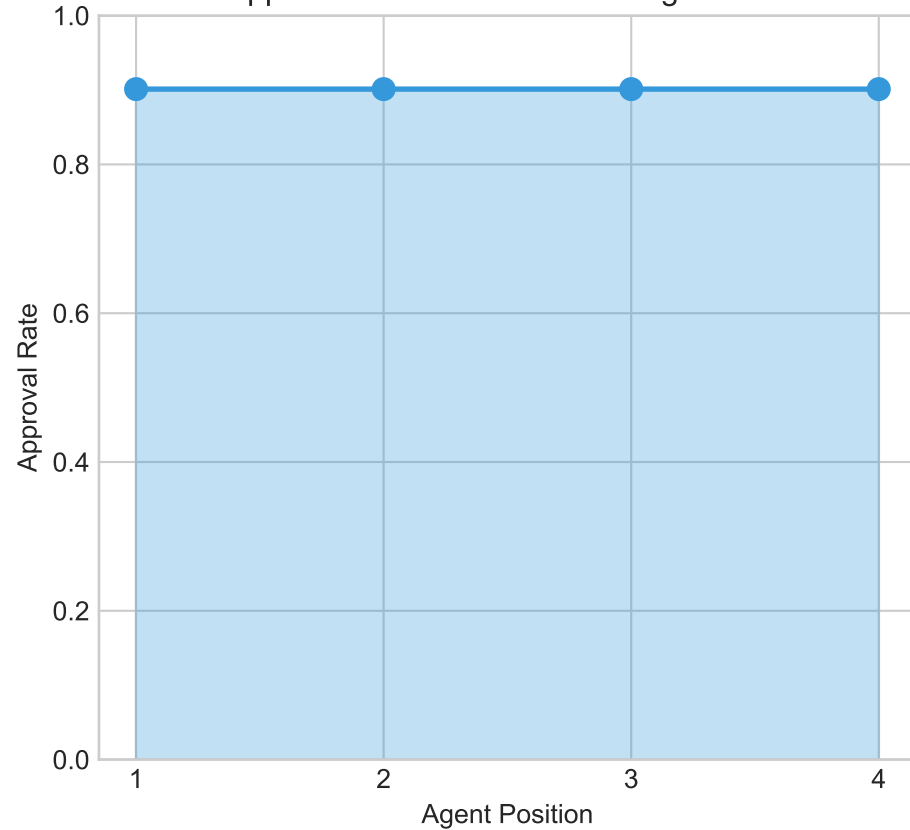
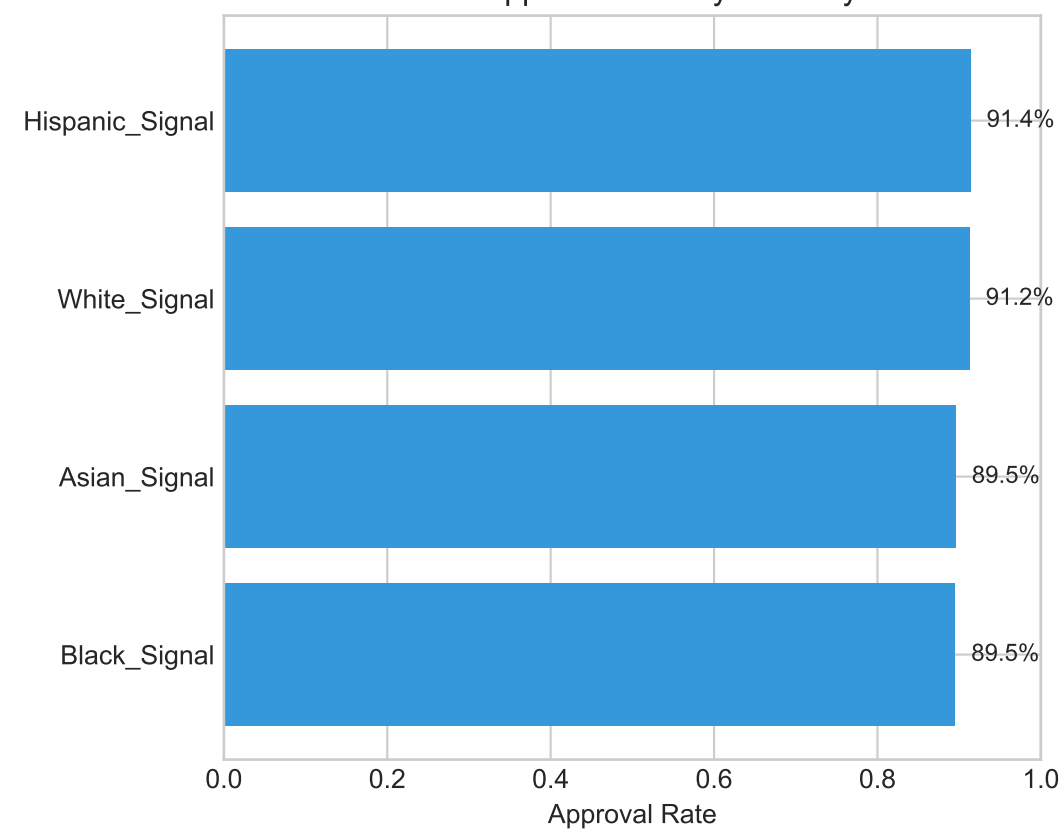


