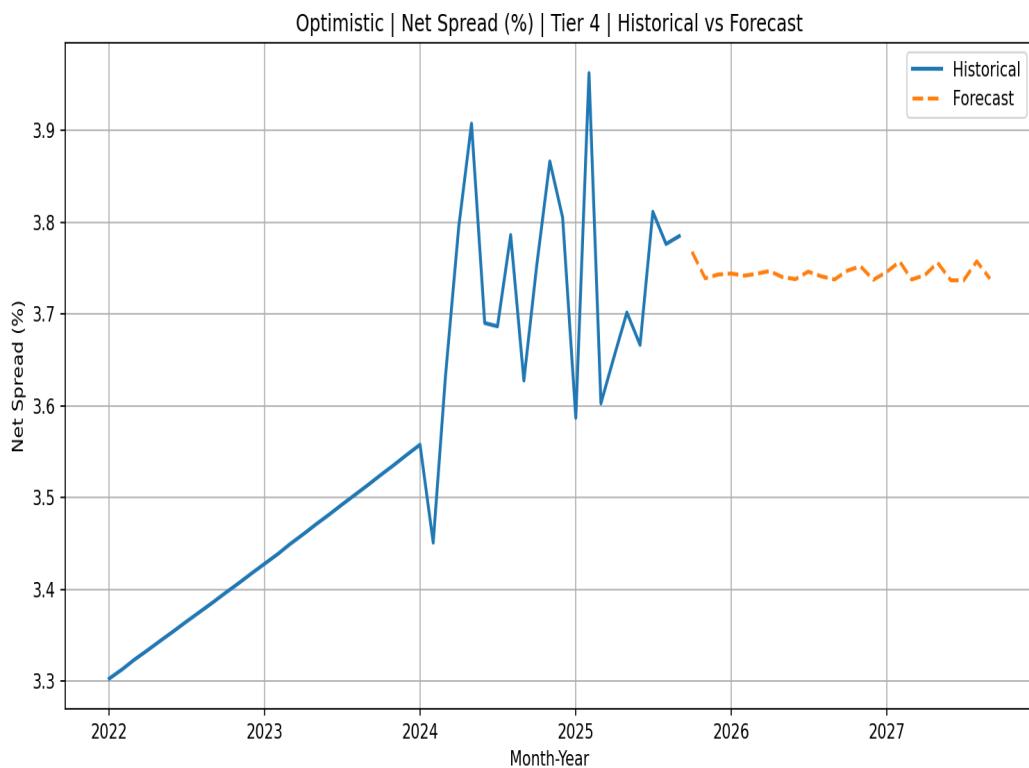


Image Type: Historical vs Forecast Trend Metric: Net Spread (%) Tier: Tier 4 Definition:  
 Displays historical operational financial data and predicted continuation. Baseline Period:  
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027  
 Observed Deviation: 0.18 Observed Growth: 14.59% Meaning: Forecast extends historical  
 trend using machine learning time-series modeling. Hidden Insight: Trend slope indicates  
 operational performance strength and expected continuation. Origin: Derived directly from  
 historical operational financial records.

