

Pessimistic 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.

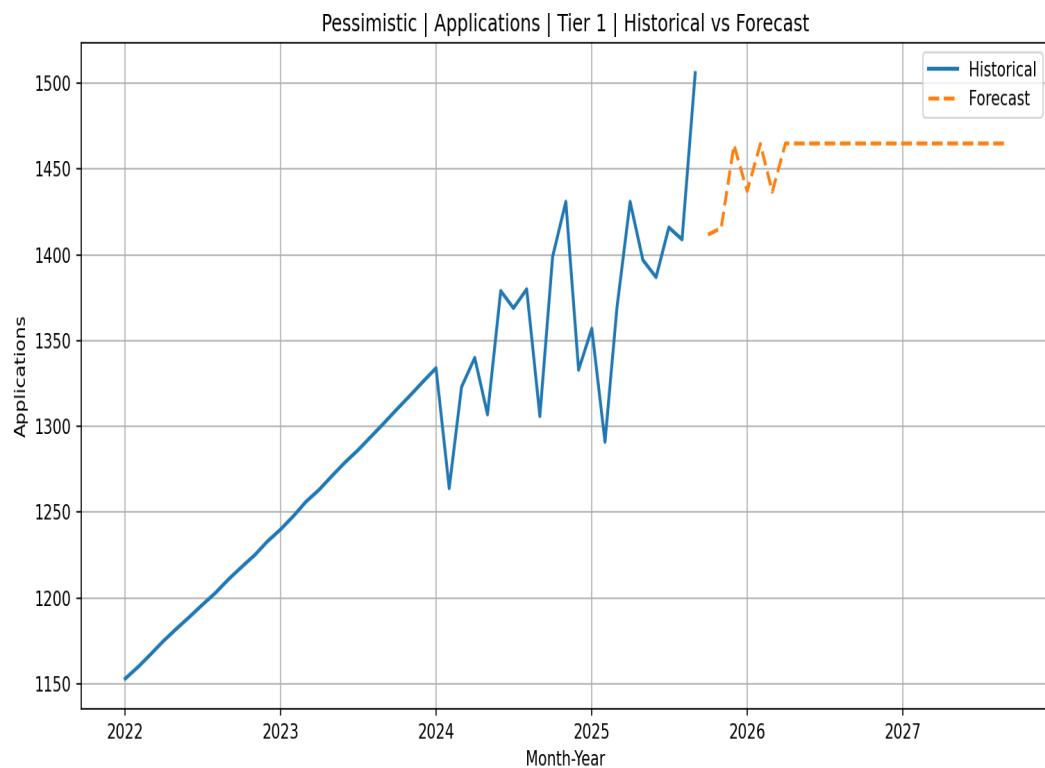


Image Type: Historical vs Forecast Trend Metric: Applications Tier: Tier 1 Definition:
 Displays historical operational financial data and predicted continuation. Baseline Period:
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027
 Observed Deviation: 84.06 Observed Growth: 30.62% 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.

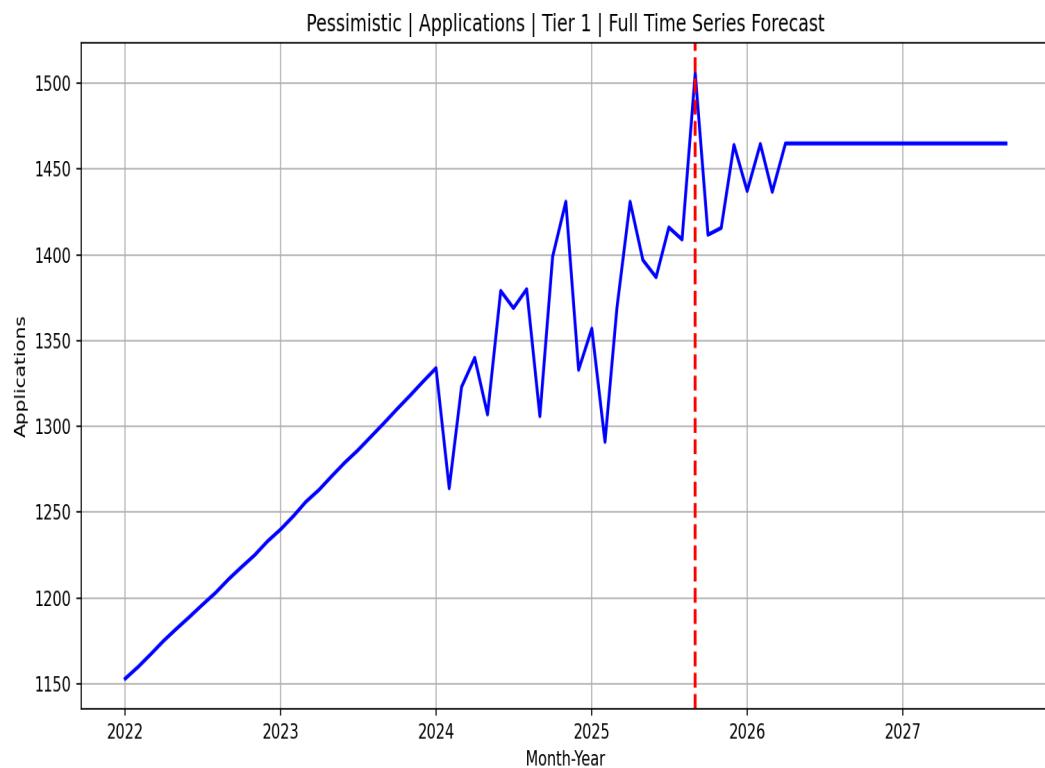


Image Type: Full Time Series Forecast Metric: Applications Tier: Tier 1 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete temporal 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.

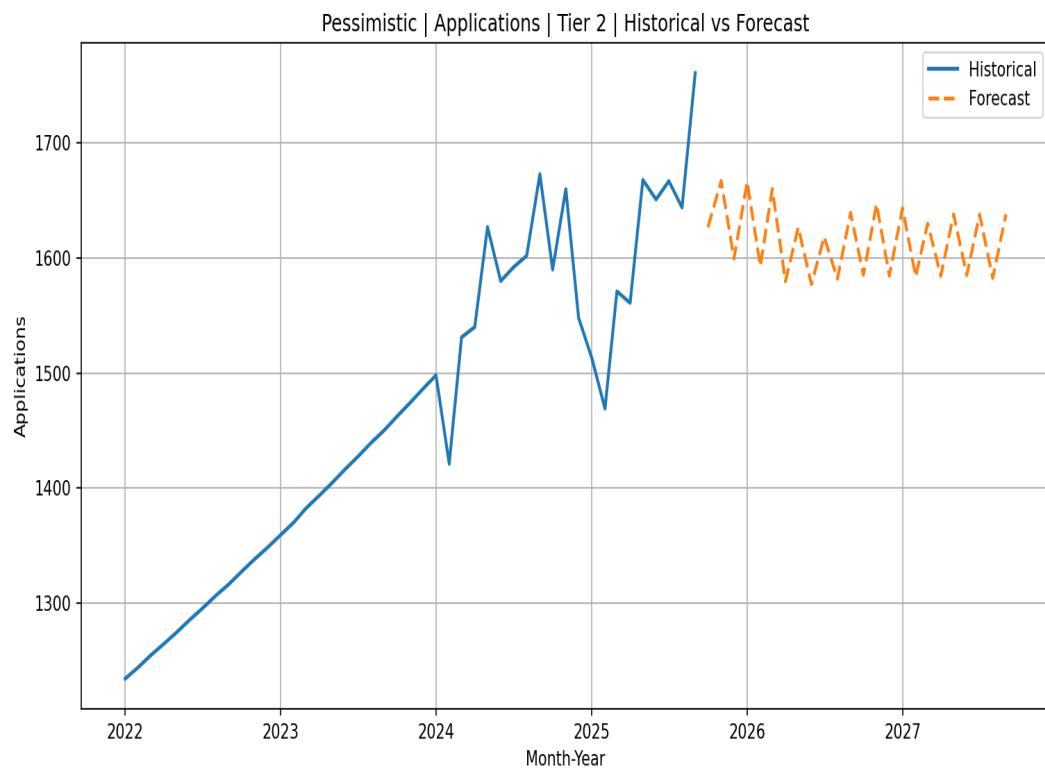


Image Type: Historical vs Forecast Trend Metric: Applications Tier: Tier 2 Definition:
 Displays historical operational financial data and predicted continuation. Baseline Period:
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027
 Observed Deviation: 139.27 Observed Growth: 42.71% 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.

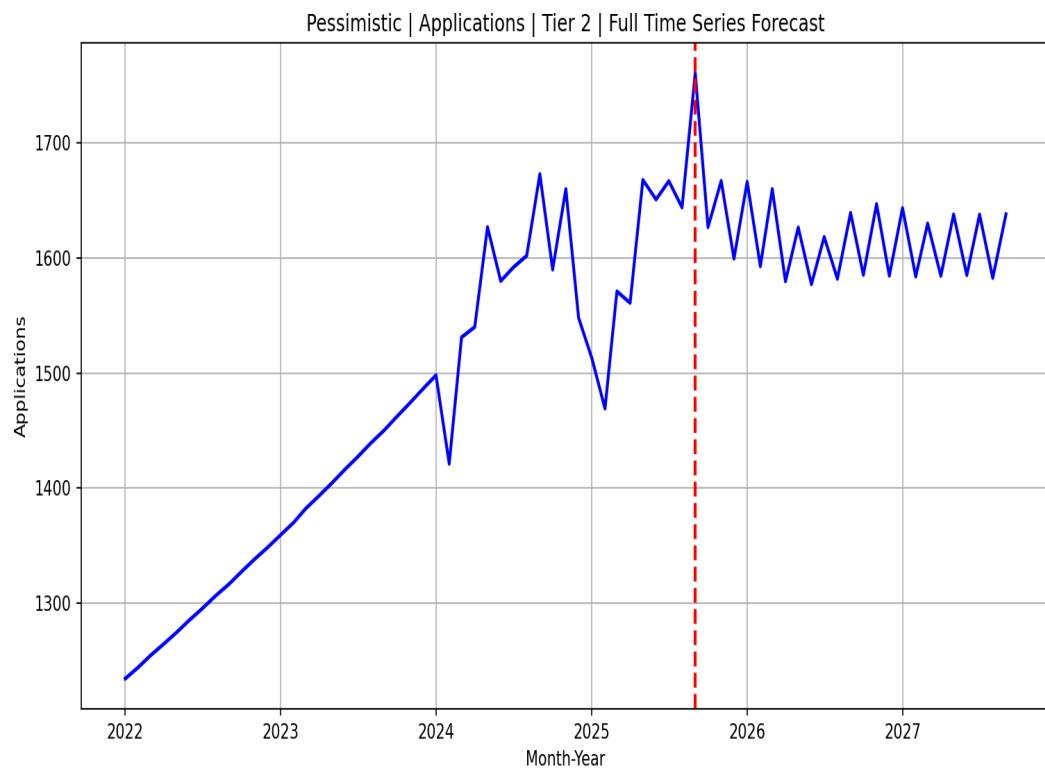


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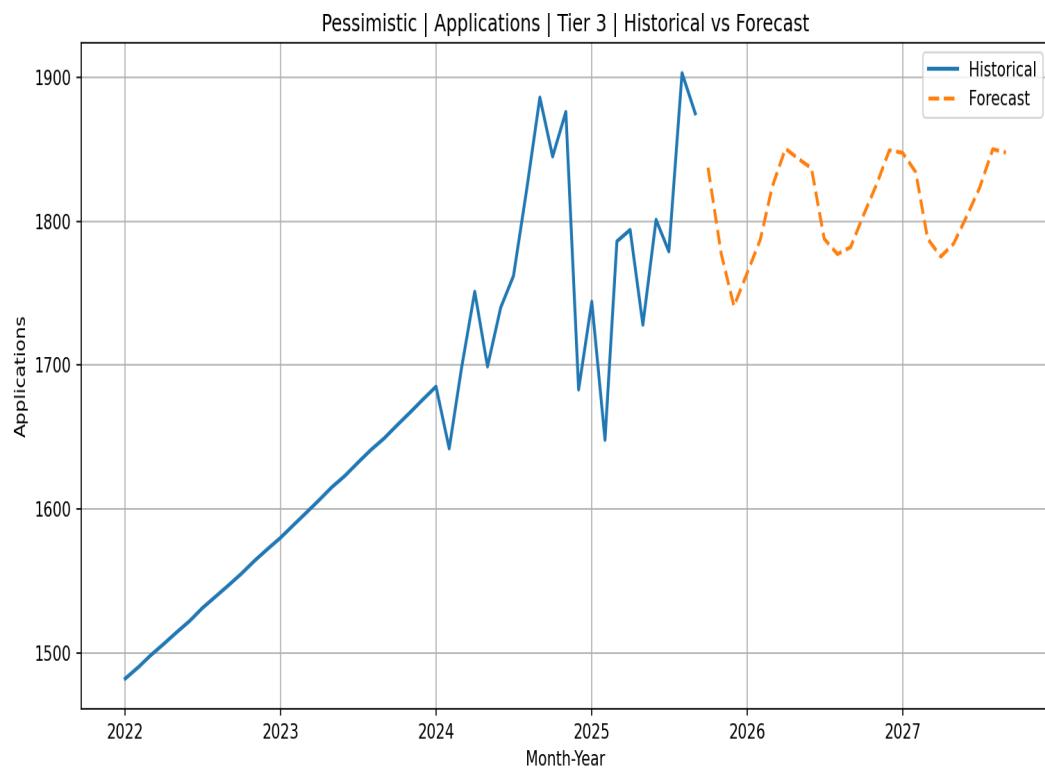


Image Type: Historical vs Forecast Trend Metric: Applications Tier: Tier 3 Definition: Displays historical operational financial data and predicted continuation. Baseline Period: January 2022 to September 2025 Forecast Period: October 2025 to September 2027 Observed Deviation: 117.09 Observed Growth: 26.52% 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.

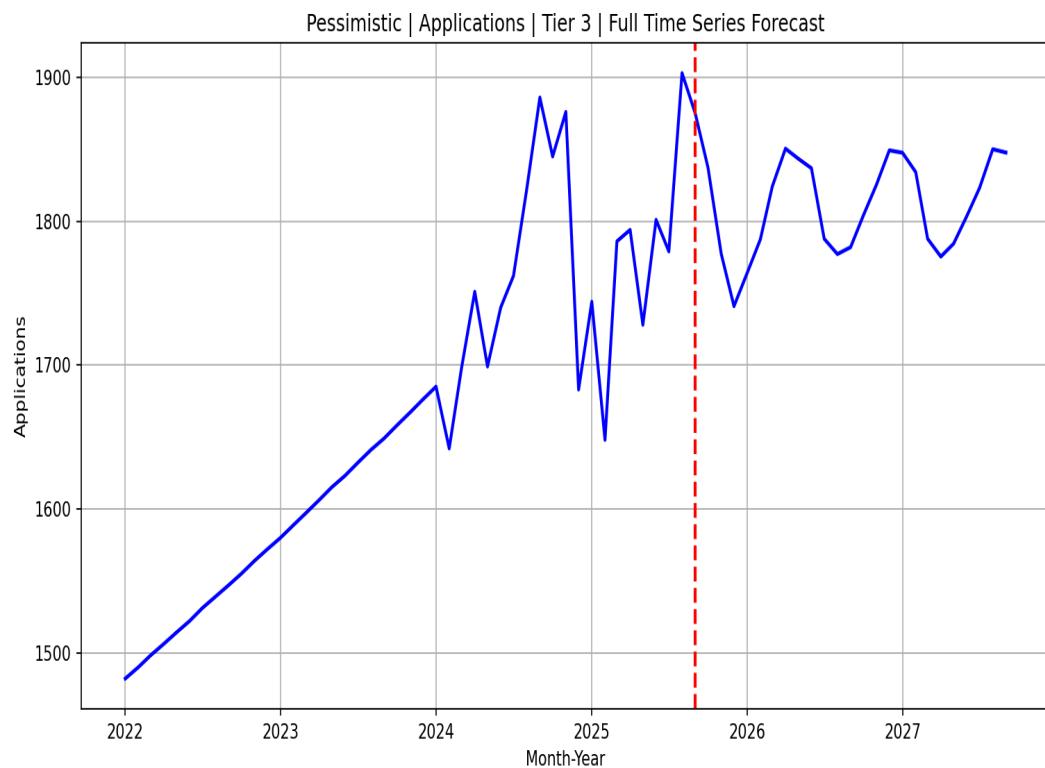


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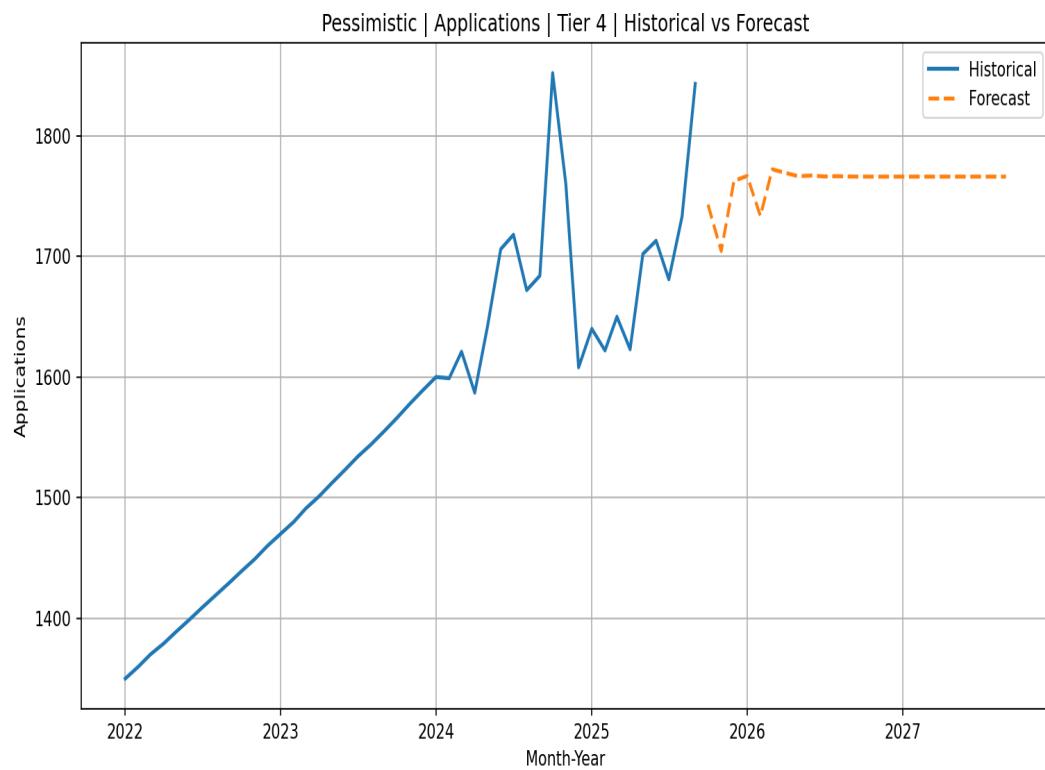


Image Type: Historical vs Forecast Trend Metric: Applications Tier: Tier 4 Definition:
 Displays historical operational financial data and predicted continuation. Baseline Period:
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027
 Observed Deviation: 128.12 Observed Growth: 36.52% 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.

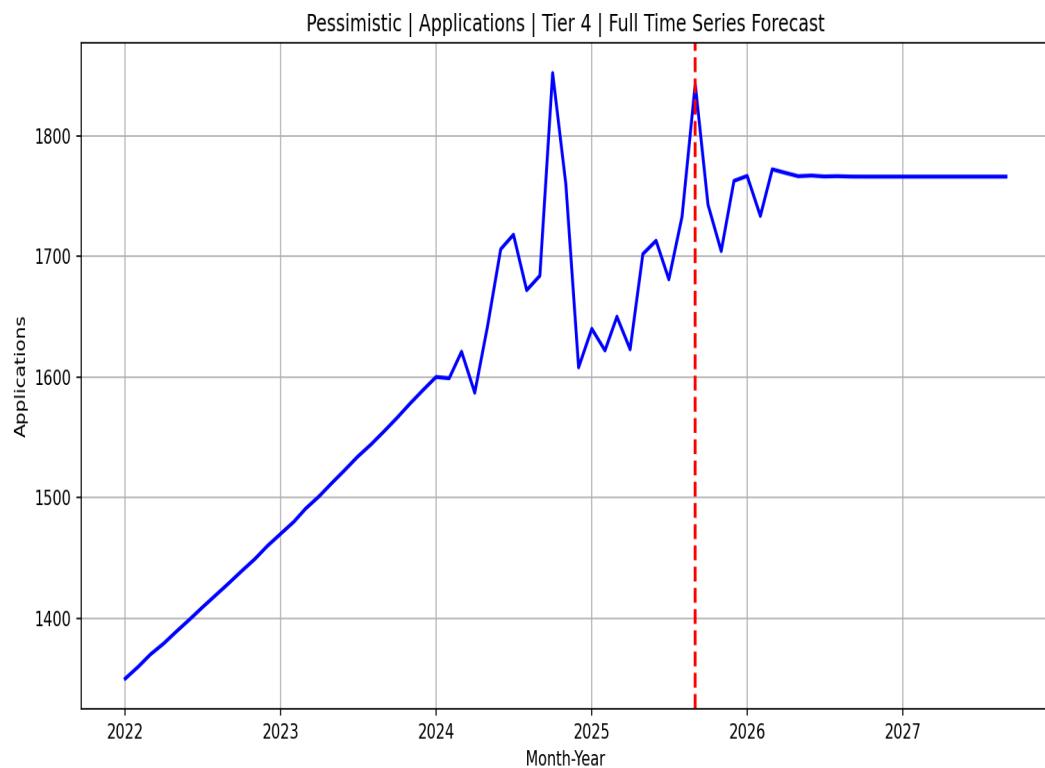


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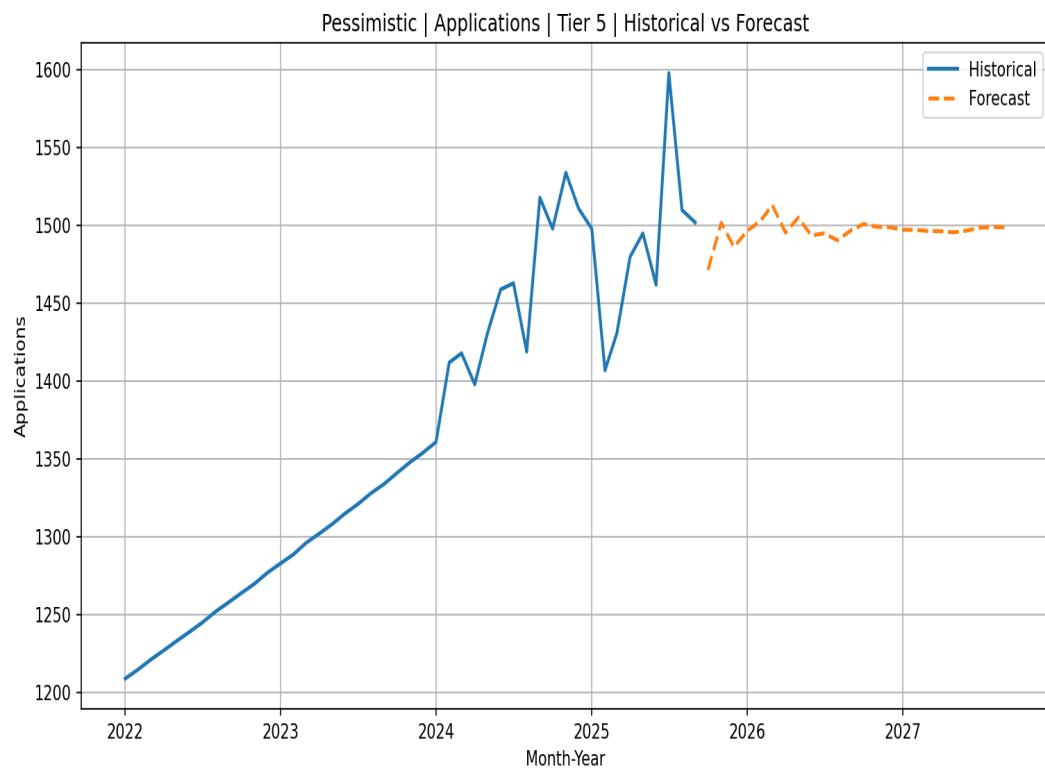


Image Type: Historical vs Forecast Trend Metric: Applications Tier: Tier 5 Definition:
 Displays historical operational financial data and predicted continuation. Baseline Period:
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027
 Observed Deviation: 105.17 Observed Growth: 24.23% 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.