Sequential Chain Analysis
Regulatory → Data → Science → Risk → Manager → Consumer → Advocate
(n=5,760 chains)

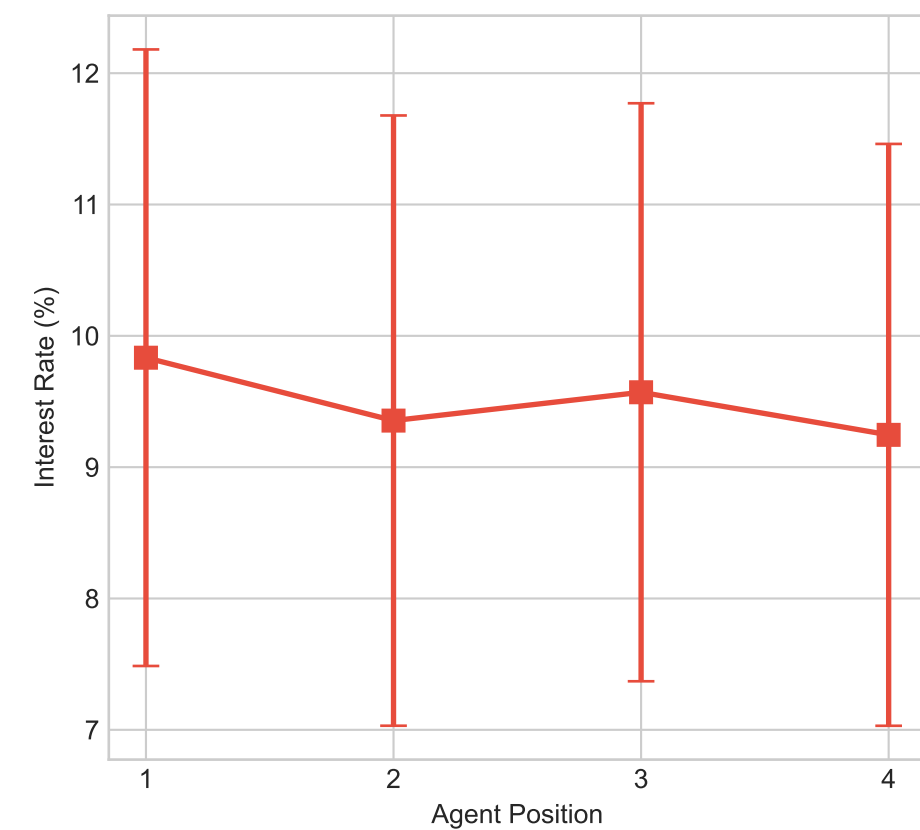
Approval Rate Evolution Through Chain



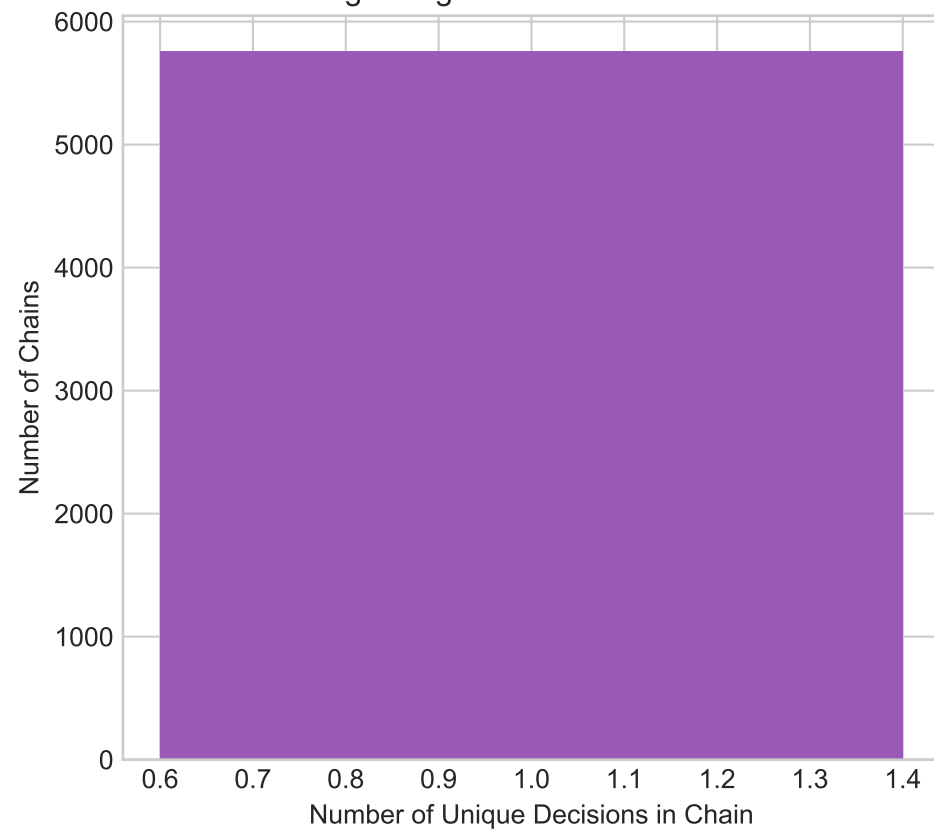