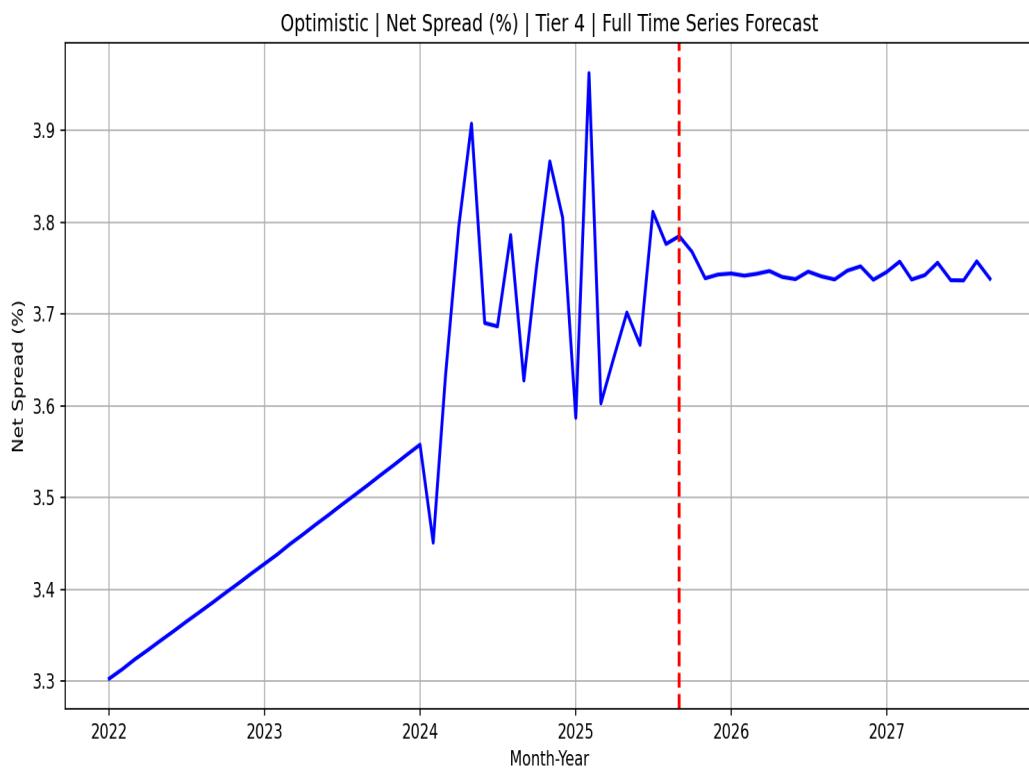


Image Type: Full Time Series Forecast Metric: Net Spread (%) Tier: Tier 4 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete temporal evolution including learned historical pattern and projected future trend. Hidden Insight: Stable slope indicates consistent operational performance. Increasing slope indicates growth acceleration. Irregular variation indicates volatility risk. Origin: Generated using time-series machine learning trained on historical operational data.