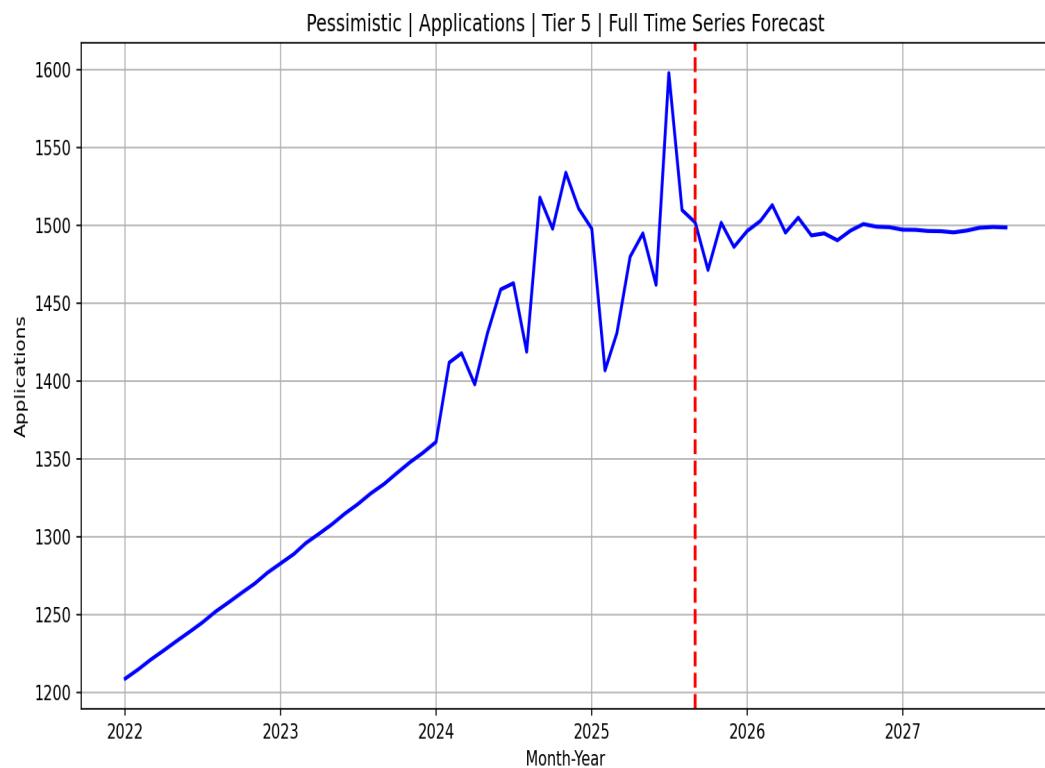


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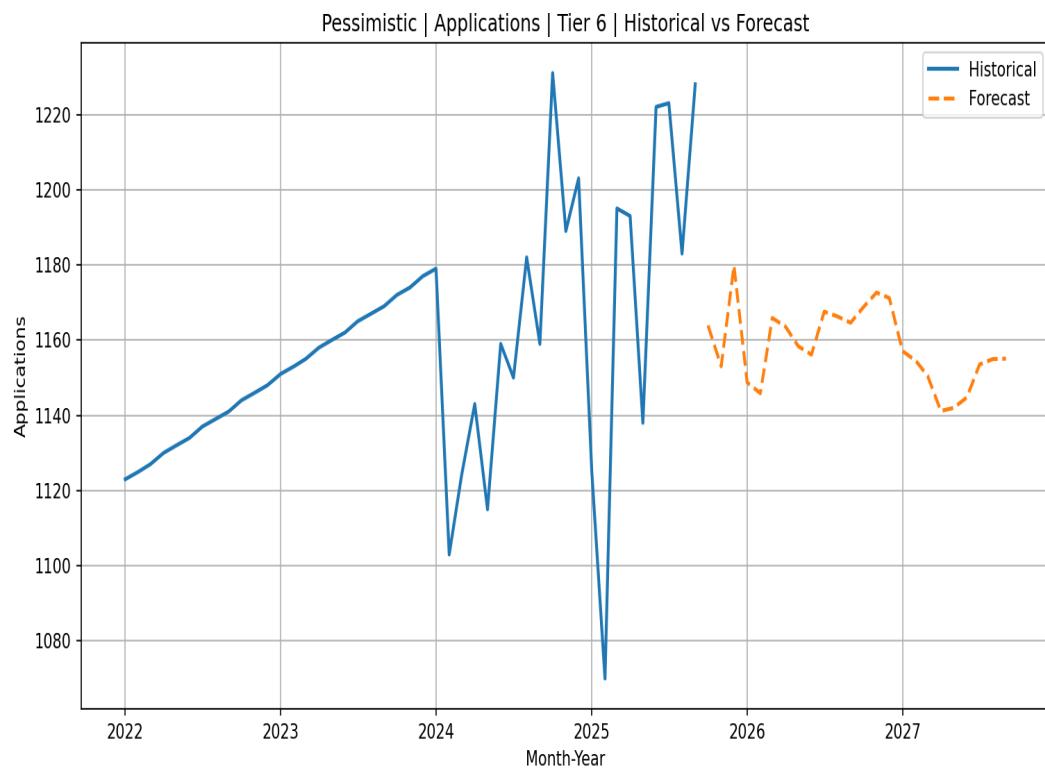


Image Type: Historical vs Forecast Trend Metric: Applications Tier: Tier 6 Definition:
 Displays historical operational financial data and predicted continuation. Baseline Period:
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027
 Observed Deviation: 33.11 Observed Growth: 9.35% 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.

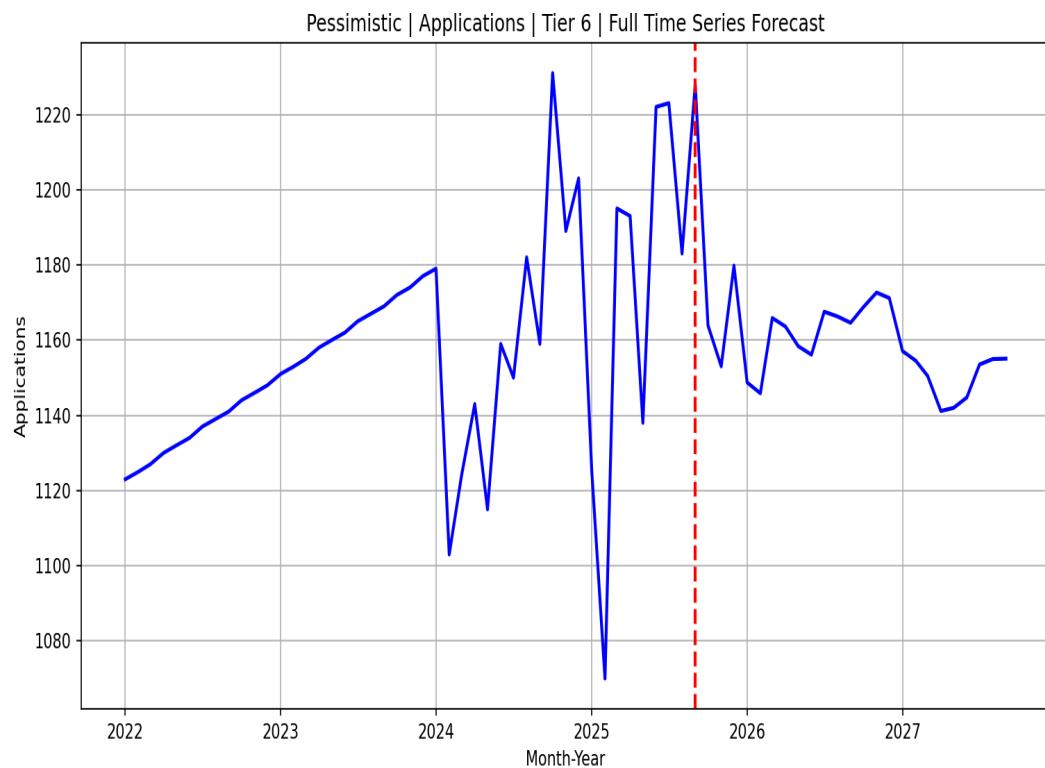


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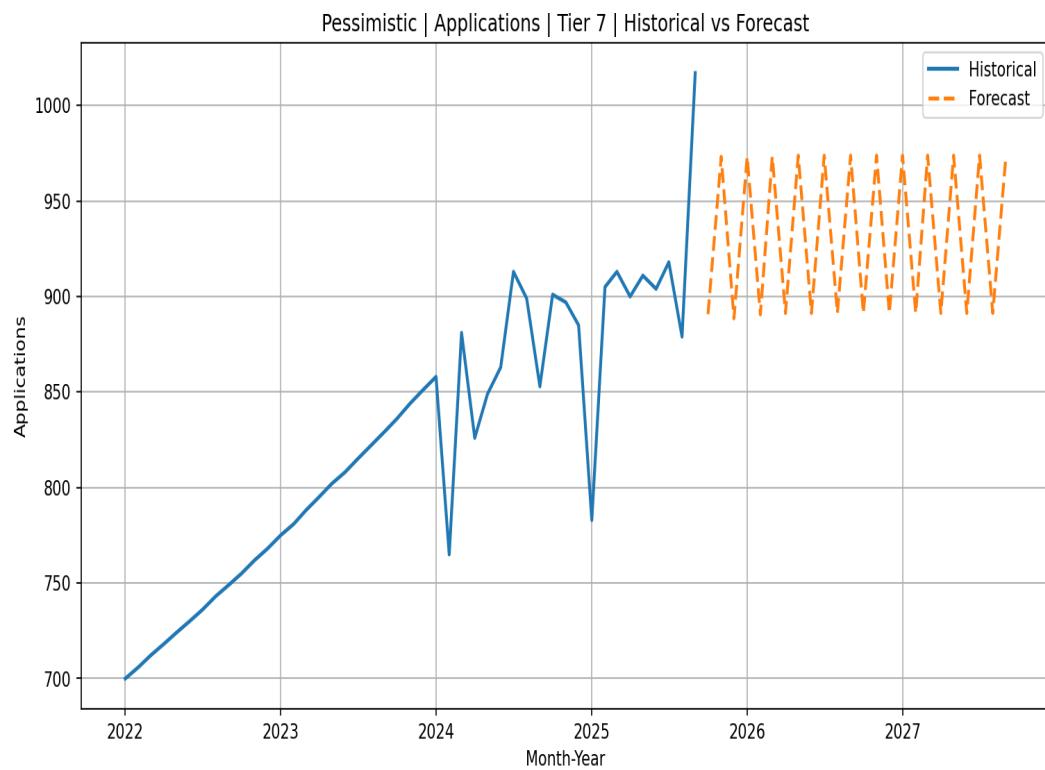


Image Type: Historical vs Forecast Trend Metric: Applications Tier: Tier 7 Definition:
 Displays historical operational financial data and predicted continuation. Baseline Period:
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027
 Observed Deviation: 72.50 Observed Growth: 45.29% 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.

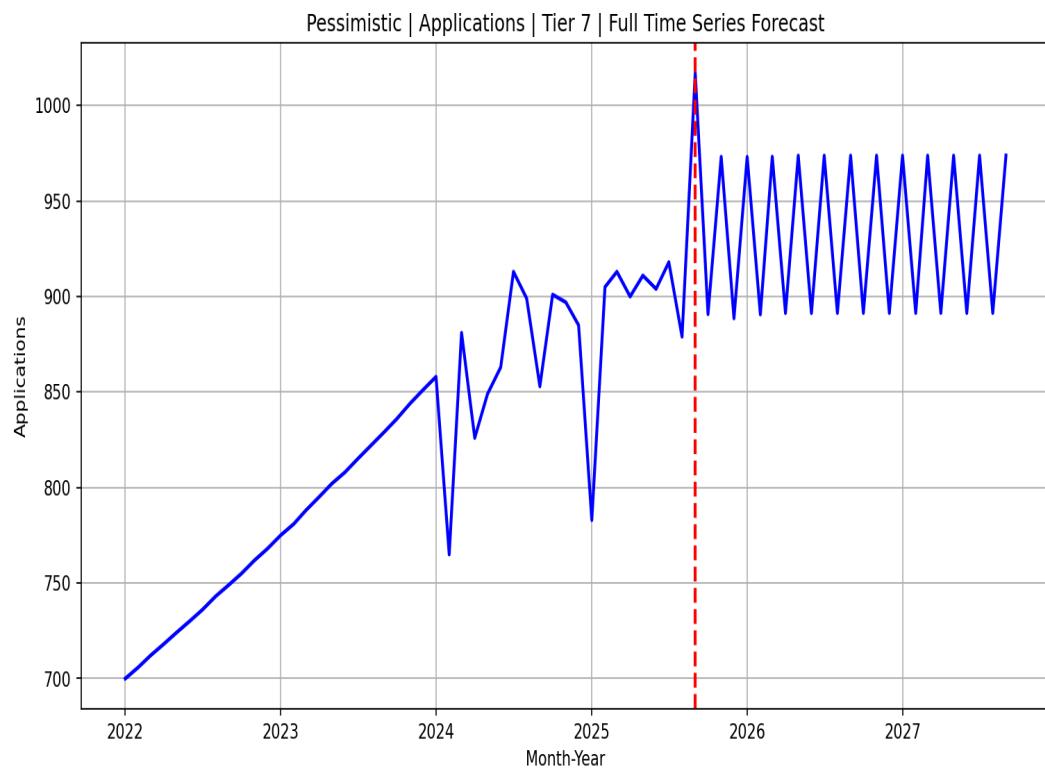


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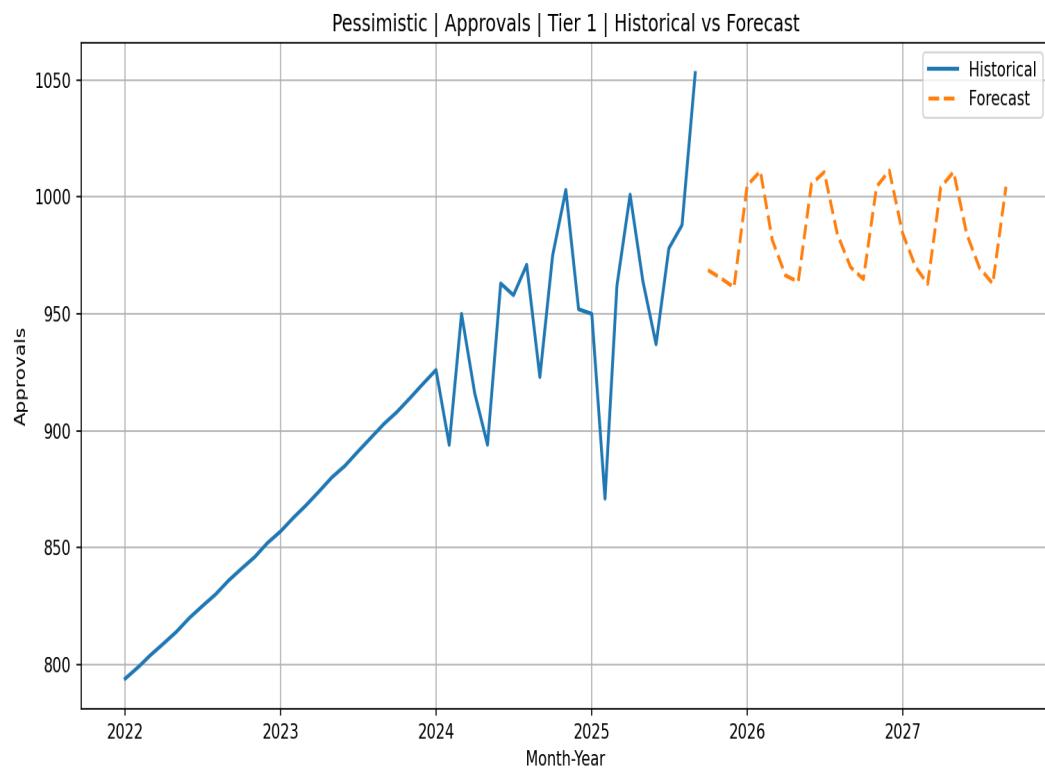


Image Type: Historical vs Forecast Trend Metric: Approvals Tier: Tier 1 Definition:
 Displays historical operational financial data and predicted continuation. Baseline Period:
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027
 Observed Deviation: 62.84 Observed Growth: 32.62% 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.

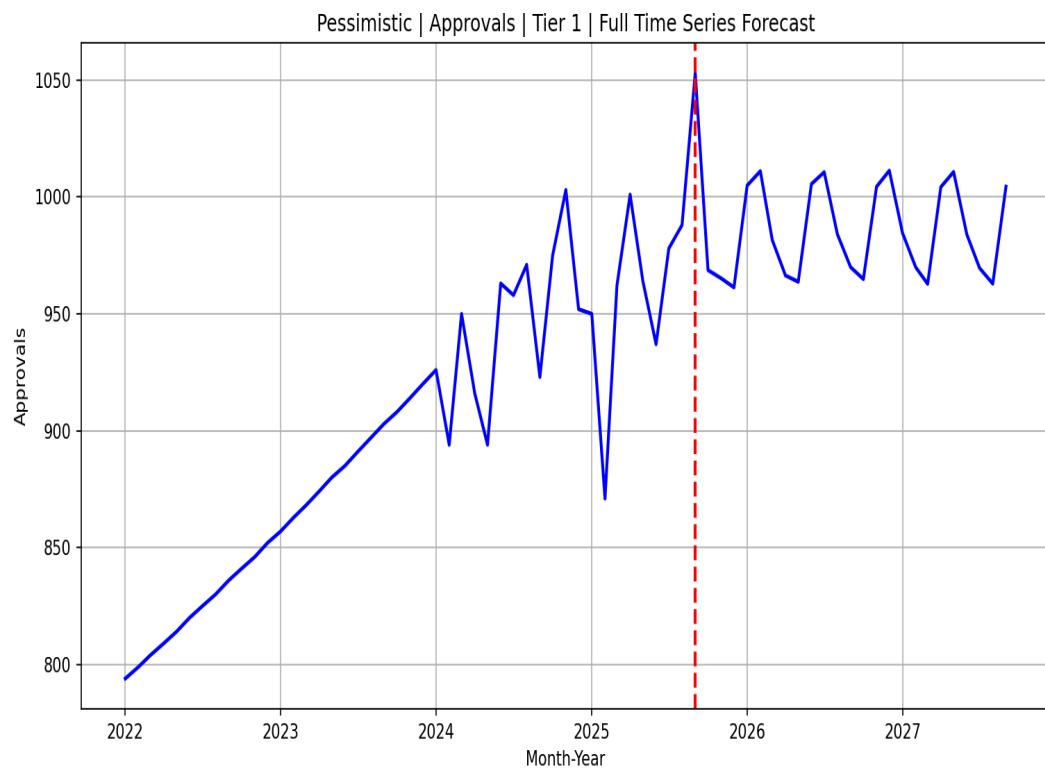


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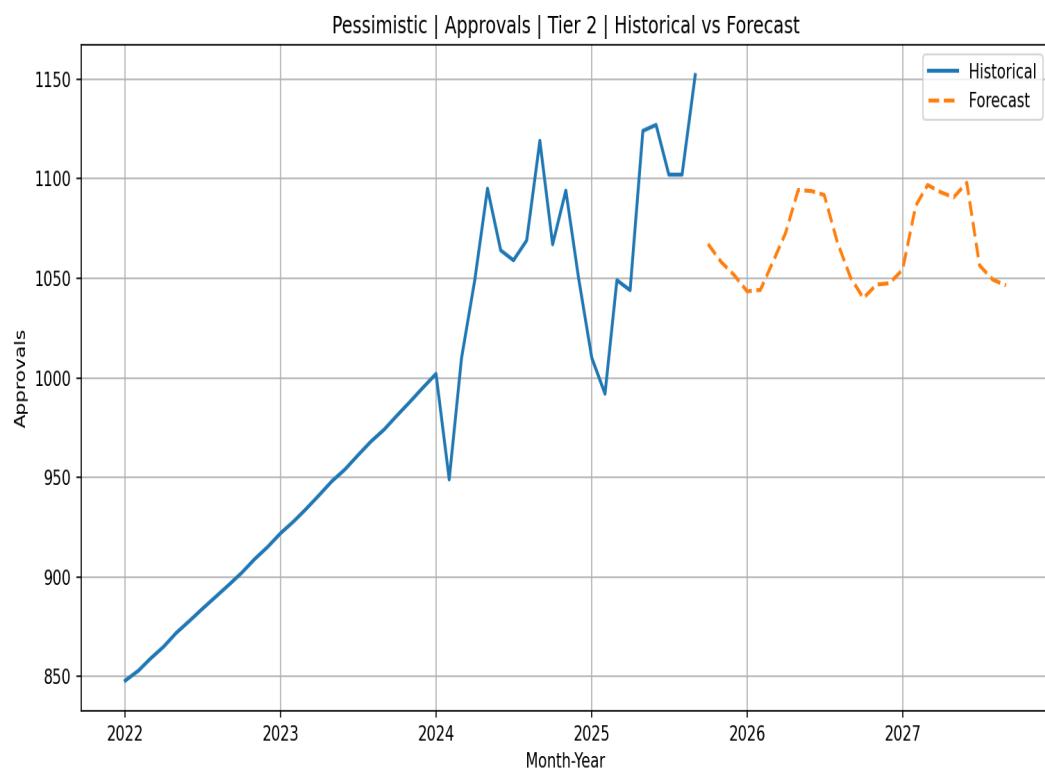


Image Type: Historical vs Forecast Trend Metric: Approvals Tier: Tier 2 Definition: Displays historical operational financial data and predicted continuation. Baseline Period: January 2022 to September 2025 Forecast Period: October 2025 to September 2027 Observed Deviation: 85.82 Observed Growth: 35.85% 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.