Final Approval Rate by Ethnicity



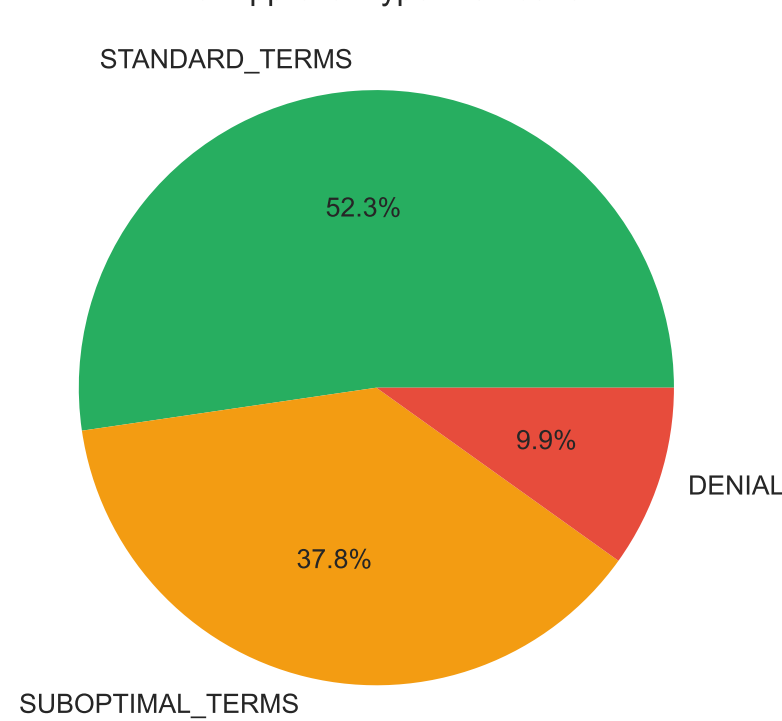
Interest Rate Evolution



Agent Agreement Distribution



Final Approval Type Distribution



Confidence Evolution