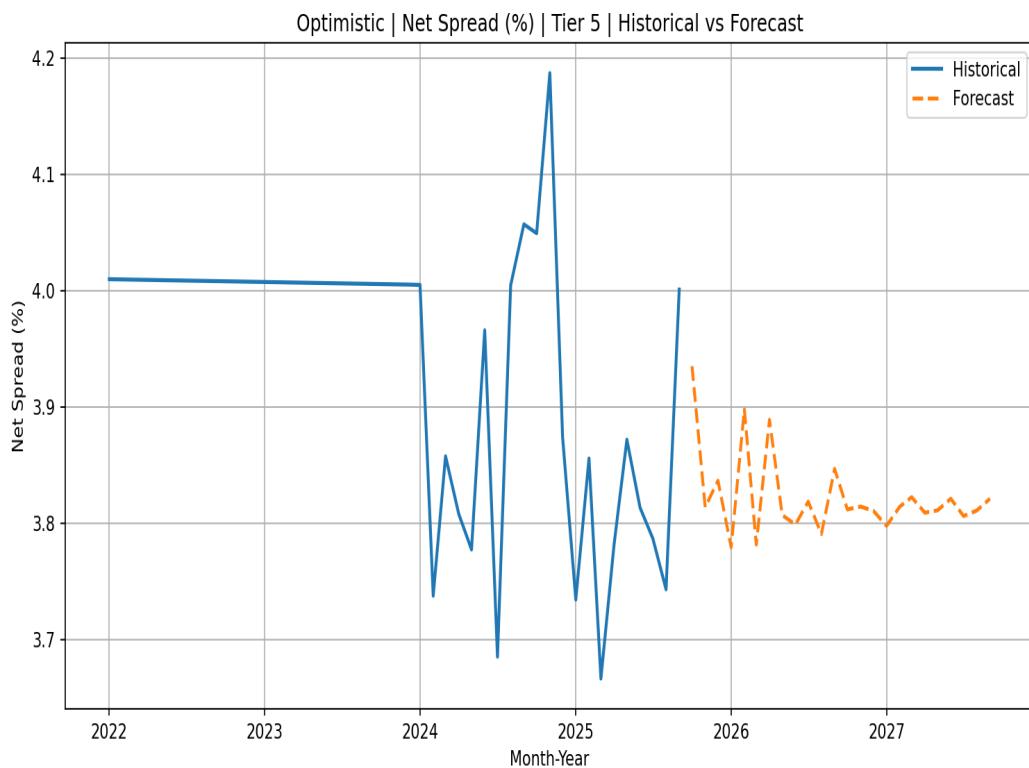


Image Type: Historical vs Forecast Trend Metric: Net Spread (%) Tier: Tier 5 Definition:  
 Displays historical operational financial data and predicted continuation. Baseline Period:  
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027  
 Observed Deviation: 0.12 Observed Growth: -0.22% Meaning: Forecast extends historical  
 trend using machine learning time-series modeling. Hidden Insight: Trend slope indicates  
 operational performance strength and expected continuation. Origin: Derived directly from  
 historical operational financial records.

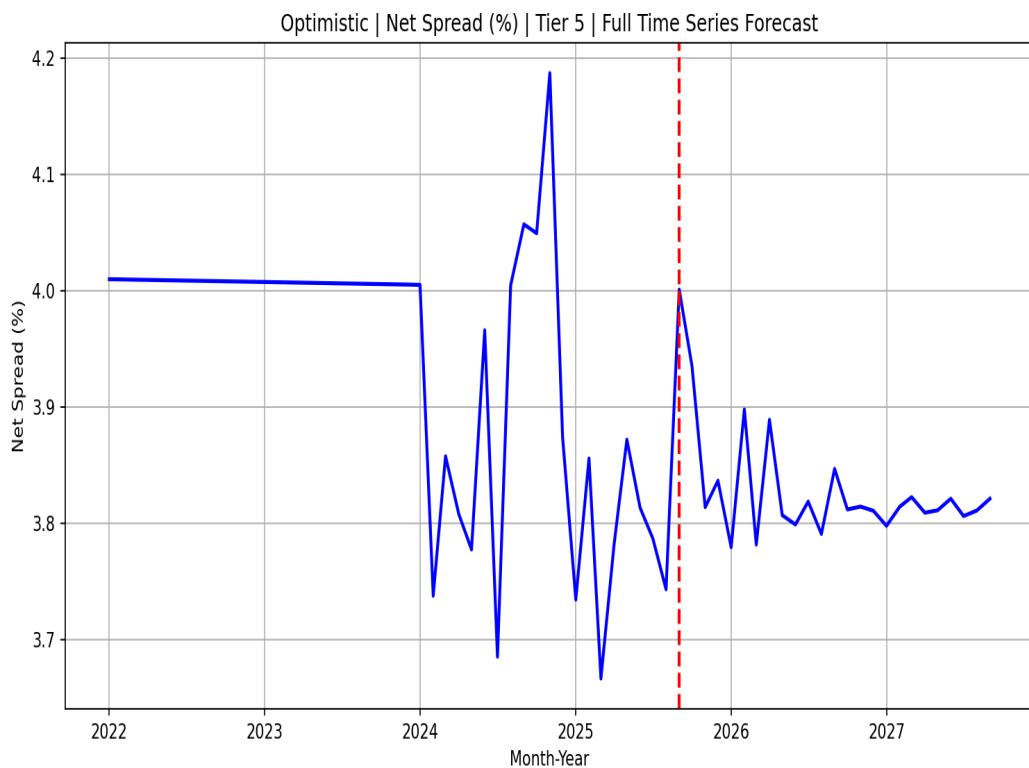


Image Type: Full Time Series Forecast Metric: Net Spread (%) Tier: Tier 5 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete temporal evolution including learned historical pattern and projected future trend. Hidden Insight: Stable slope indicates consistent operational performance. Increasing slope indicates growth acceleration. Irregular variation indicates volatility risk. Origin: Generated using time-series machine learning trained on historical operational data.