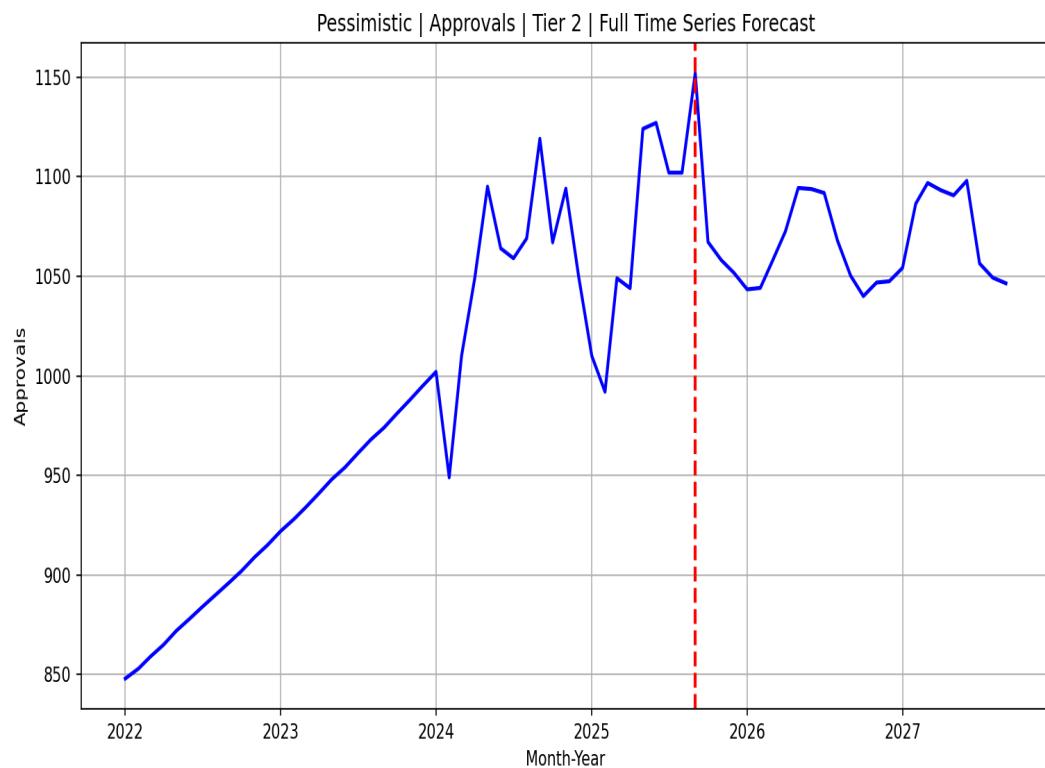


Image Type: Full Time Series Forecast Metric: Approvals Tier: Tier 2 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete temporal 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.

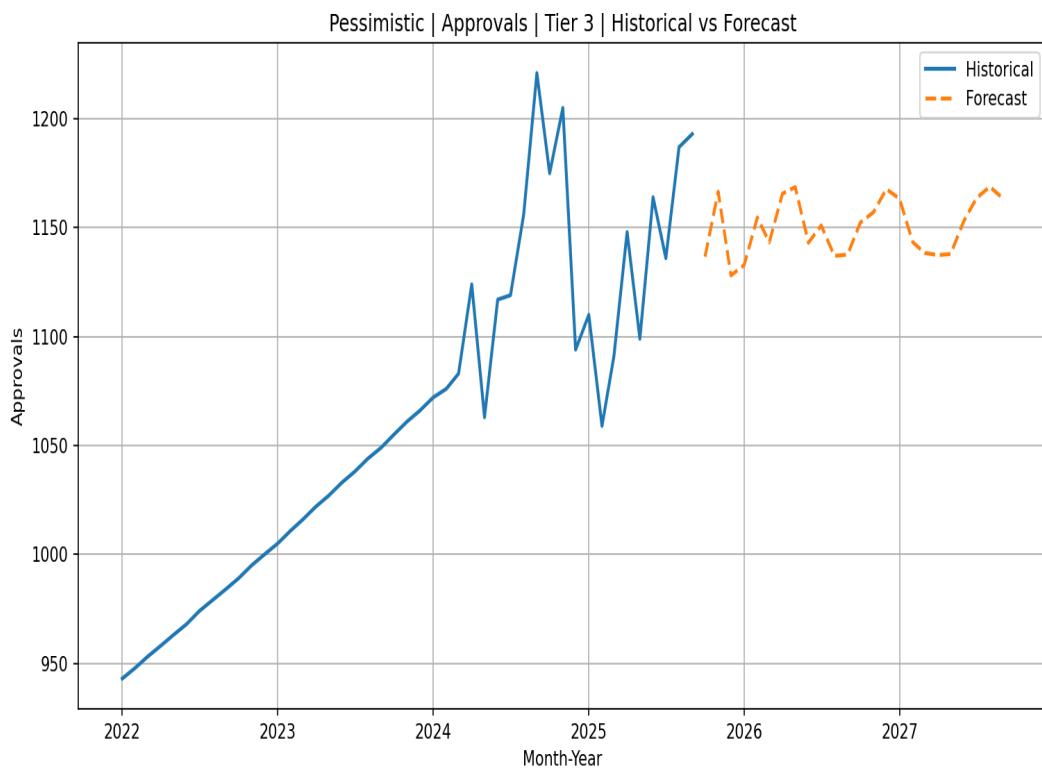


Image Type: Historical vs Forecast Trend Metric: Approvals Tier: Tier 3 Definition: Displays historical operational financial data and predicted continuation. Baseline Period: January 2022 to September 2025 Forecast Period: October 2025 to September 2027 Observed Deviation: 75.34 Observed Growth: 26.51% 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.

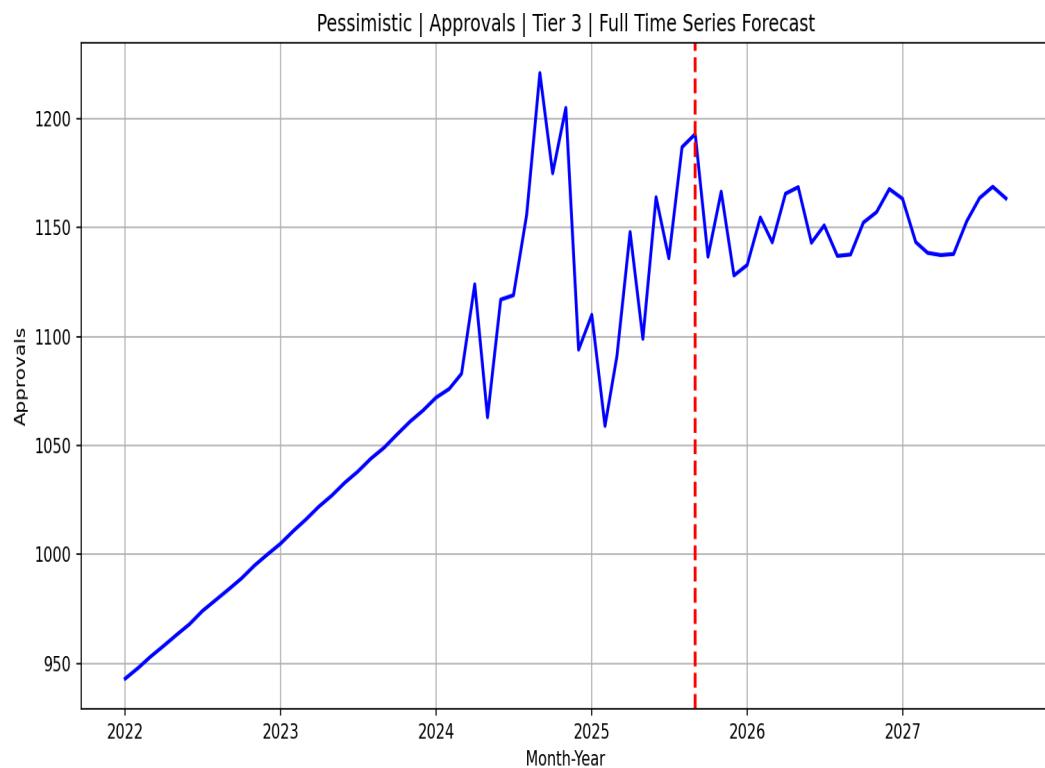


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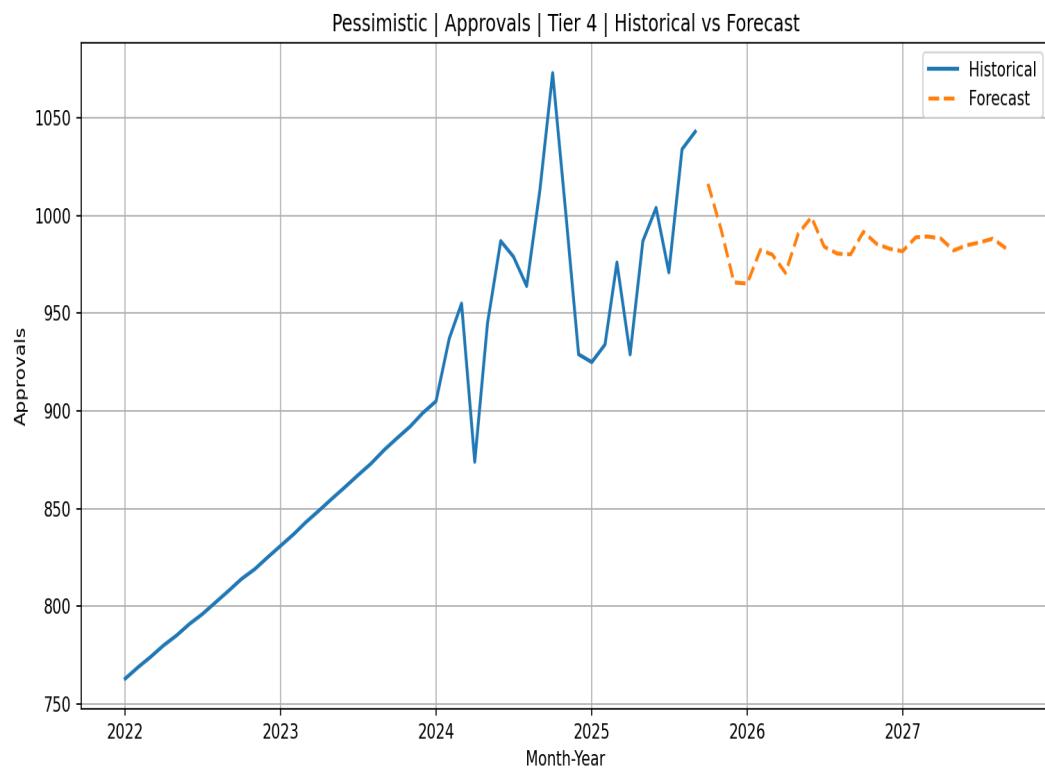


Image Type: Historical vs Forecast Trend Metric: Approvals Tier: Tier 4 Definition:
 Displays historical operational financial data and predicted continuation. Baseline Period:
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027
 Observed Deviation: 82.75 Observed Growth: 36.70% 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.

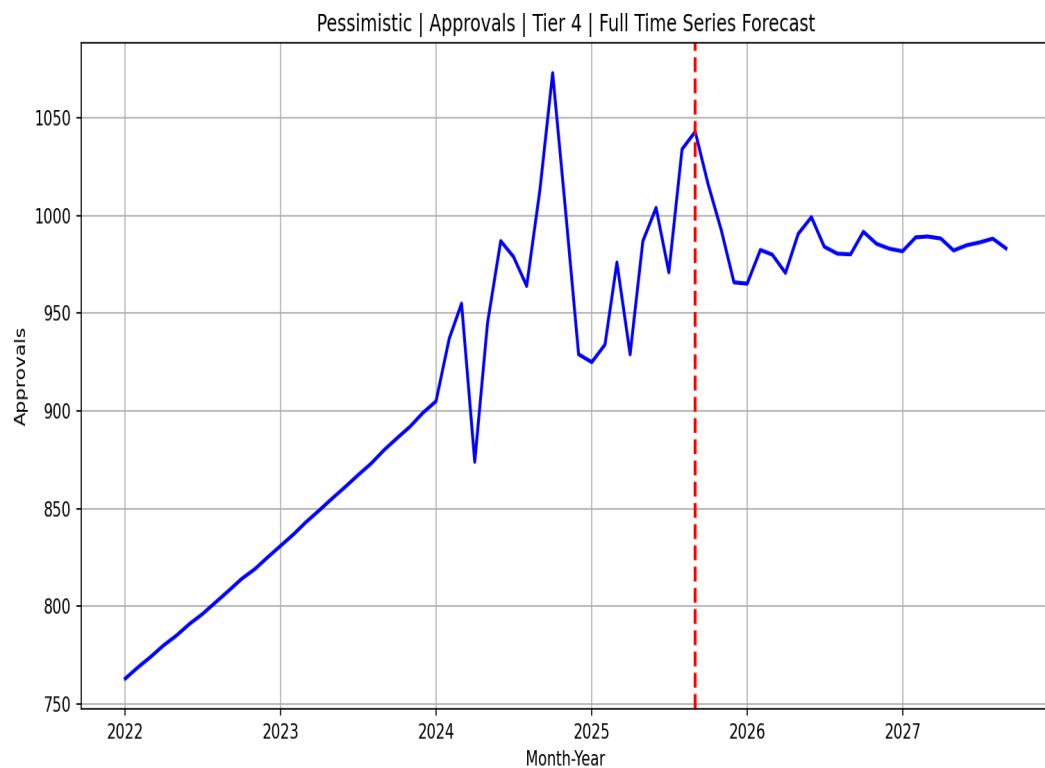


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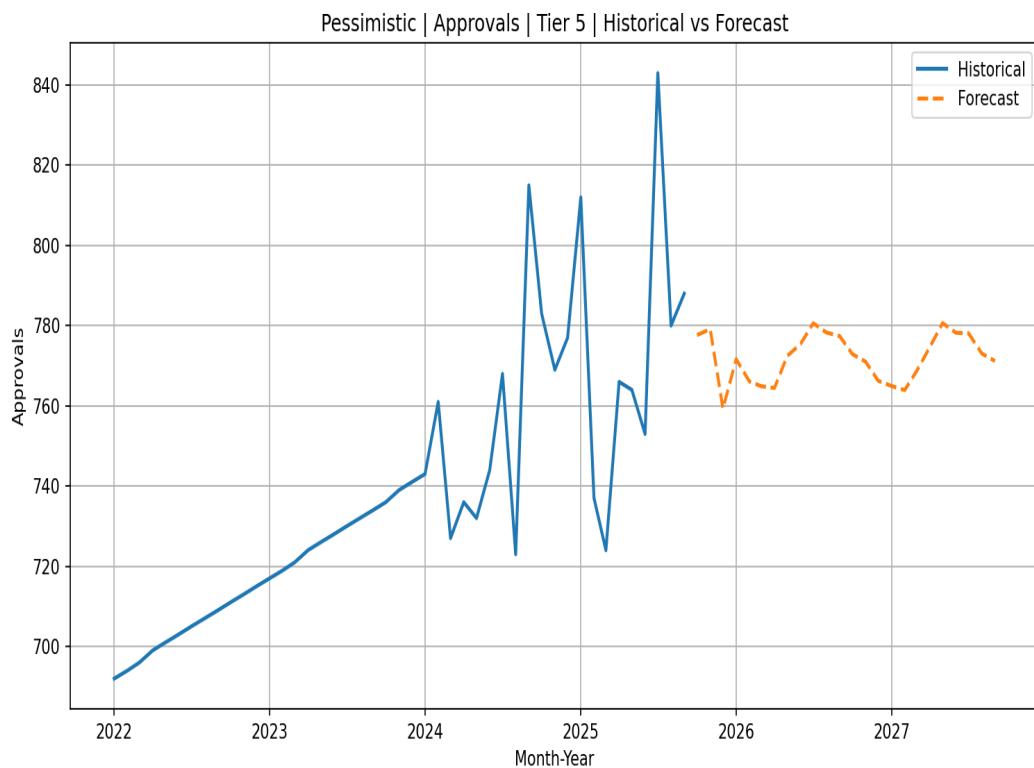


Image Type: Historical vs Forecast Trend Metric: Approvals Tier: Tier 5 Definition:
 Displays historical operational financial data and predicted continuation. Baseline Period:
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027
 Observed Deviation: 33.77 Observed Growth: 13.87% 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.

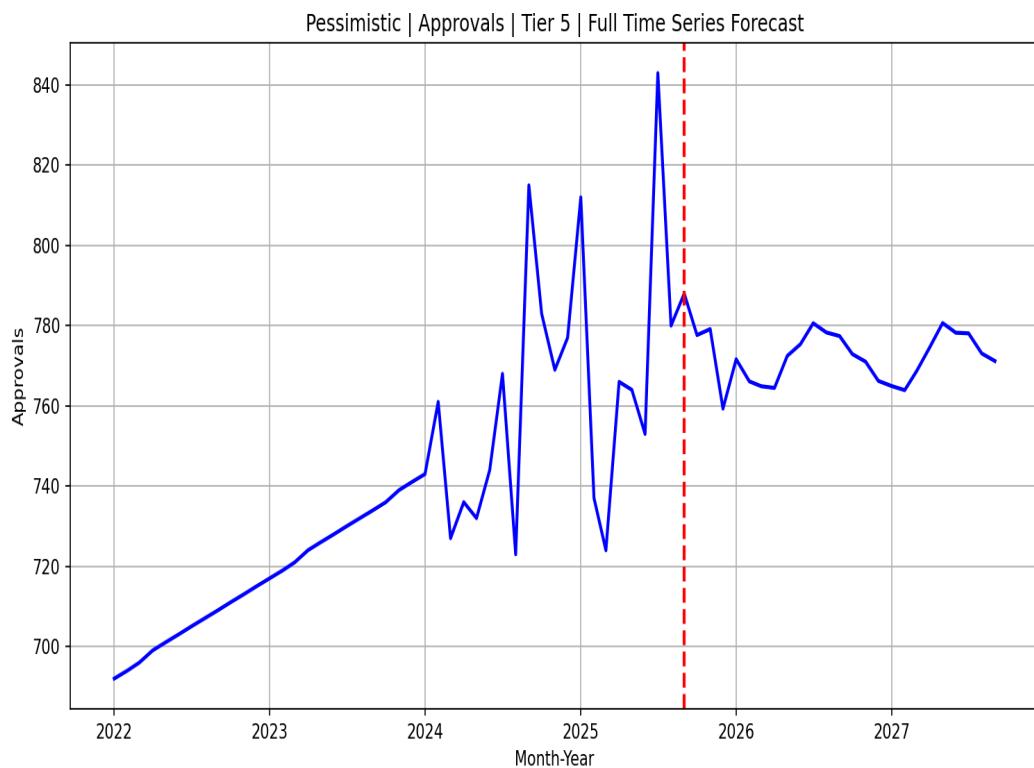


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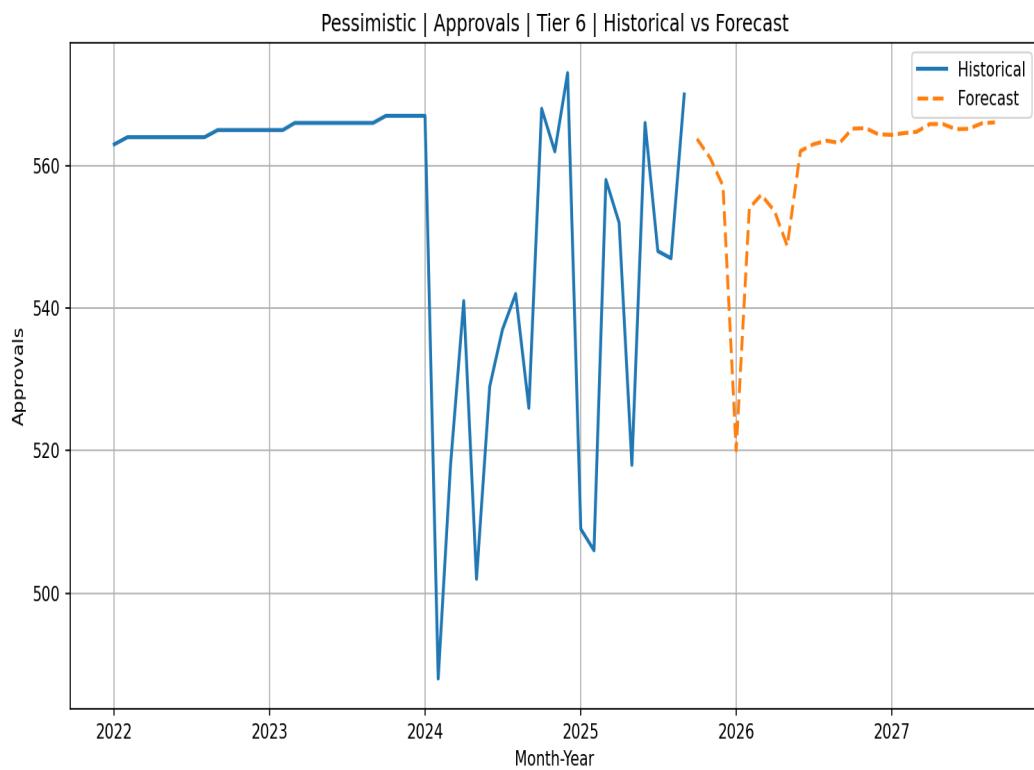


Image Type: Historical vs Forecast Trend Metric: Approvals Tier: Tier 6 Definition: Displays historical operational financial data and predicted continuation. Baseline Period: January 2022 to September 2025 Forecast Period: October 2025 to September 2027 Observed Deviation: 21.23 Observed Growth: 1.24% 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.

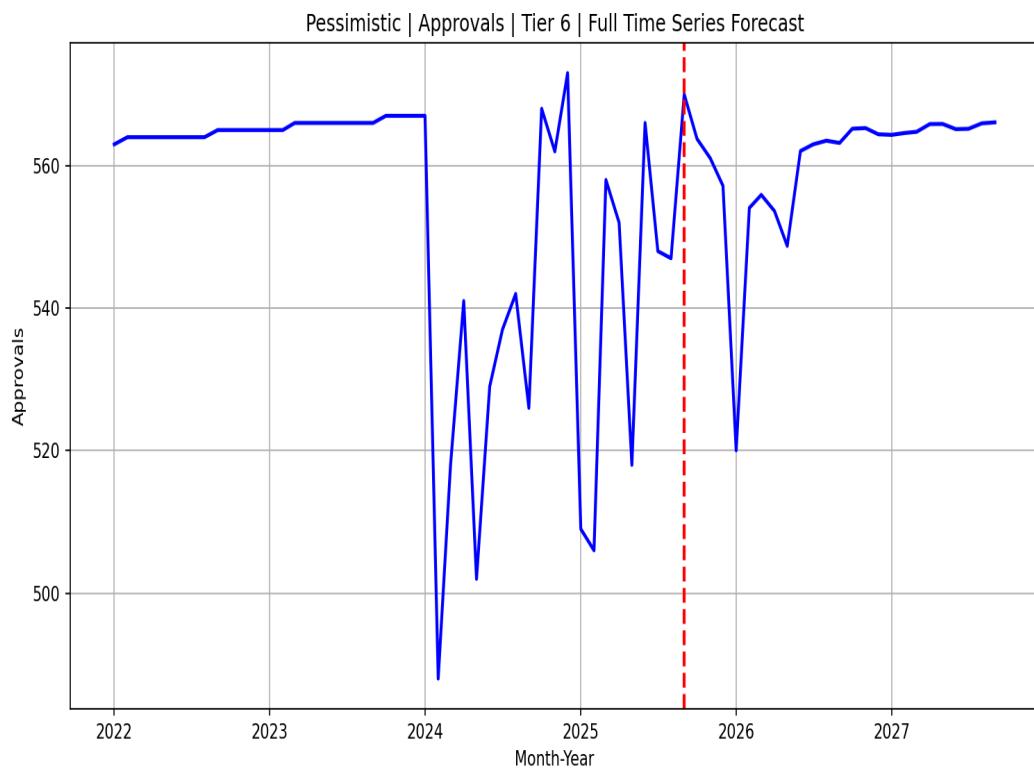


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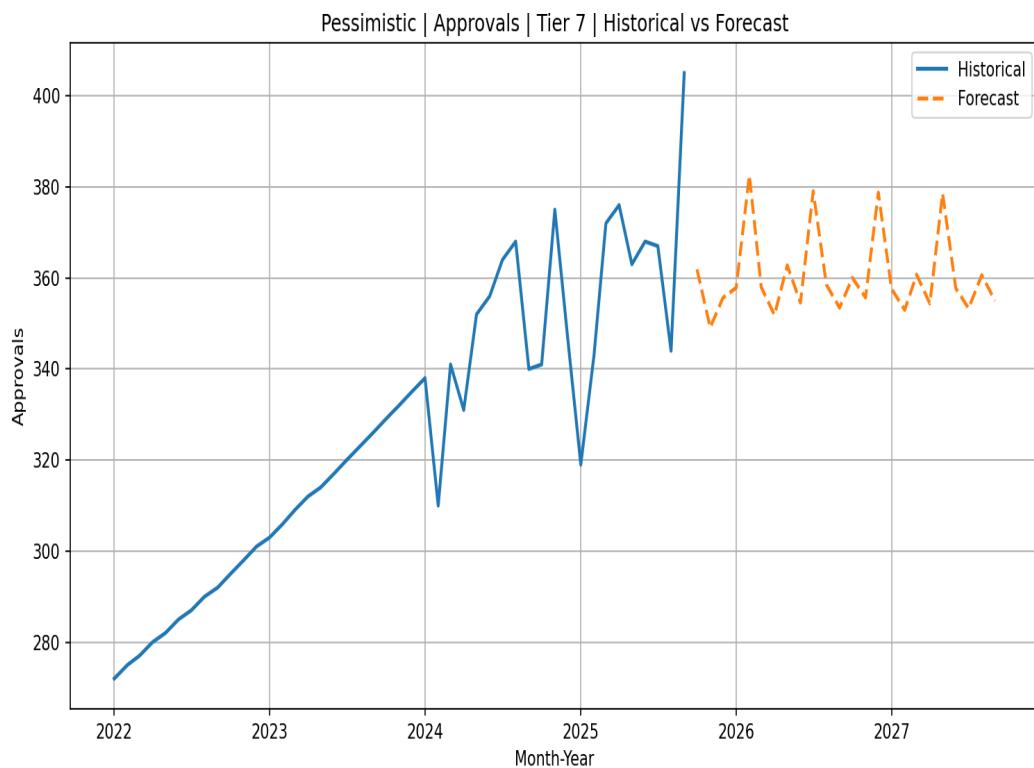


Image Type: Historical vs Forecast Trend Metric: Approvals Tier: Tier 7 Definition: Displays historical operational financial data and predicted continuation. Baseline Period: January 2022 to September 2025 Forecast Period: October 2025 to September 2027 Observed Deviation: 32.26 Observed Growth: 48.90% 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.