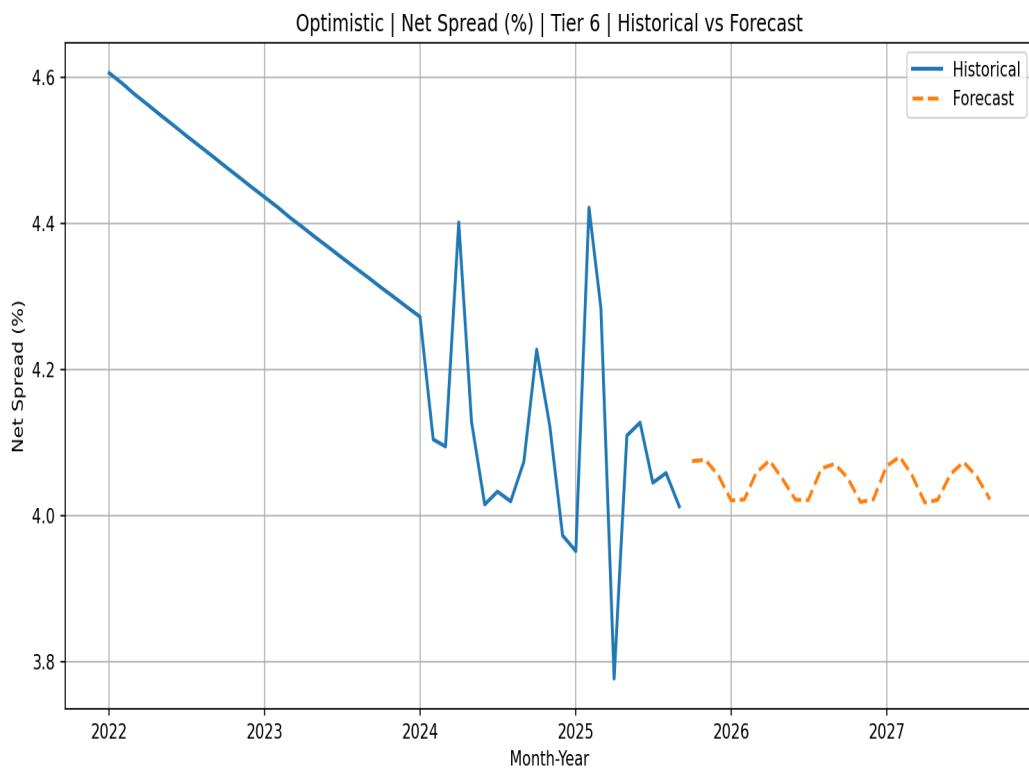


Image Type: Historical vs Forecast Trend Metric: Net Spread (%) Tier: Tier 6 Definition:  
 Displays historical operational financial data and predicted continuation. Baseline Period:  
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027  
 Observed Deviation: 0.21 Observed Growth: -12.88% Meaning: Forecast extends  
 historical trend using machine learning time-series modeling. Hidden Insight: Trend slope  
 indicates operational performance strength and expected continuation. Origin: Derived  
 directly from historical operational financial records.

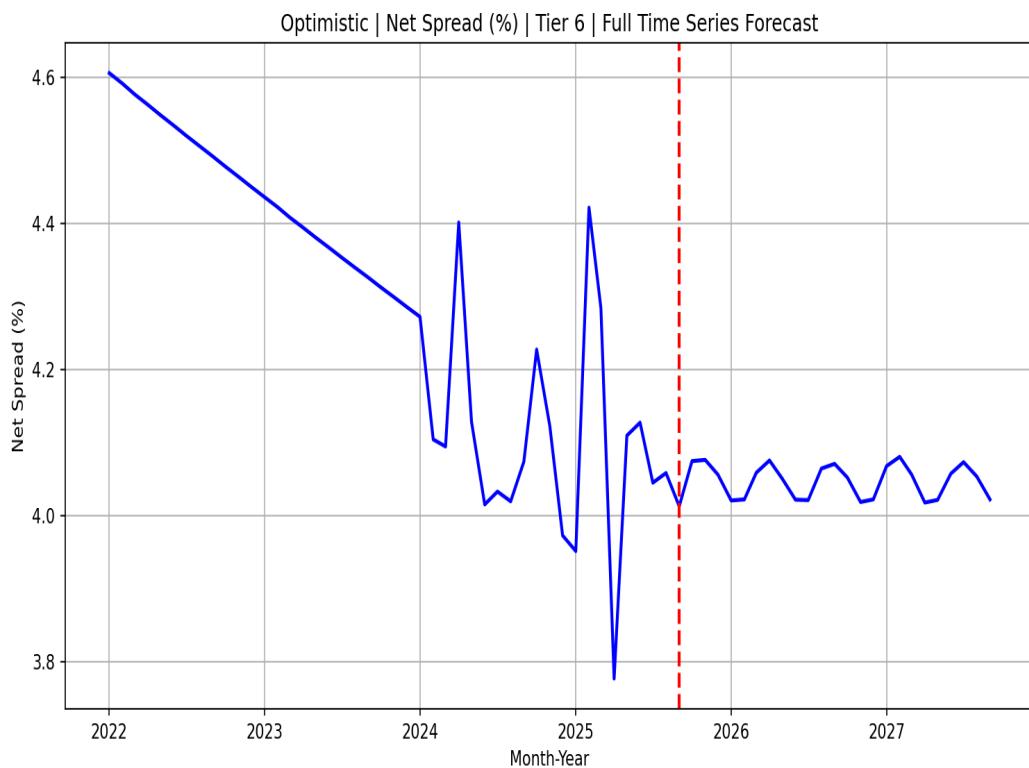


Image Type: Full Time Series Forecast Metric: Net Spread (%) Tier: Tier 6 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete temporal evolution including learned historical pattern and projected future trend. Hidden Insight: Stable slope indicates consistent operational performance. Increasing slope indicates growth acceleration. Irregular variation indicates volatility risk. Origin: Generated using time-series machine learning trained on historical operational data.