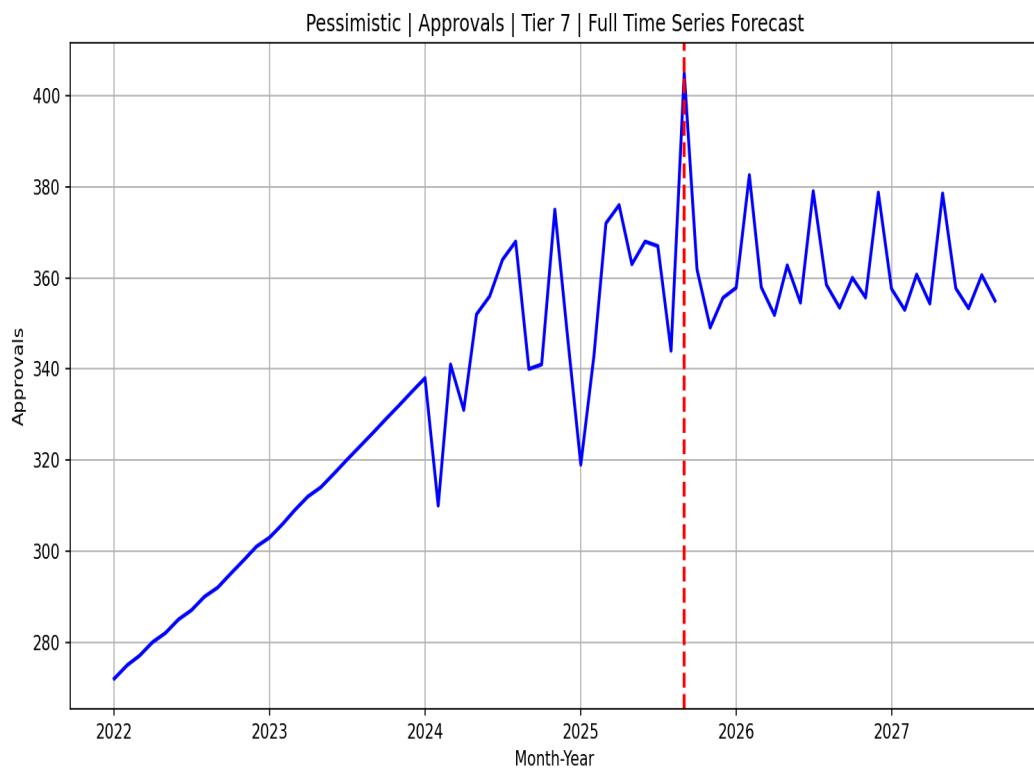


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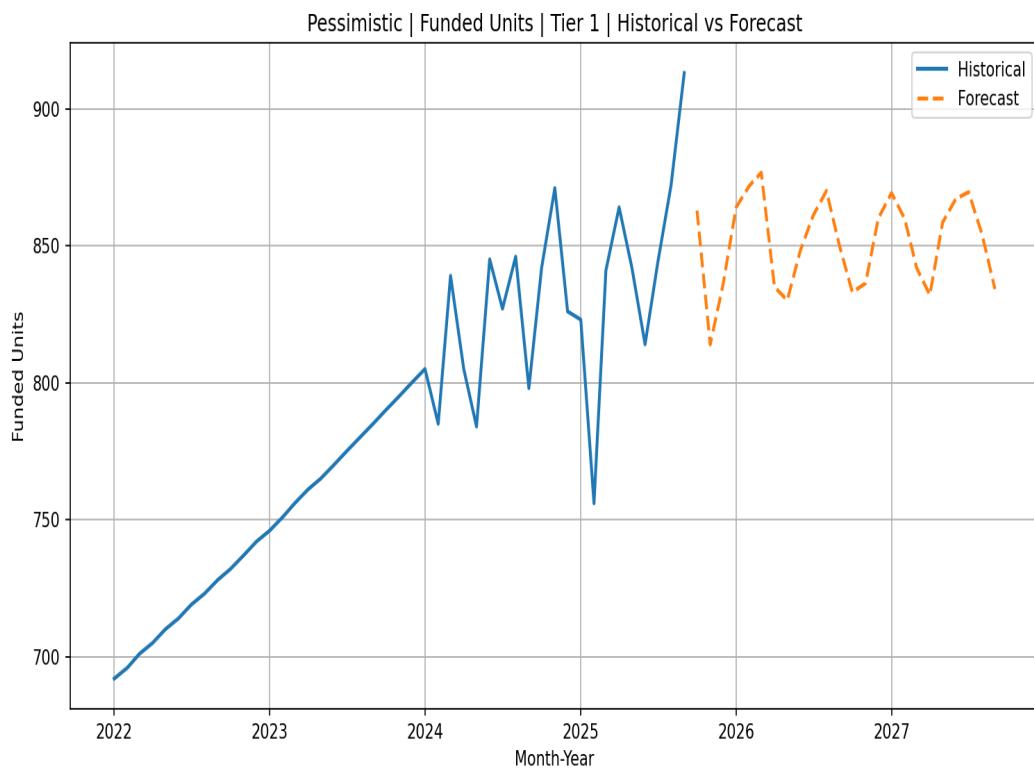


Image Type: Historical vs Forecast Trend Metric: Funded Units Tier: Tier 1 Definition: Displays historical operational financial data and predicted continuation. Baseline Period: January 2022 to September 2025 Forecast Period: October 2025 to September 2027 Observed Deviation: 54.32 Observed Growth: 31.94% 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.

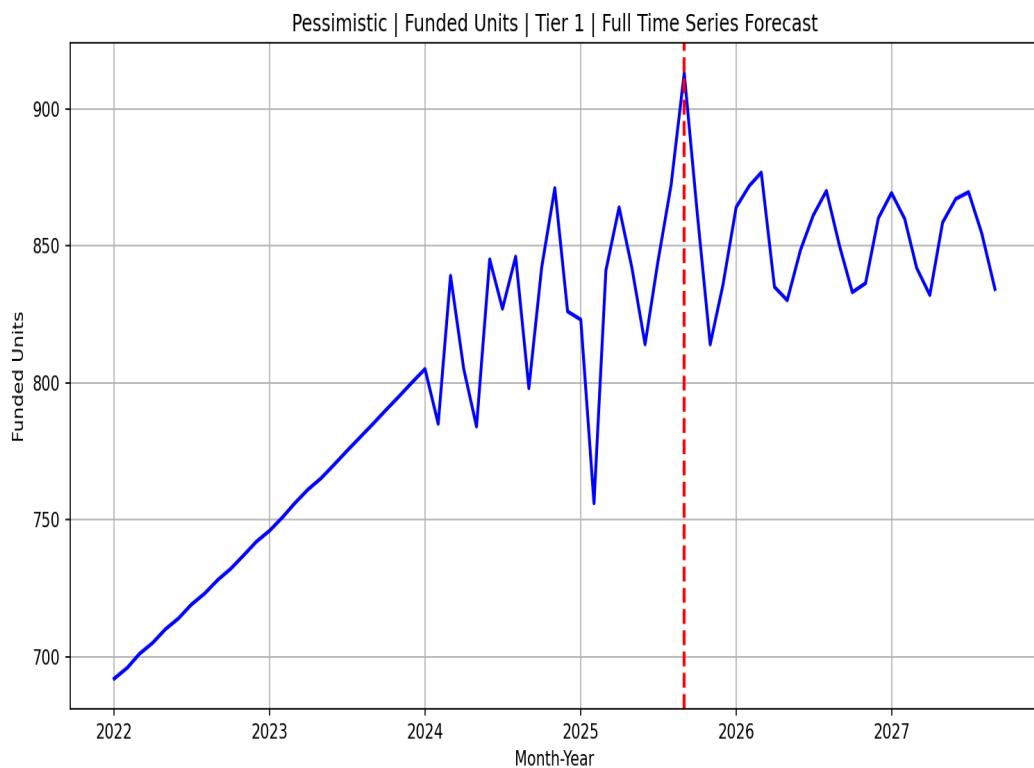


Image Type: Full Time Series Forecast Metric: Funded Units Tier: Tier 1 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete temporal 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.

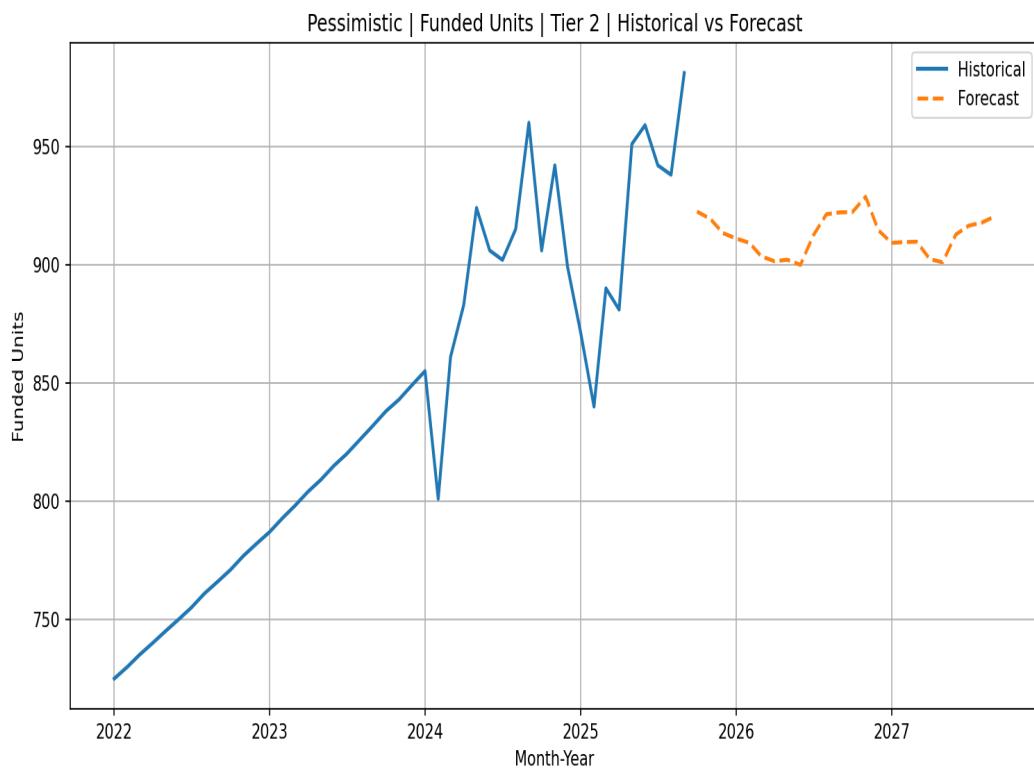


Image Type: Historical vs Forecast Trend Metric: Funded Units Tier: Tier 2 Definition:
 Displays historical operational financial data and predicted continuation. Baseline Period:
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027
 Observed Deviation: 72.10 Observed Growth: 35.31% 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.

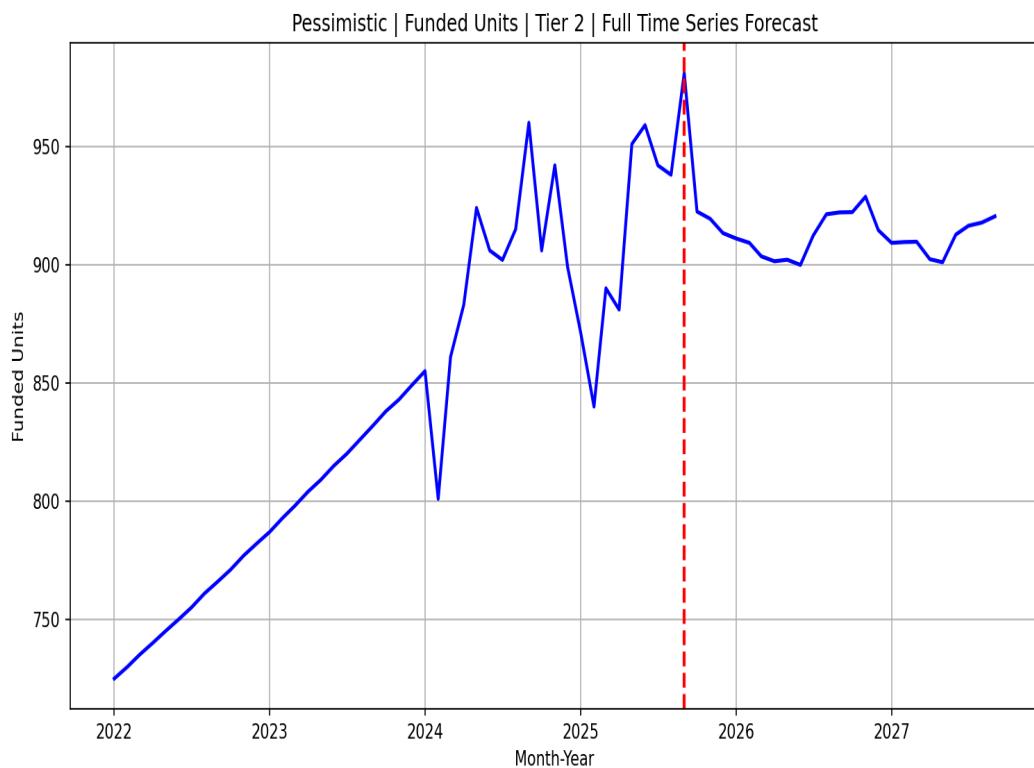


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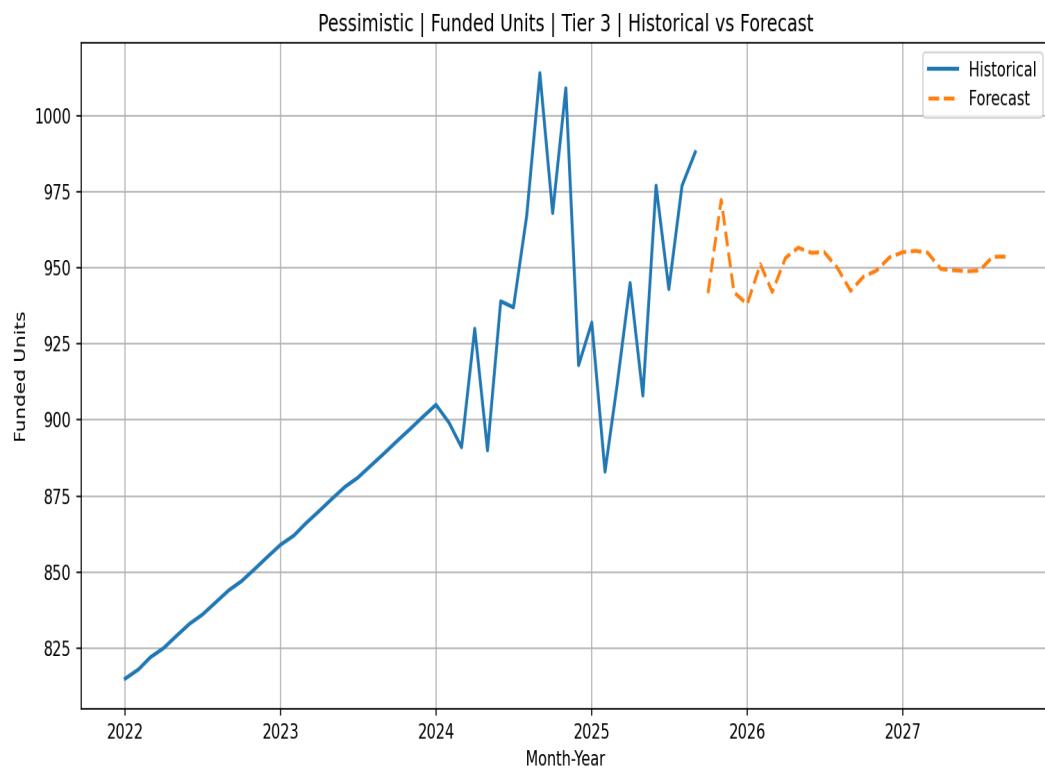


Image Type: Historical vs Forecast Trend Metric: Funded Units Tier: Tier 3 Definition:
 Displays historical operational financial data and predicted continuation. Baseline Period:
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027
 Observed Deviation: 52.23 Observed Growth: 21.23% 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.

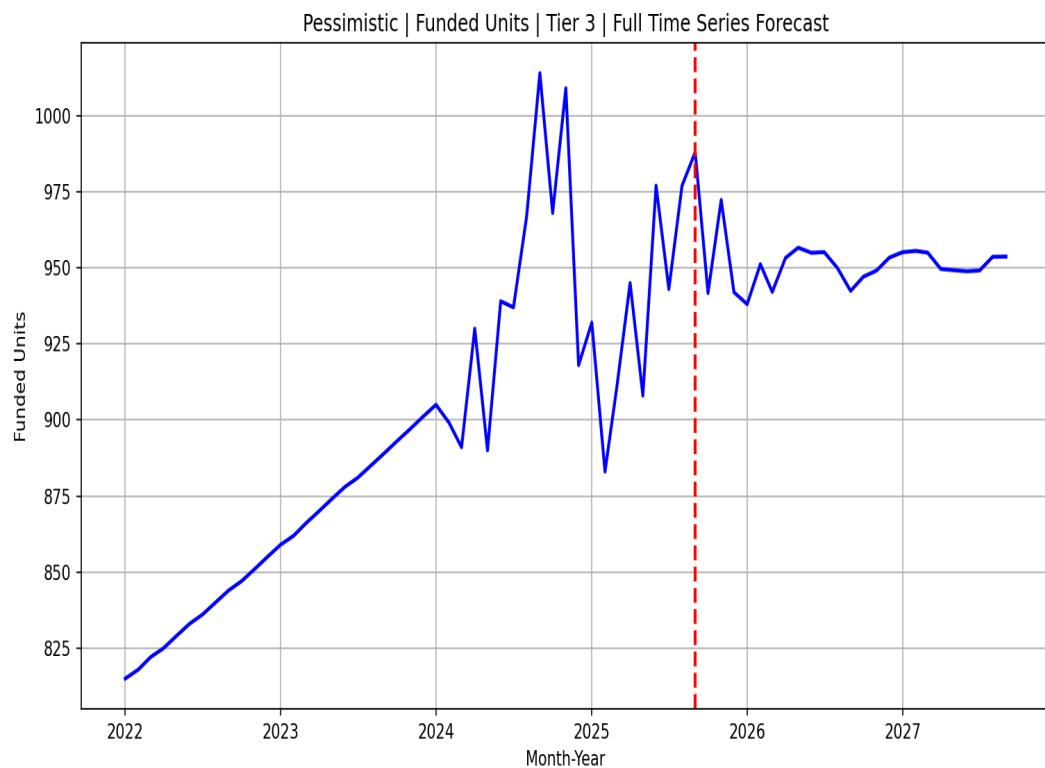


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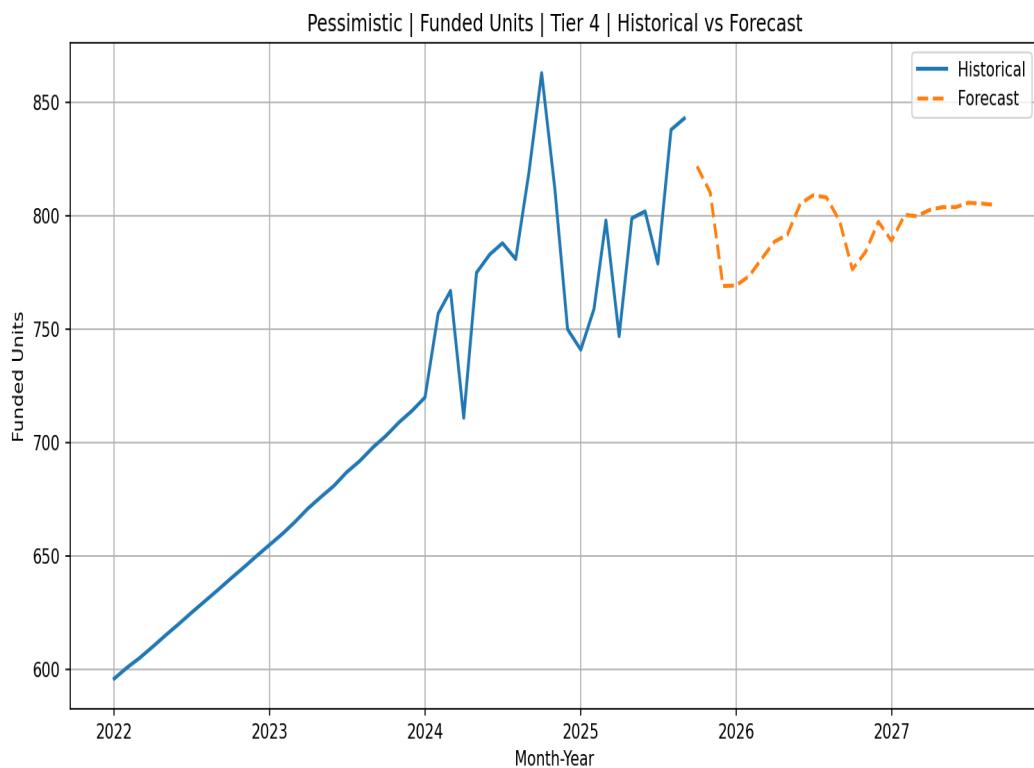


Image Type: Historical vs Forecast Trend Metric: Funded Units Tier: Tier 4 Definition:
 Displays historical operational financial data and predicted continuation. Baseline Period:
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027
 Observed Deviation: 74.20 Observed Growth: 41.44% 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.

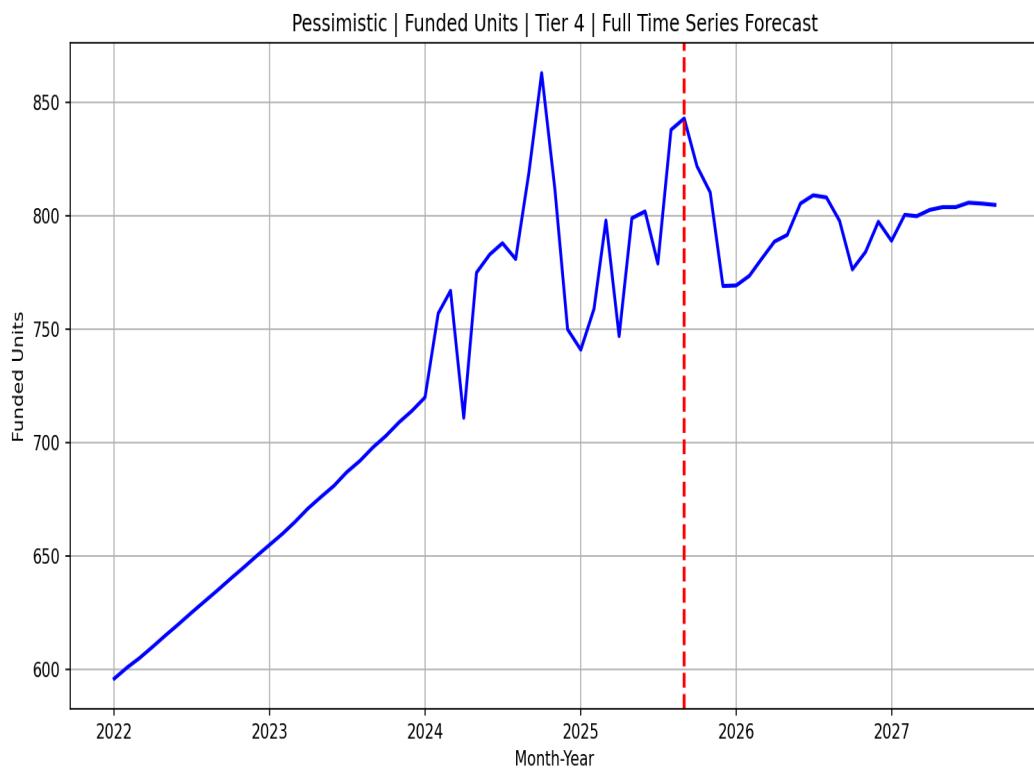


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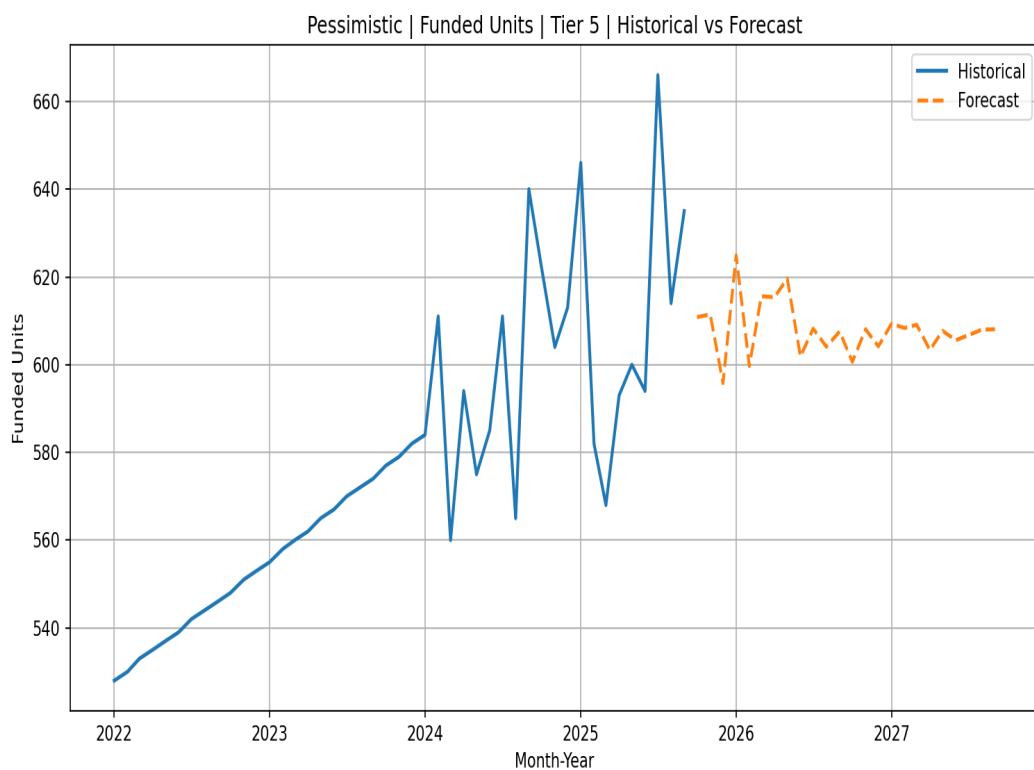


Image Type: Historical vs Forecast Trend Metric: Funded Units Tier: Tier 5 Definition: Displays historical operational financial data and predicted continuation. Baseline Period: January 2022 to September 2025 Forecast Period: October 2025 to September 2027 Observed Deviation: 32.73 Observed Growth: 20.27% 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.

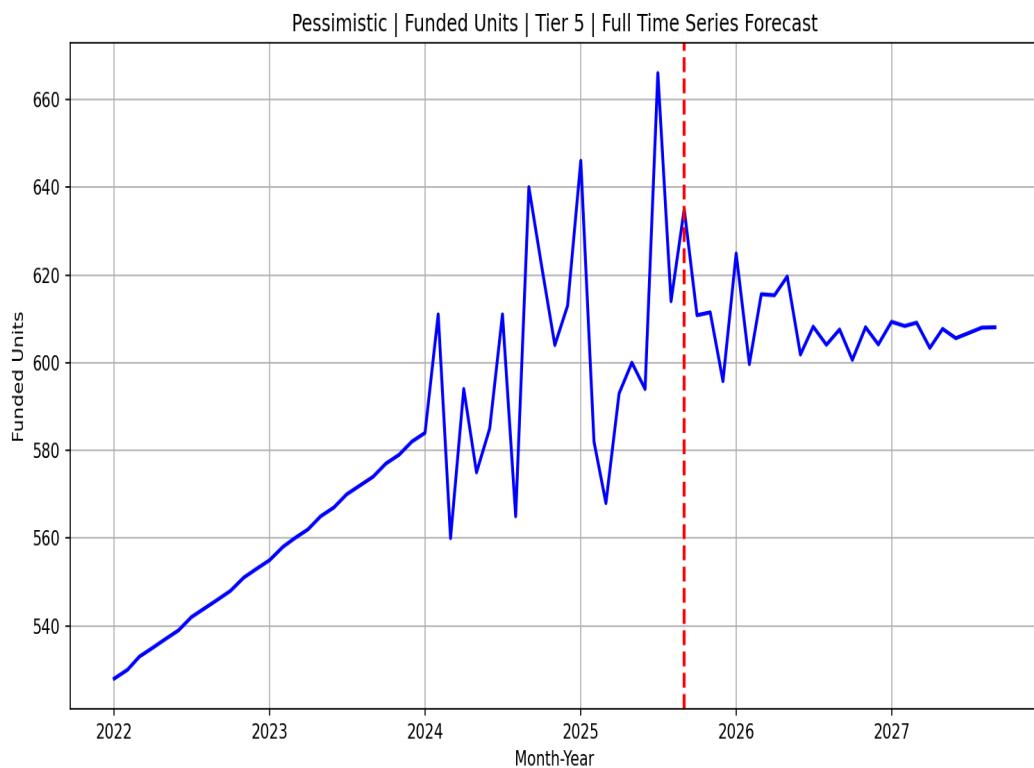


Image Type: Full Time Series Forecast Metric: Funded Units Tier: Tier 5 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete temporal 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.

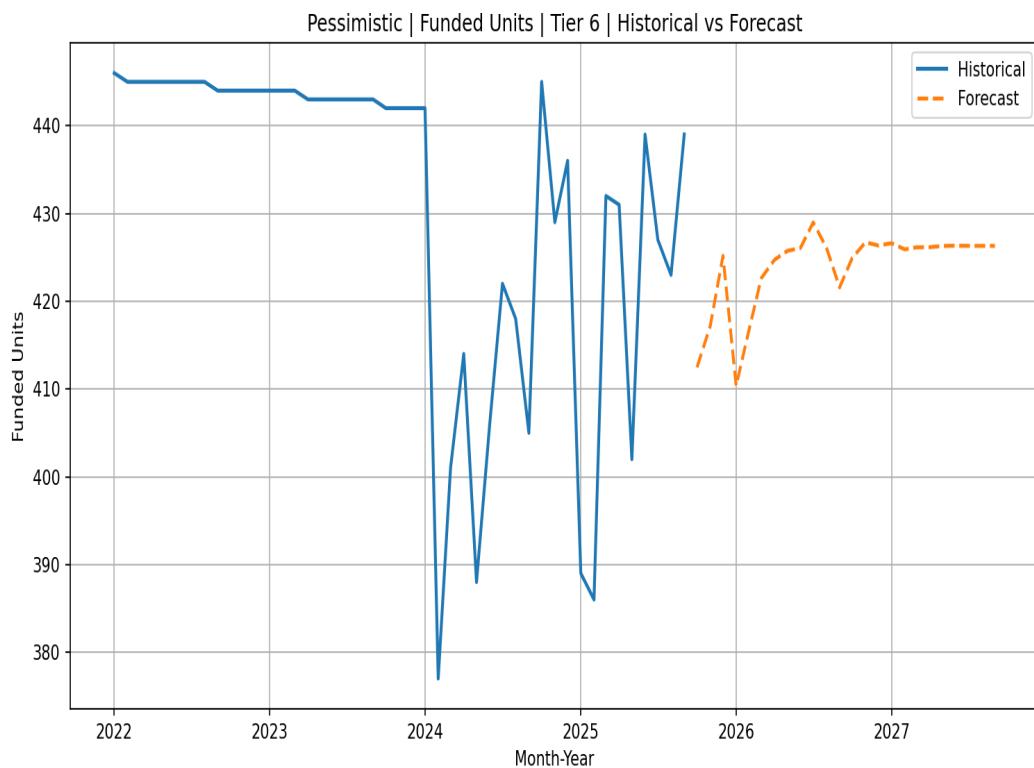


Image Type: Historical vs Forecast Trend Metric: Funded Units Tier: Tier 6 Definition:
 Displays historical operational financial data and predicted continuation. Baseline Period:
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027
 Observed Deviation: 19.26 Observed Growth: -1.57% 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.

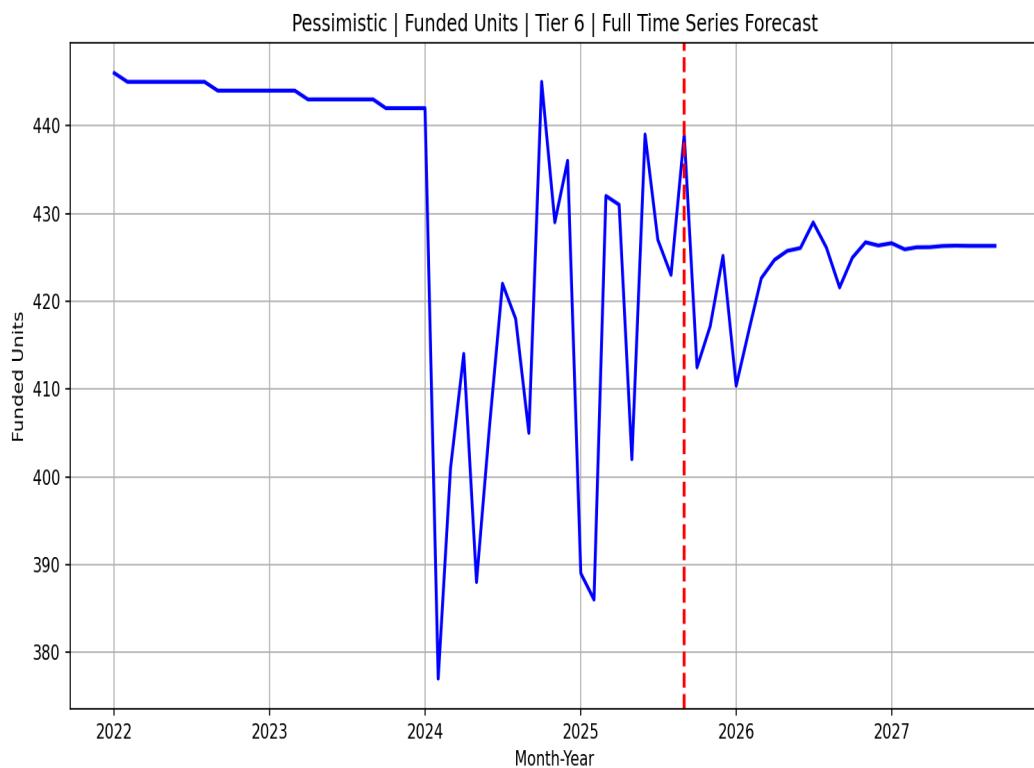


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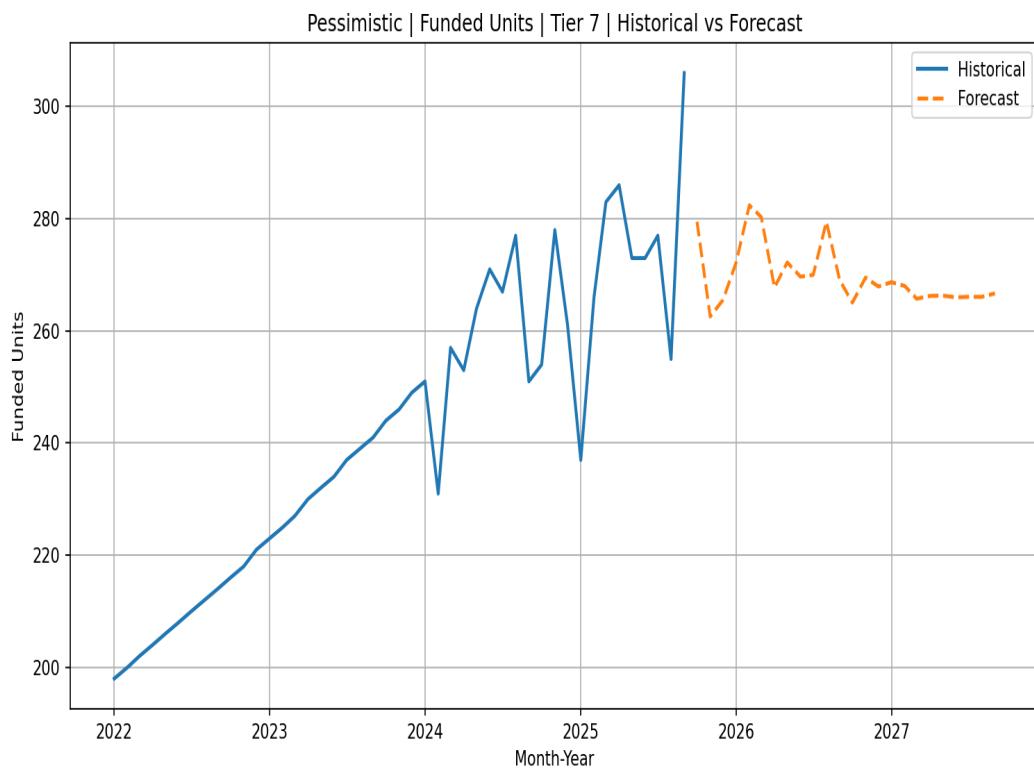


Image Type: Historical vs Forecast Trend Metric: Funded Units Tier: Tier 7 Definition:
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 Observed Deviation: 26.71 Observed Growth: 54.55% Meaning: Forecast extends
 historical trend using machine learning time-series modeling. Hidden Insight: Trend slope
 indicates operational performance strength and expected continuation. Origin: Derived
 directly from historical operational financial records.

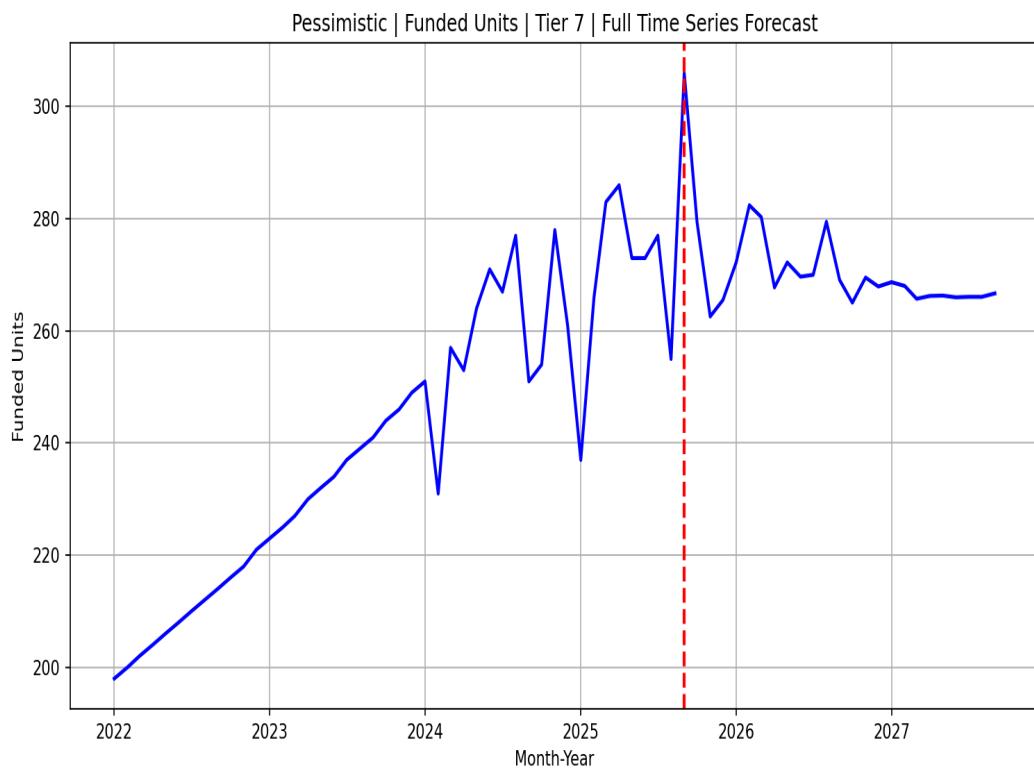


Image Type: Full Time Series Forecast Metric: Funded Units Tier: Tier 7 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete temporal 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.

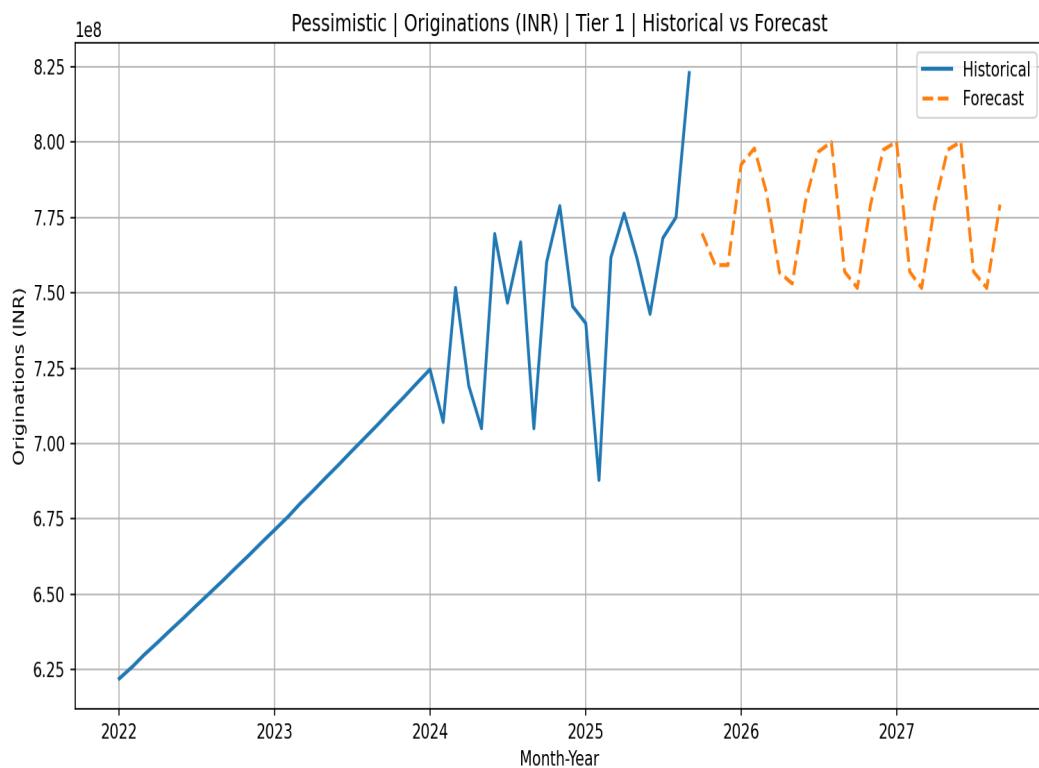


Image Type: Historical vs Forecast Trend Metric: Originations (INR) Tier: Tier 1 Definition:
 Displays historical operational financial data and predicted continuation. Baseline Period:
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027
 Observed Deviation: 49518203.54 Observed Growth: 32.31% 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.

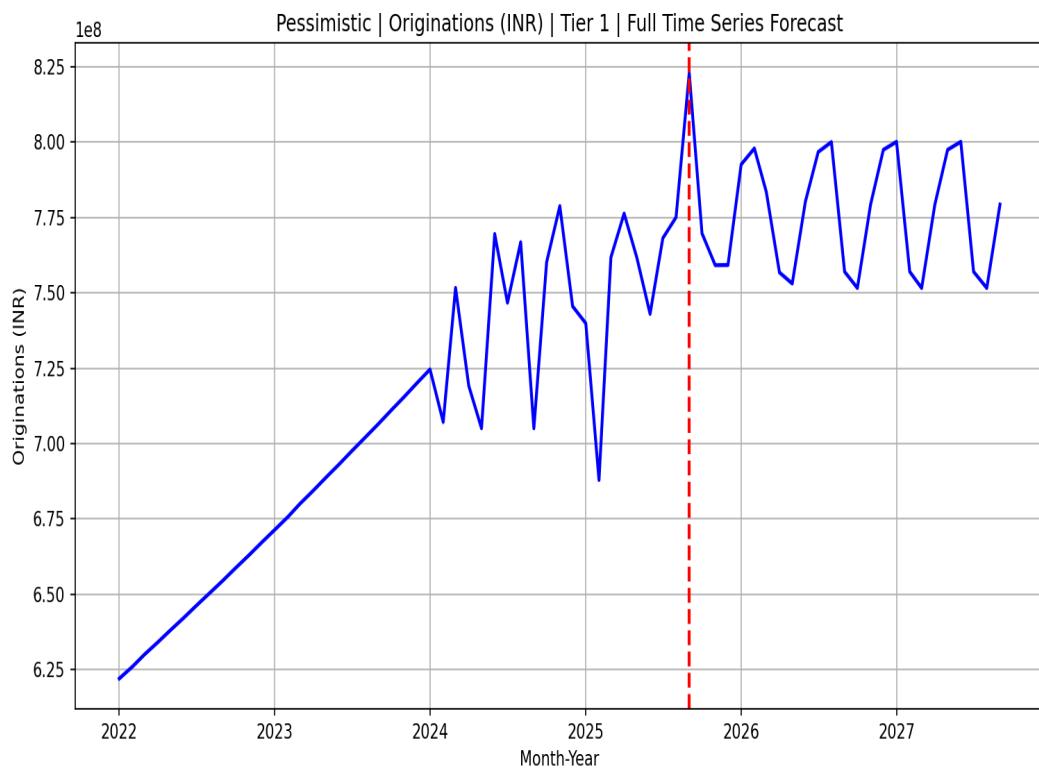


Image Type: Full Time Series Forecast Metric: Originations (INR) Tier: Tier 1 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete 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.