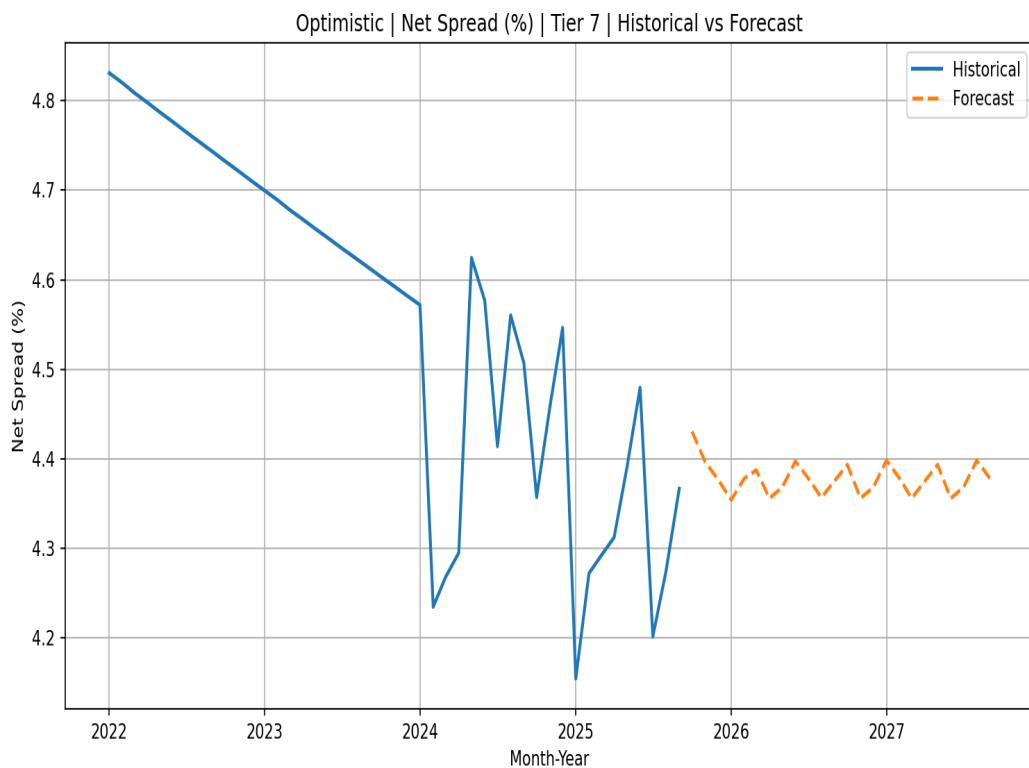


Image Type: Historical vs Forecast Trend Metric: Net Spread (%) Tier: Tier 7 Definition:  
 Displays historical operational financial data and predicted continuation. Baseline Period:  
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027  
 Observed Deviation: 0.19 Observed Growth: -9.61% Meaning: Forecast extends historical  
 trend using machine learning time-series modeling. Hidden Insight: Trend slope indicates  
 operational performance strength and expected continuation. Origin: Derived directly from  
 historical operational financial records.

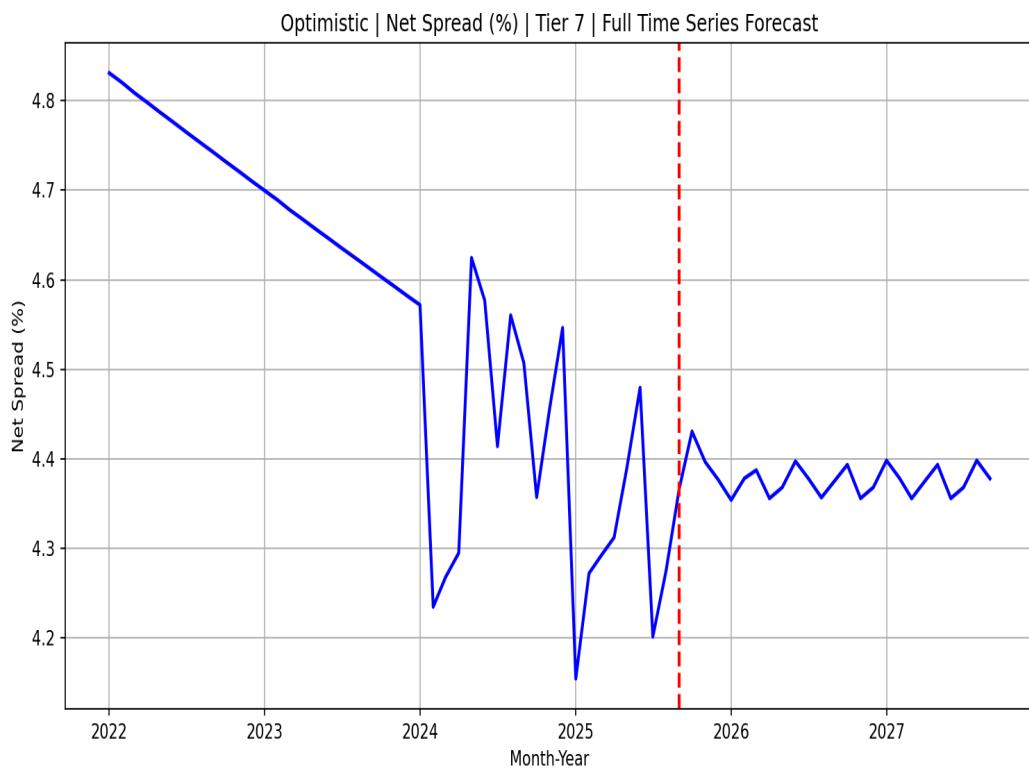


Image Type: Full Time Series Forecast Metric: Net Spread (%) Tier: Tier 7 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete temporal evolution including learned historical pattern and projected future trend. Hidden Insight: Stable slope indicates consistent operational performance. Increasing slope indicates growth acceleration. Irregular variation indicates volatility risk. Origin: Generated using time-series machine learning trained on historical operational data.