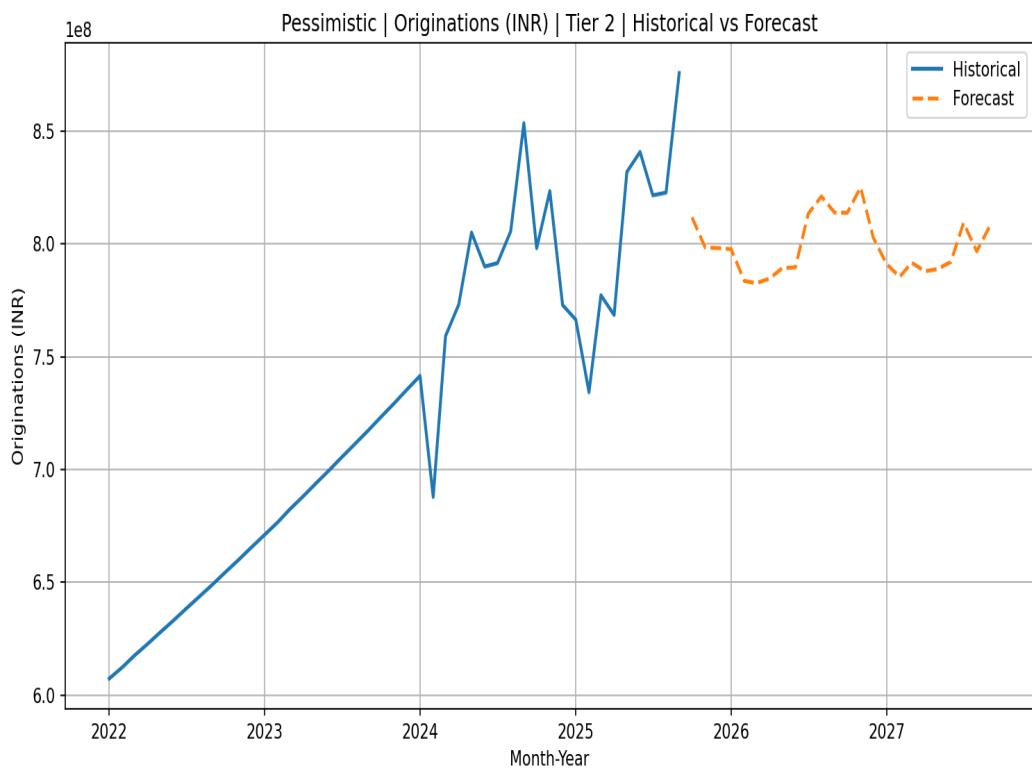


Image Type: Historical vs Forecast Trend Metric: Originations (INR) Tier: Tier 2 Definition:
 Displays historical operational financial data and predicted continuation. Baseline Period:
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027
 Observed Deviation: 73517174.49 Observed Growth: 44.21% 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.

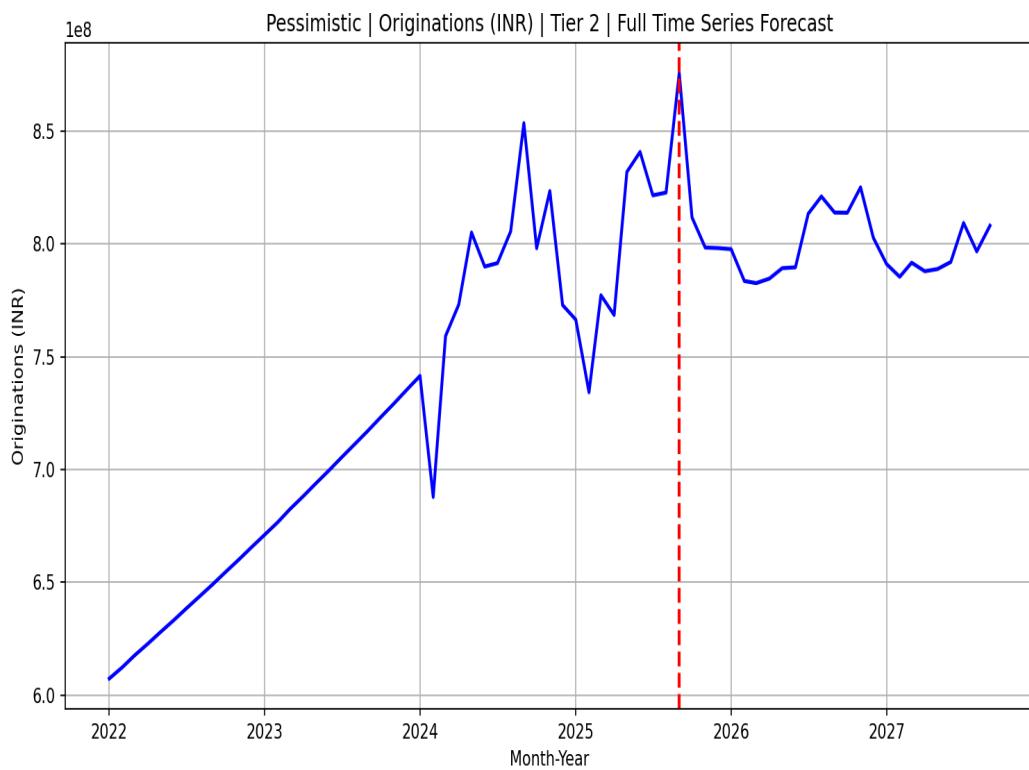


Image Type: Full Time Series Forecast Metric: Originations (INR) Tier: Tier 2 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete 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.

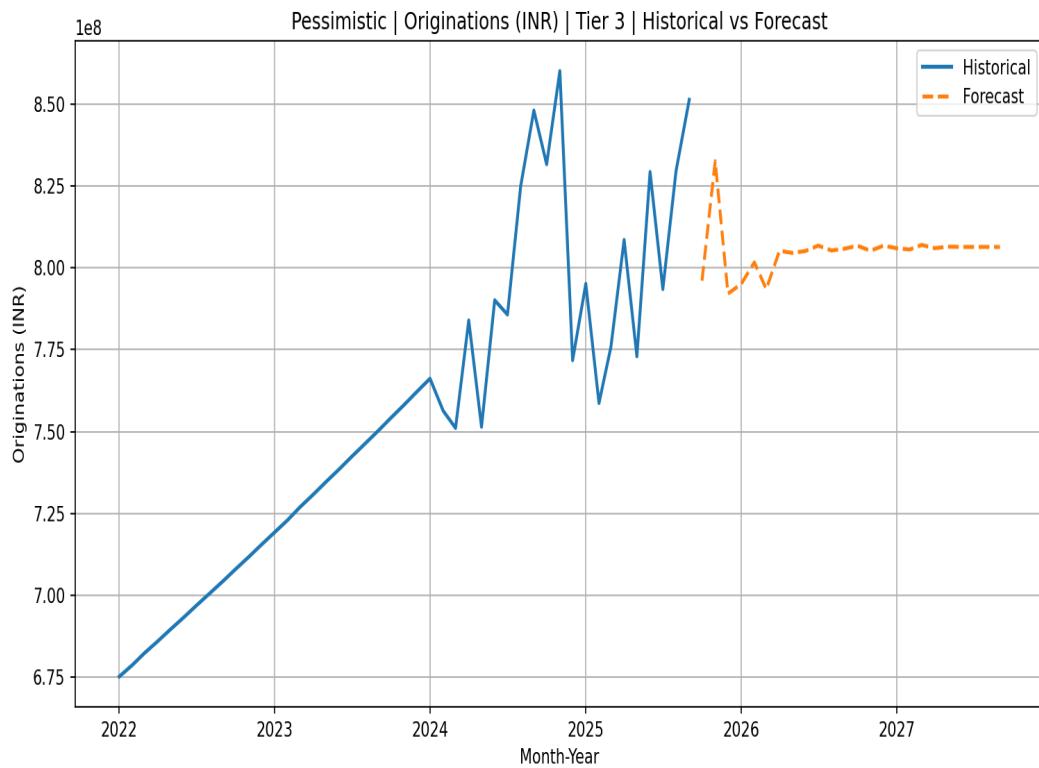


Image Type: Historical vs Forecast Trend Metric: Originations (INR) Tier: Tier 3 Definition: Displays historical operational financial data and predicted continuation. Baseline Period: January 2022 to September 2025 Forecast Period: October 2025 to September 2027 Observed Deviation: 49591172.86 Observed Growth: 26.09% 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.

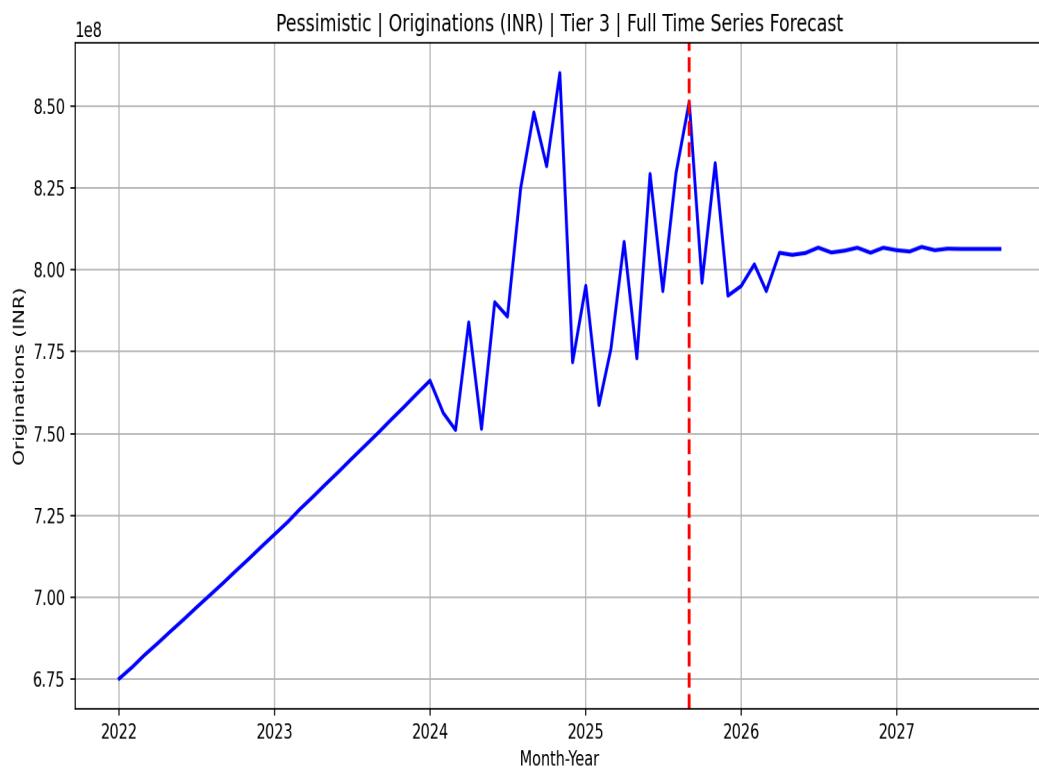


Image Type: Full Time Series Forecast Metric: Originations (INR) Tier: Tier 3 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete 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.

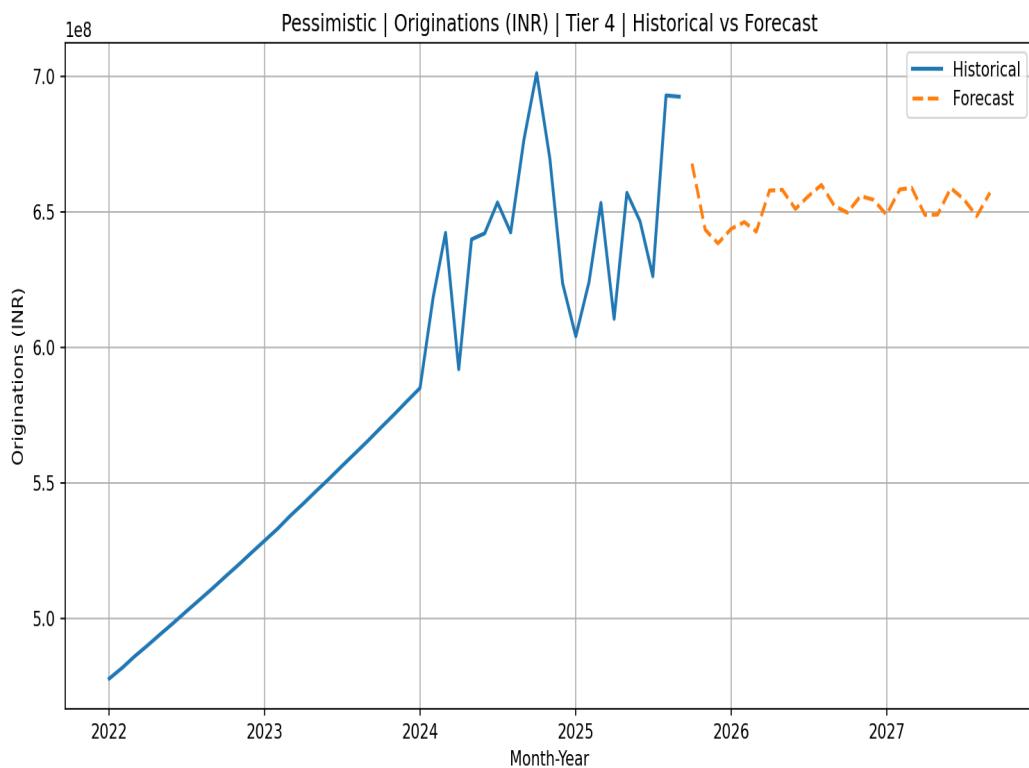


Image Type: Historical vs Forecast Trend Metric: Originations (INR) Tier: Tier 4 Definition: Displays historical operational financial data and predicted continuation. Baseline Period: January 2022 to September 2025 Forecast Period: October 2025 to September 2027 Observed Deviation: 65372427.35 Observed Growth: 44.97% 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.

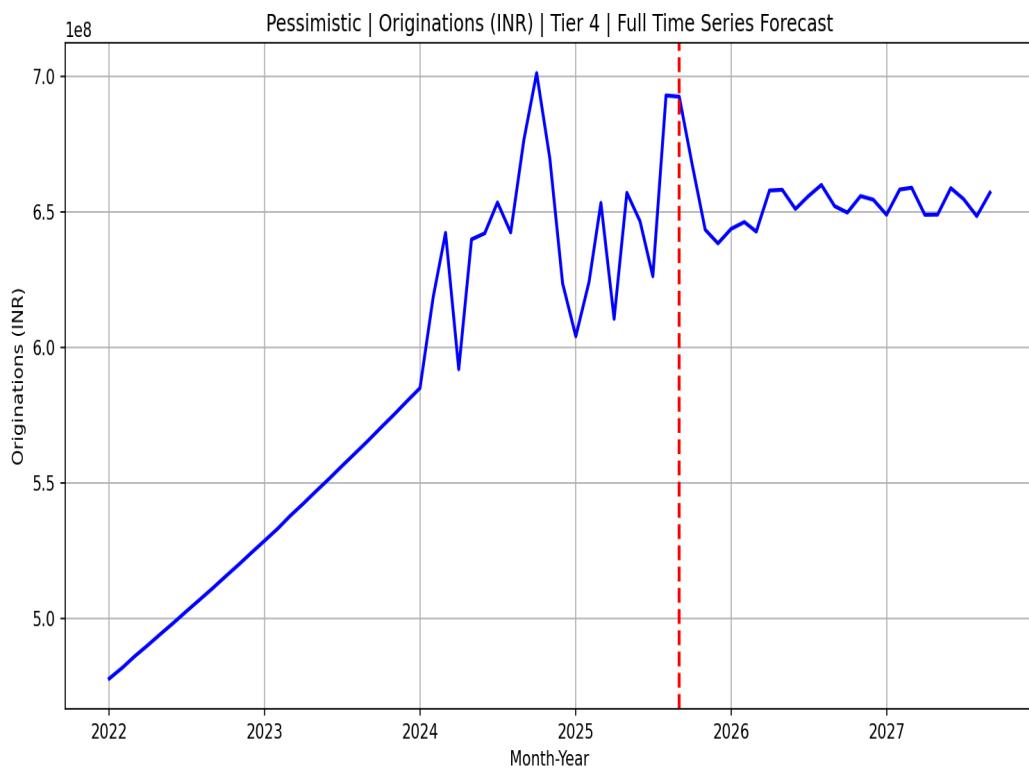


Image Type: Full Time Series Forecast Metric: Originations (INR) Tier: Tier 4 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete 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.

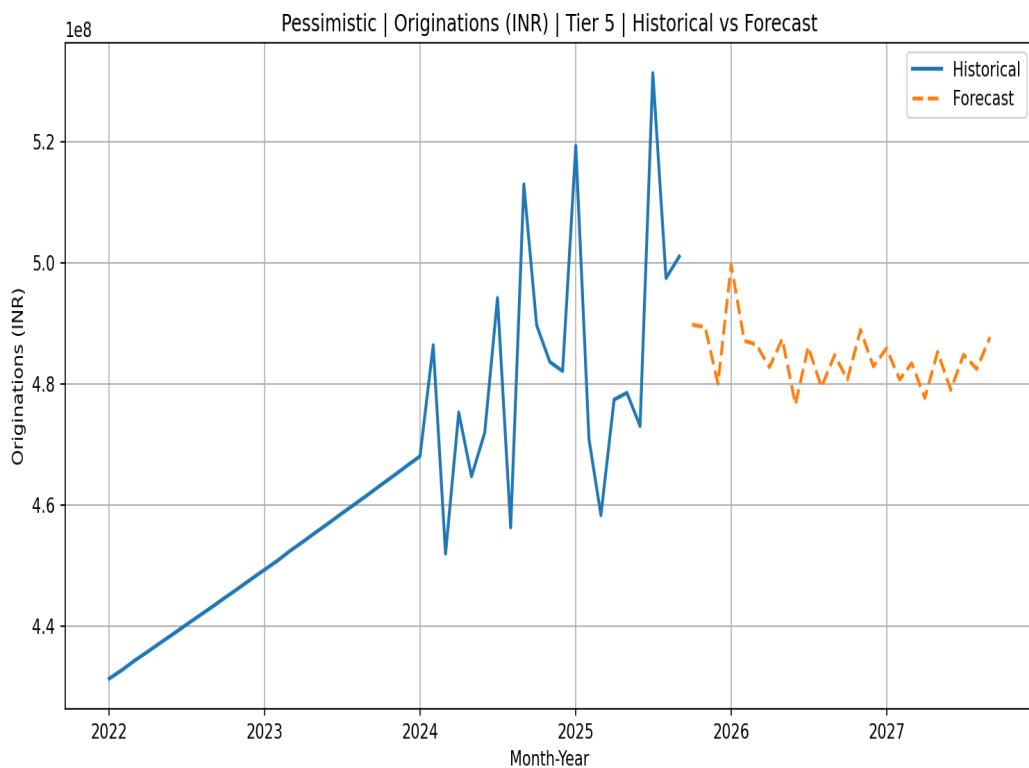


Image Type: Historical vs Forecast Trend Metric: Originations (INR) Tier: Tier 5 Definition:
 Displays historical operational financial data and predicted continuation. Baseline Period:
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027
 Observed Deviation: 23367030.33 Observed Growth: 16.18% 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.

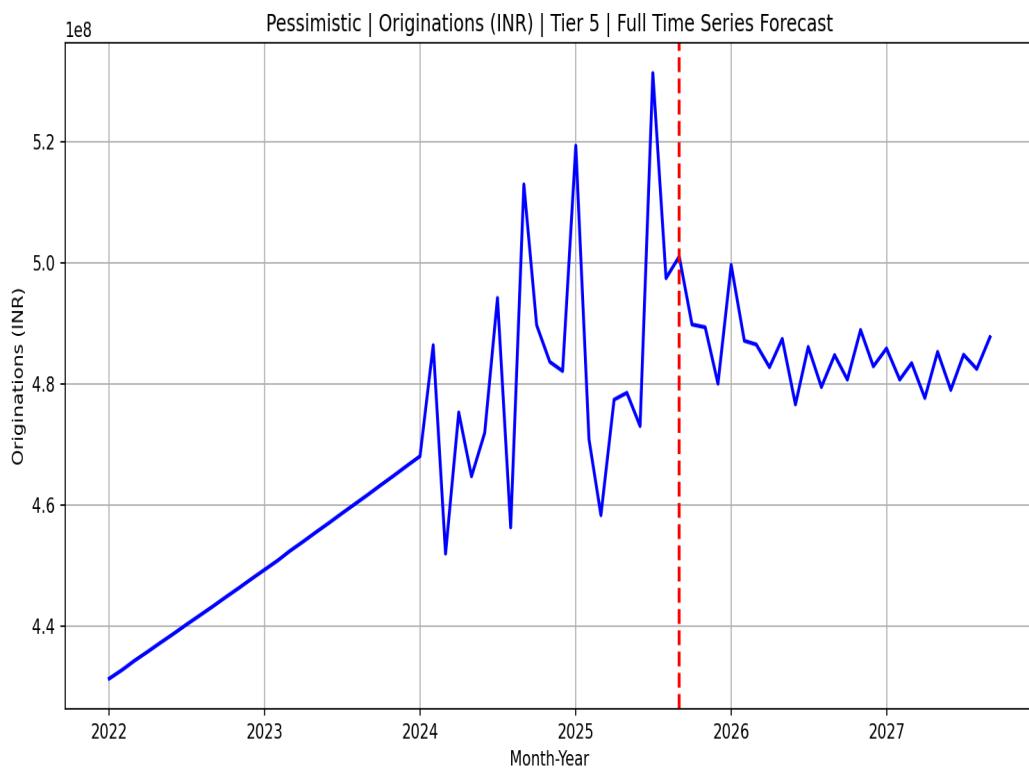


Image Type: Full Time Series Forecast Metric: Originations (INR) Tier: Tier 5 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete 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.

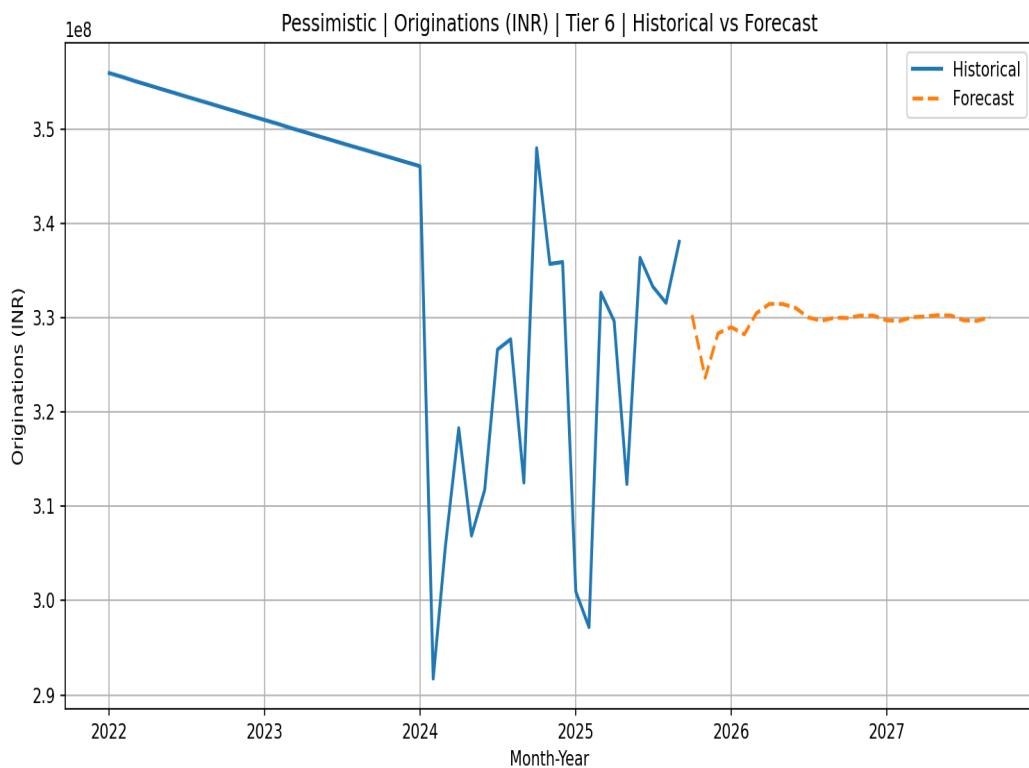


Image Type: Historical vs Forecast Trend Metric: Originations (INR) Tier: Tier 6 Definition:
 Displays historical operational financial data and predicted continuation. Baseline Period:
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027
 Observed Deviation: 17944838.20 Observed Growth: -5.02% 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.

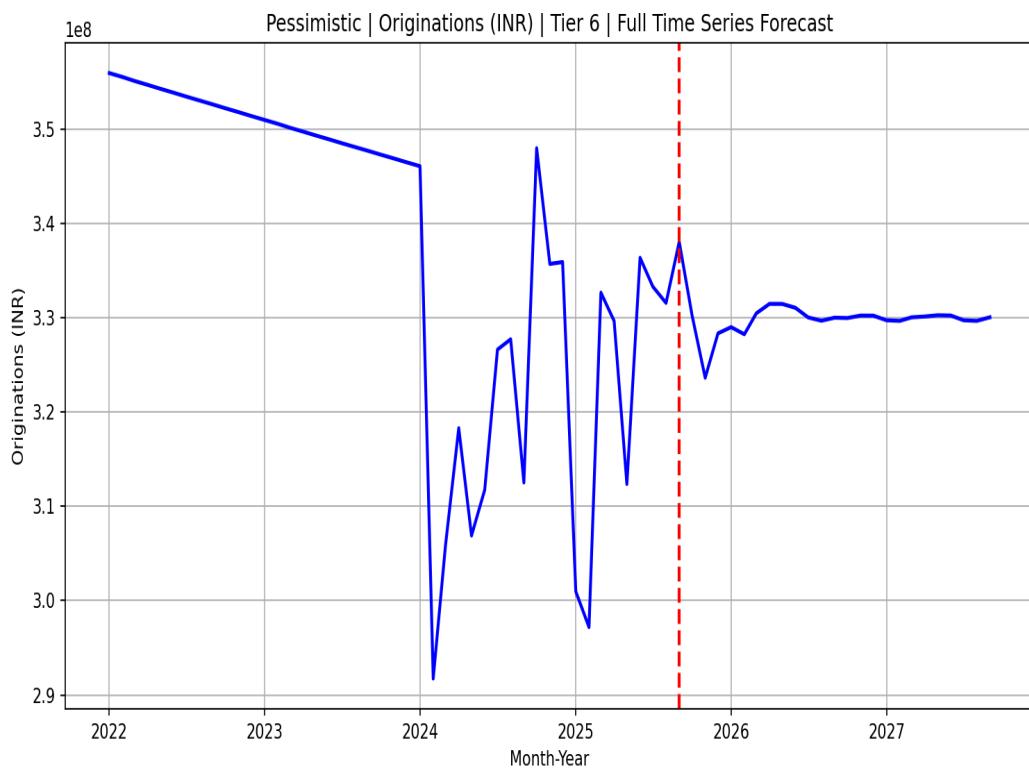


Image Type: Full Time Series Forecast Metric: Originations (INR) Tier: Tier 6 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete 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.

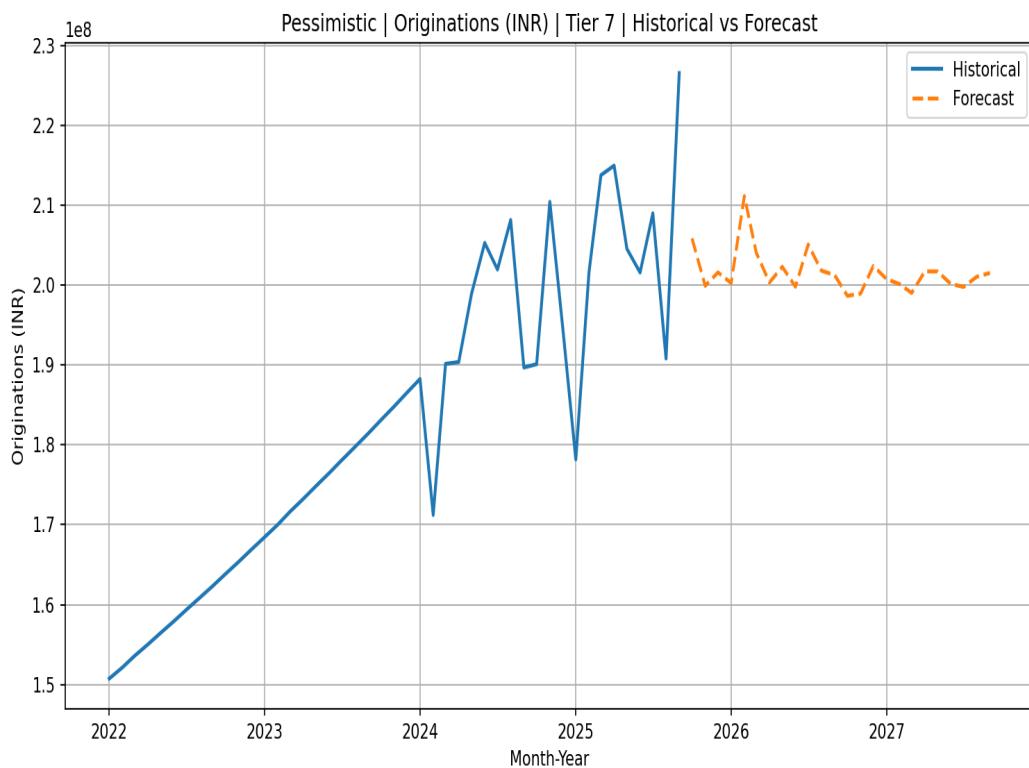


Image Type: Historical vs Forecast Trend Metric: Originations (INR) Tier: Tier 7 Definition:
 Displays historical operational financial data and predicted continuation. Baseline Period:
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027
 Observed Deviation: 19396070.44 Observed Growth: 50.28% 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.

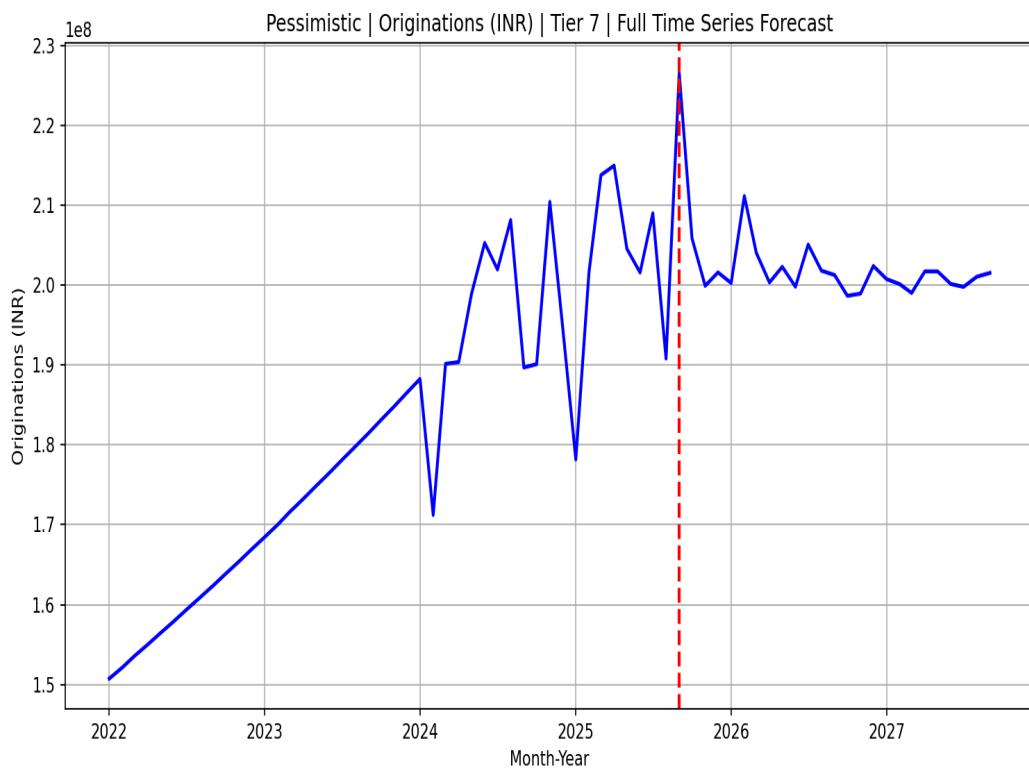


Image Type: Full Time Series Forecast Metric: Originations (INR) Tier: Tier 7 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete 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.

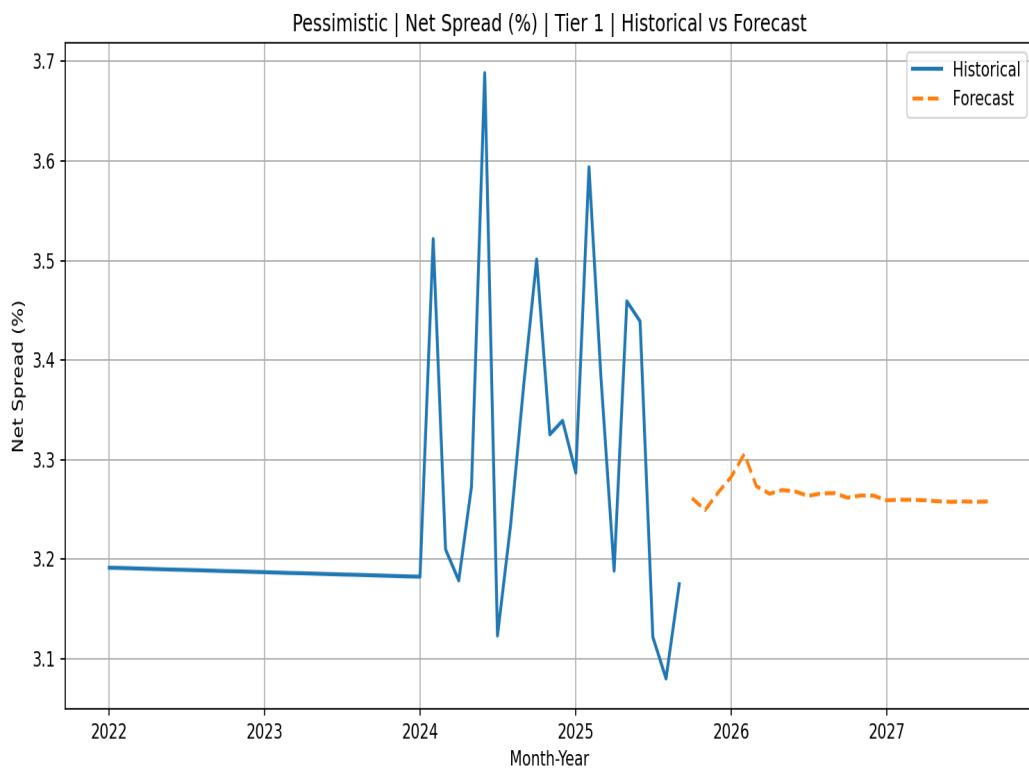


Image Type: Historical vs Forecast Trend Metric: Net Spread (%) Tier: Tier 1 Definition:
 Displays historical operational financial data and predicted continuation. Baseline Period:
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027
 Observed Deviation: 0.13 Observed Growth: -0.52% 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.

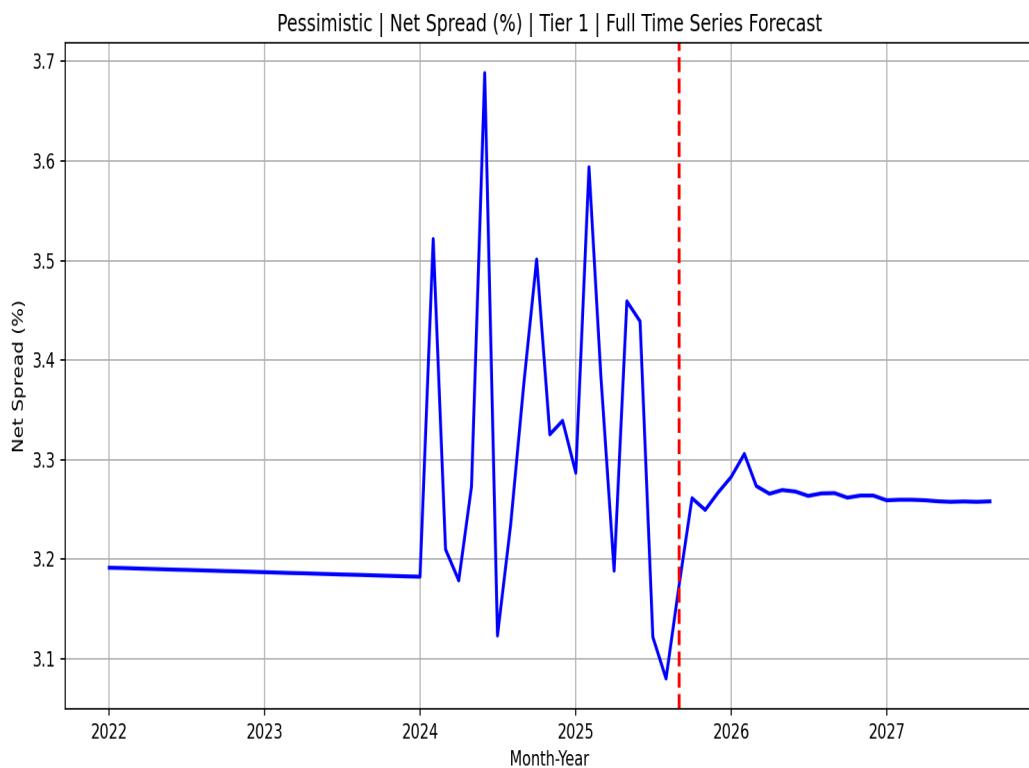


Image Type: Full Time Series Forecast Metric: Net Spread (%) Tier: Tier 1 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete temporal 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.

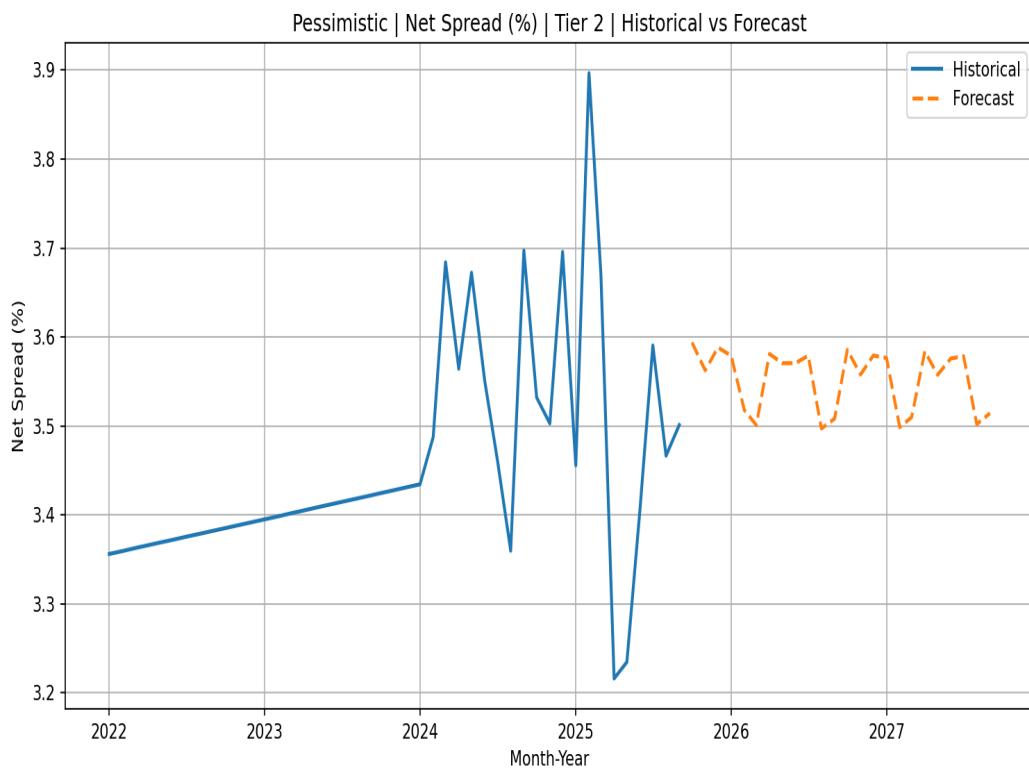


Image Type: Historical vs Forecast Trend Metric: Net Spread (%) Tier: Tier 2 Definition:
 Displays historical operational financial data and predicted continuation. Baseline Period:
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027
 Observed Deviation: 0.13 Observed Growth: 4.32% 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.

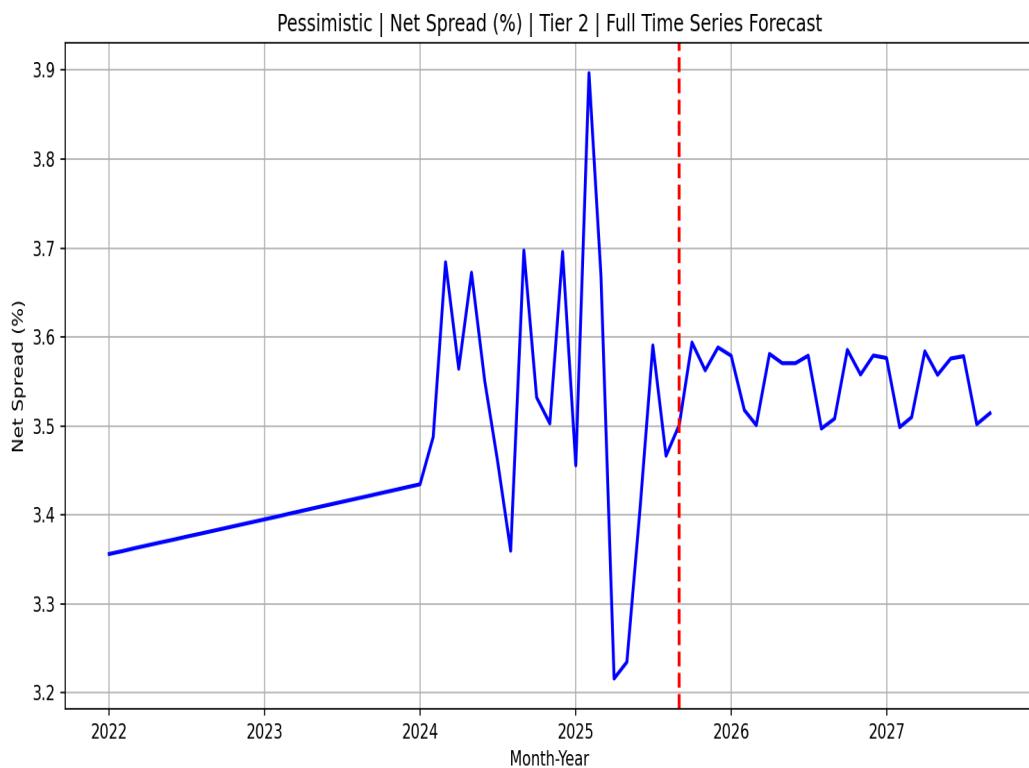


Image Type: Full Time Series Forecast Metric: Net Spread (%) Tier: Tier 2 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete temporal 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.

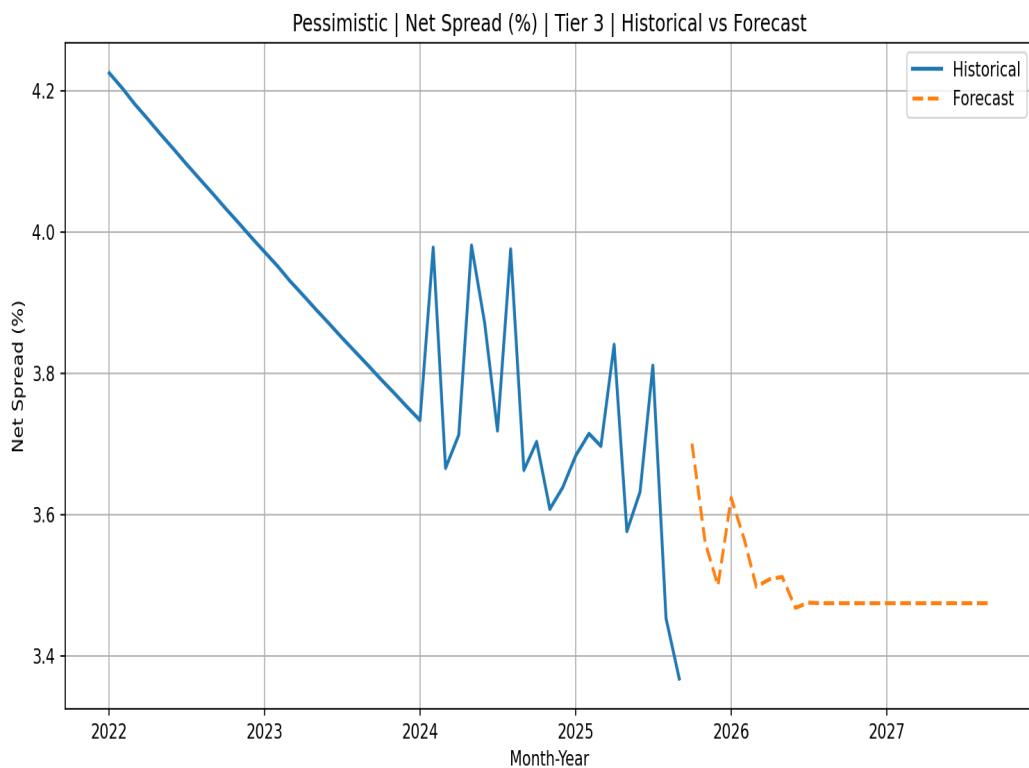


Image Type: Historical vs Forecast Trend Metric: Net Spread (%) Tier: Tier 3 Definition: Displays historical operational financial data and predicted continuation. Baseline Period: January 2022 to September 2025 Forecast Period: October 2025 to September 2027 Observed Deviation: 0.20 Observed Growth: -20.28% 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.

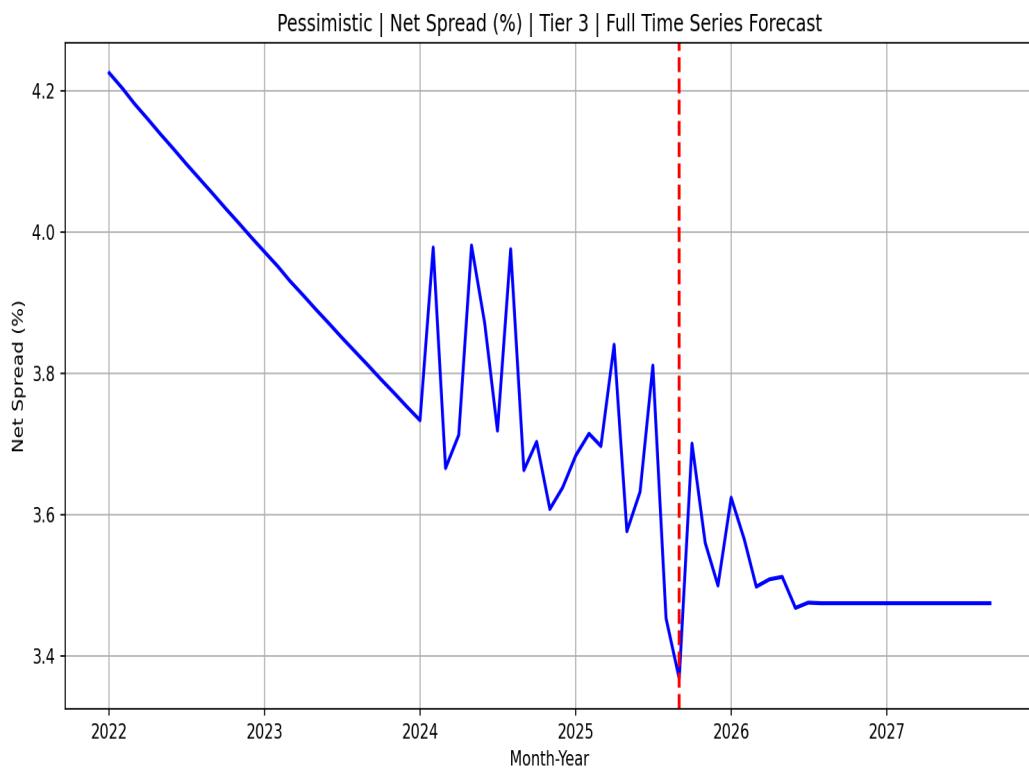


Image Type: Full Time Series Forecast Metric: Net Spread (%) Tier: Tier 3 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete temporal 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.

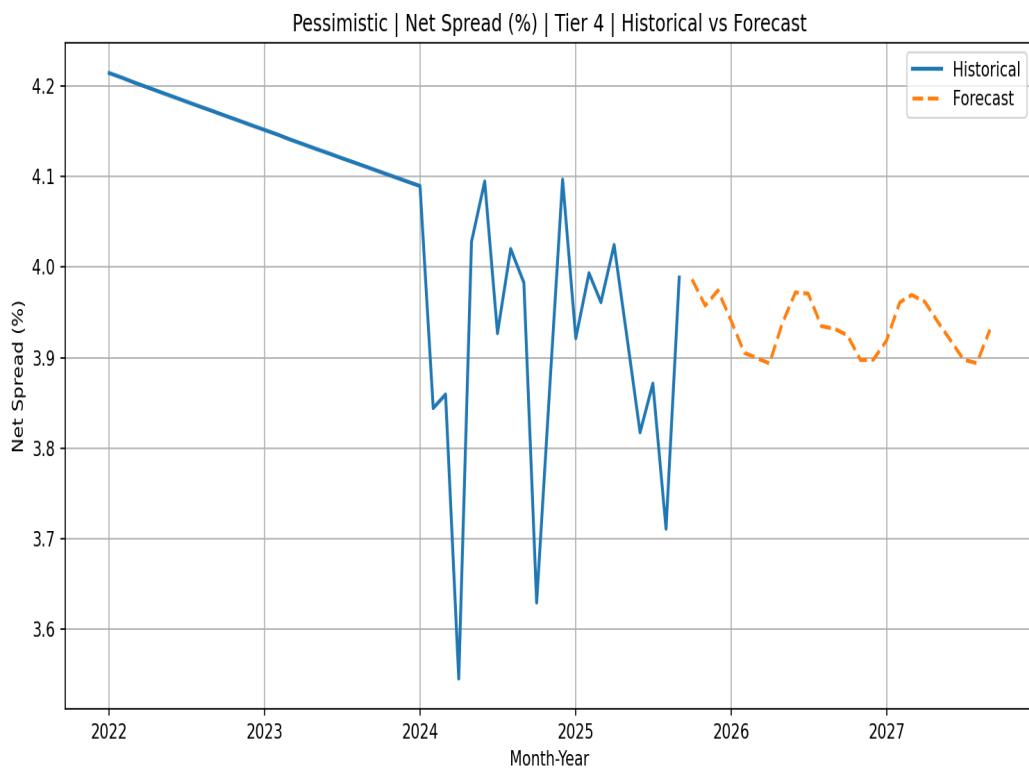


Image Type: Historical vs Forecast Trend Metric: Net Spread (%) Tier: Tier 4 Definition:
 Displays historical operational financial data and predicted continuation. Baseline Period:
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027
 Observed Deviation: 0.16 Observed Growth: -5.36% 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.

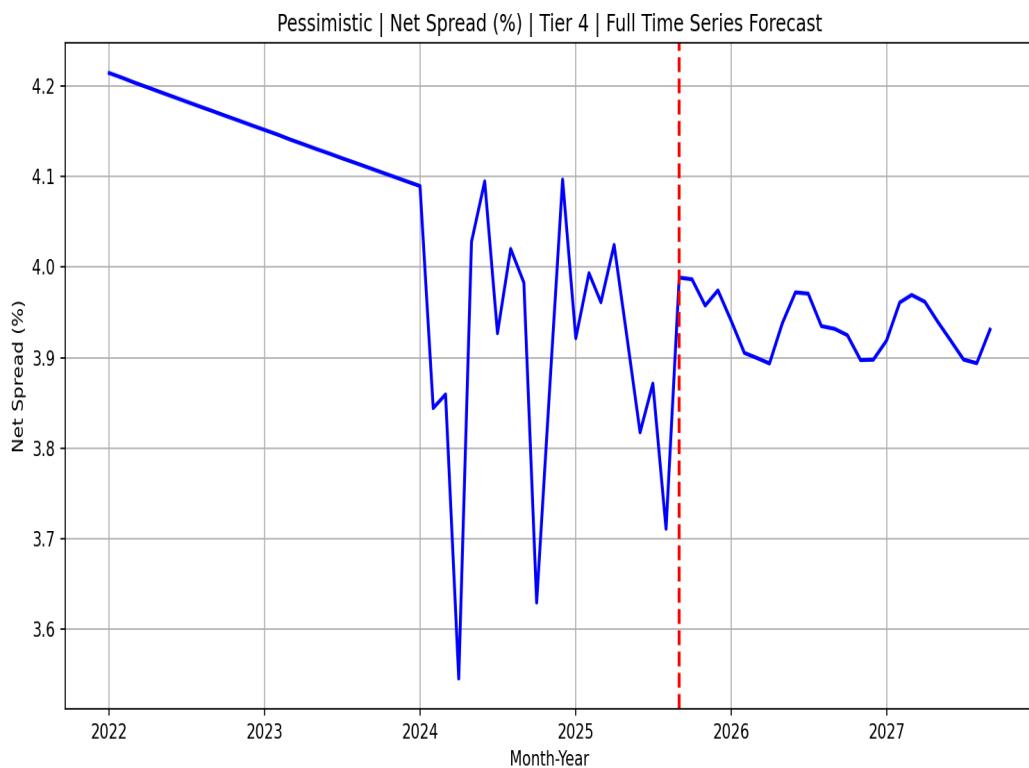


Image Type: Full Time Series Forecast Metric: Net Spread (%) Tier: Tier 4 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete temporal 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.

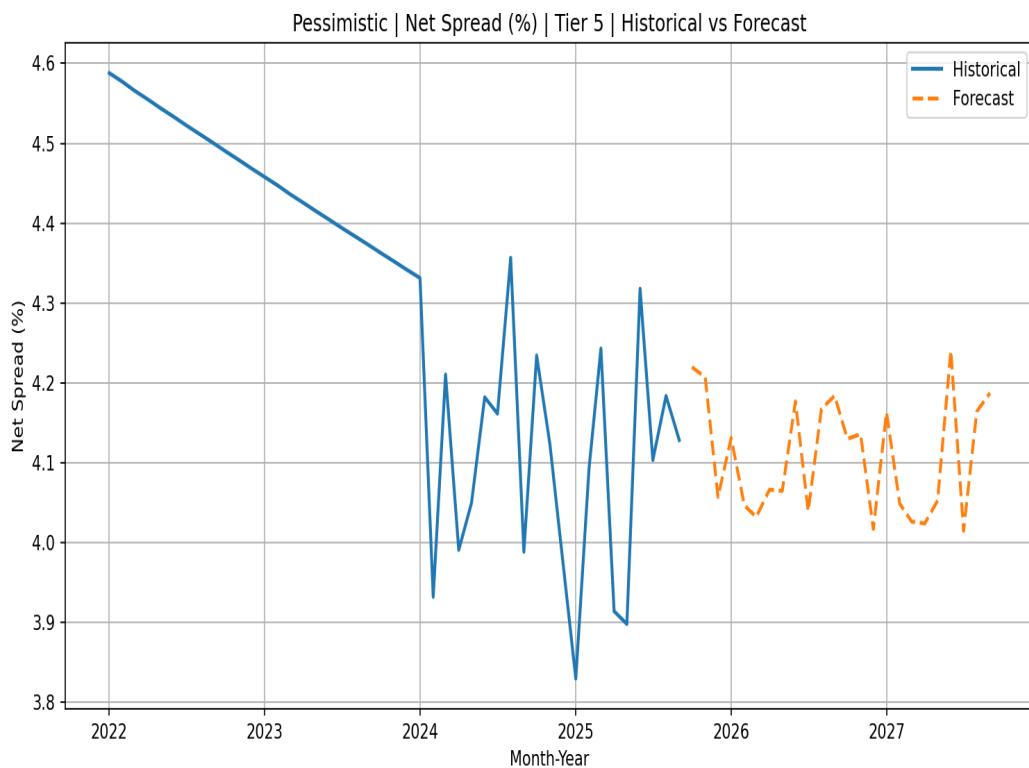


Image Type: Historical vs Forecast Trend Metric: Net Spread (%) Tier: Tier 5 Definition:
 Displays historical operational financial data and predicted continuation. Baseline Period:
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027
 Observed Deviation: 0.21 Observed Growth: -10.01% 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.

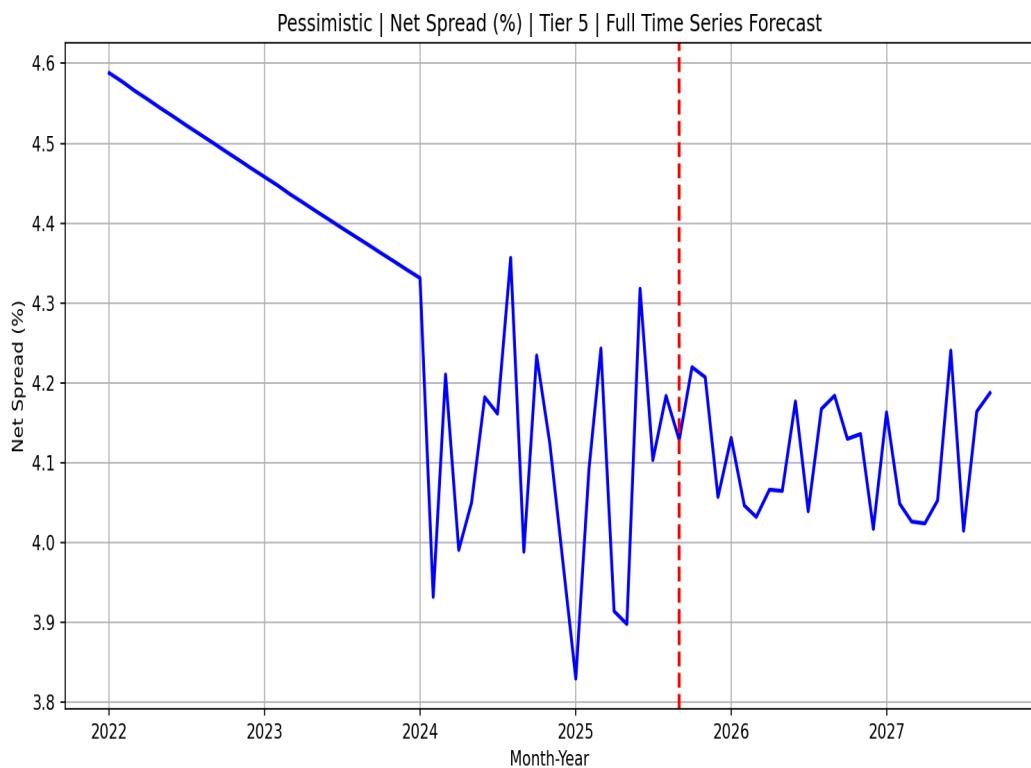


Image Type: Full Time Series Forecast Metric: Net Spread (%) Tier: Tier 5 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete temporal 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.

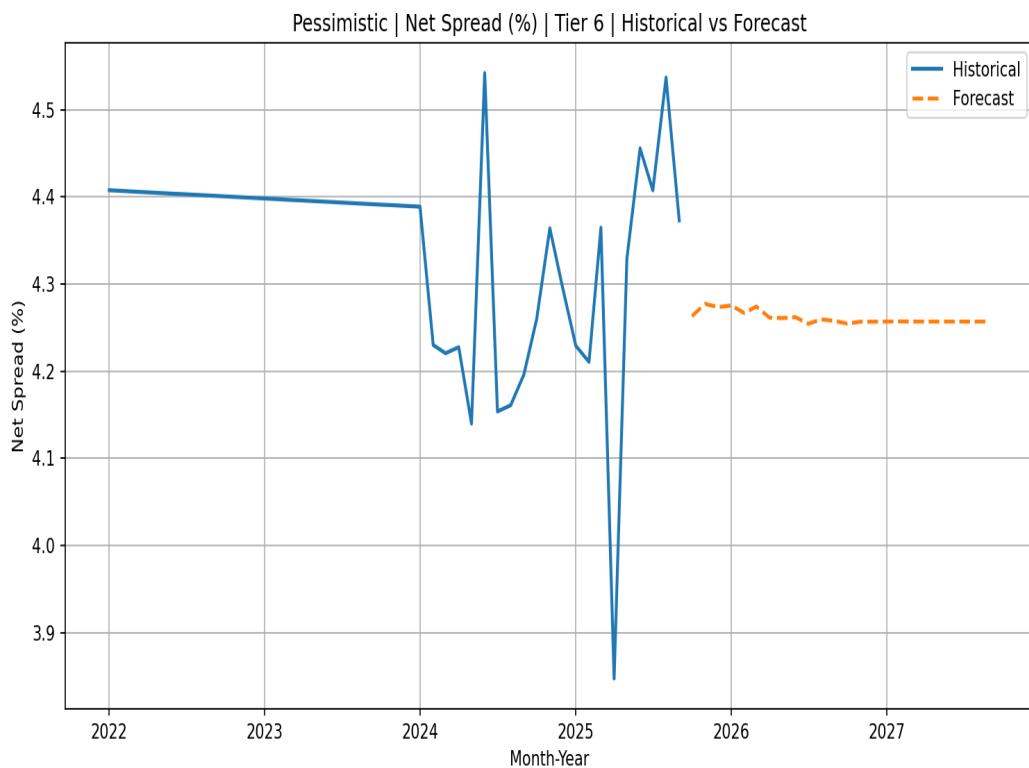


Image Type: Historical vs Forecast Trend Metric: Net Spread (%) Tier: Tier 6 Definition:
 Displays historical operational financial data and predicted continuation. Baseline Period:
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027
 Observed Deviation: 0.12 Observed Growth: -0.78% 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.

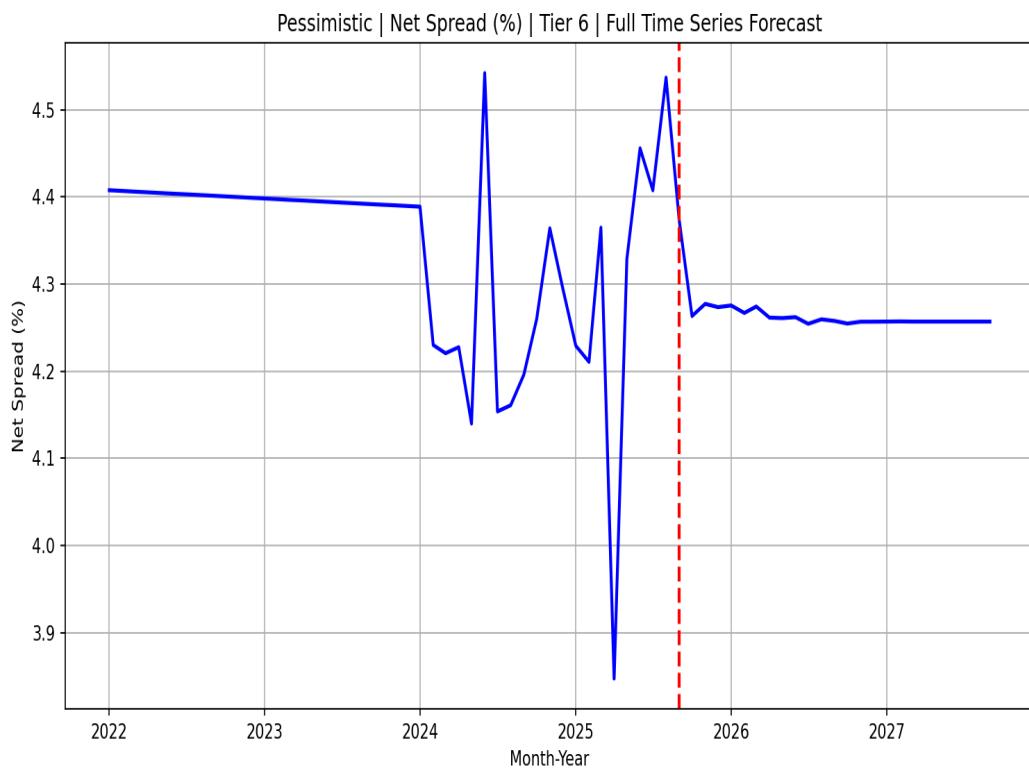


Image Type: Full Time Series Forecast Metric: Net Spread (%) Tier: Tier 6 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete temporal 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.

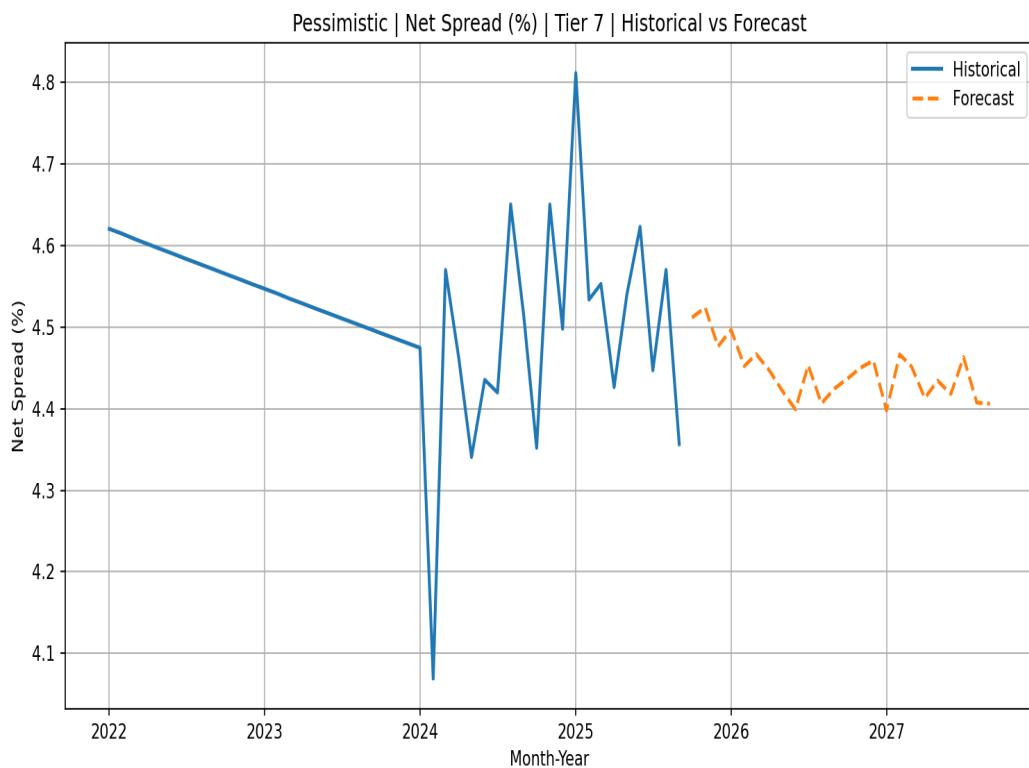


Image Type: Historical vs Forecast Trend Metric: Net Spread (%) Tier: Tier 7 Definition:
 Displays historical operational financial data and predicted continuation. Baseline Period:
 January 2022 to September 2025 Forecast Period: October 2025 to September 2027
 Observed Deviation: 0.11 Observed Growth: -5.71% 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.

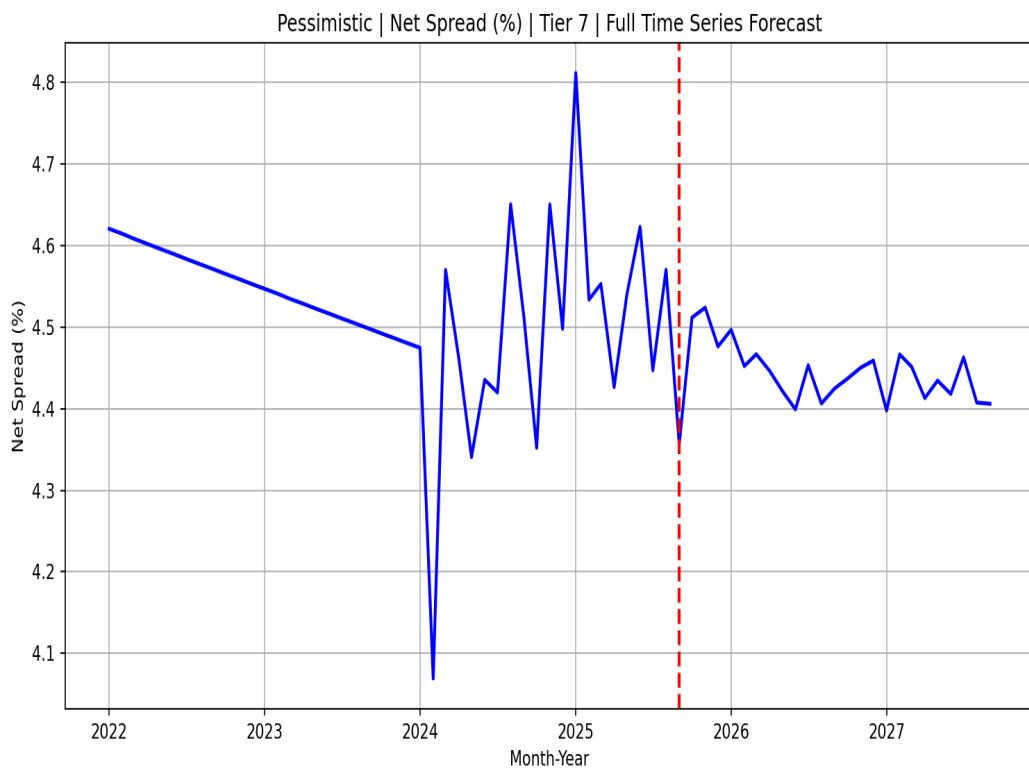


Image Type: Full Time Series Forecast Metric: Net Spread (%) Tier: Tier 7 Definition: Continuous time-series visualization combining historical baseline and forecast horizon. Red Vertical Line: Represents transition from historical observed data to predicted forecast data. Meaning: Shows complete temporal 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.