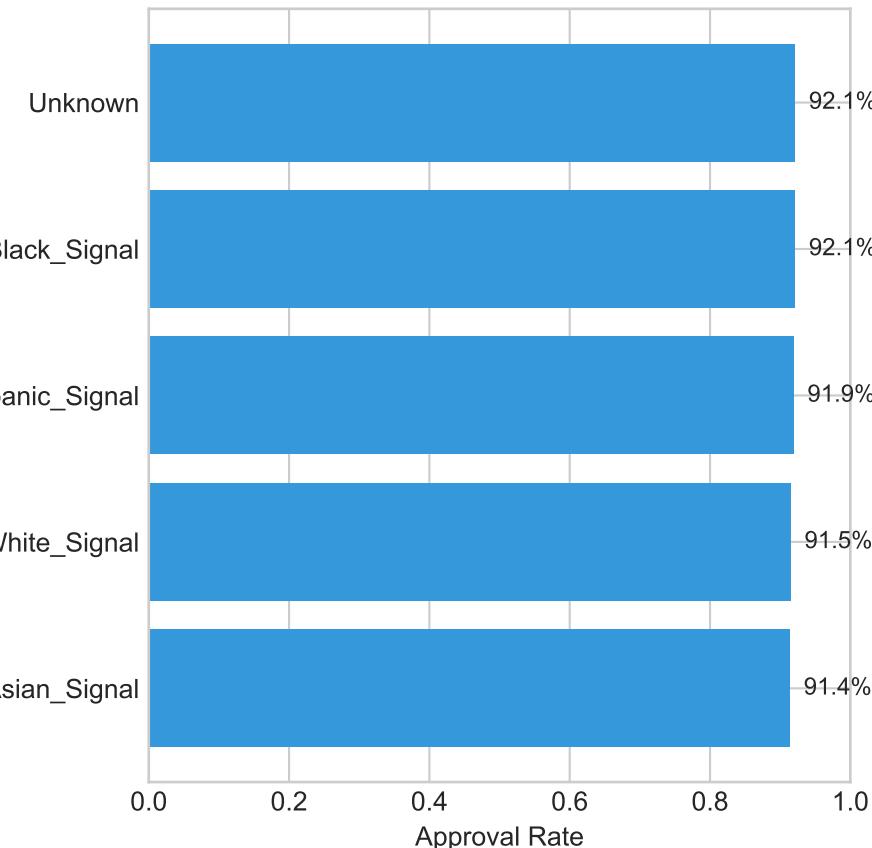
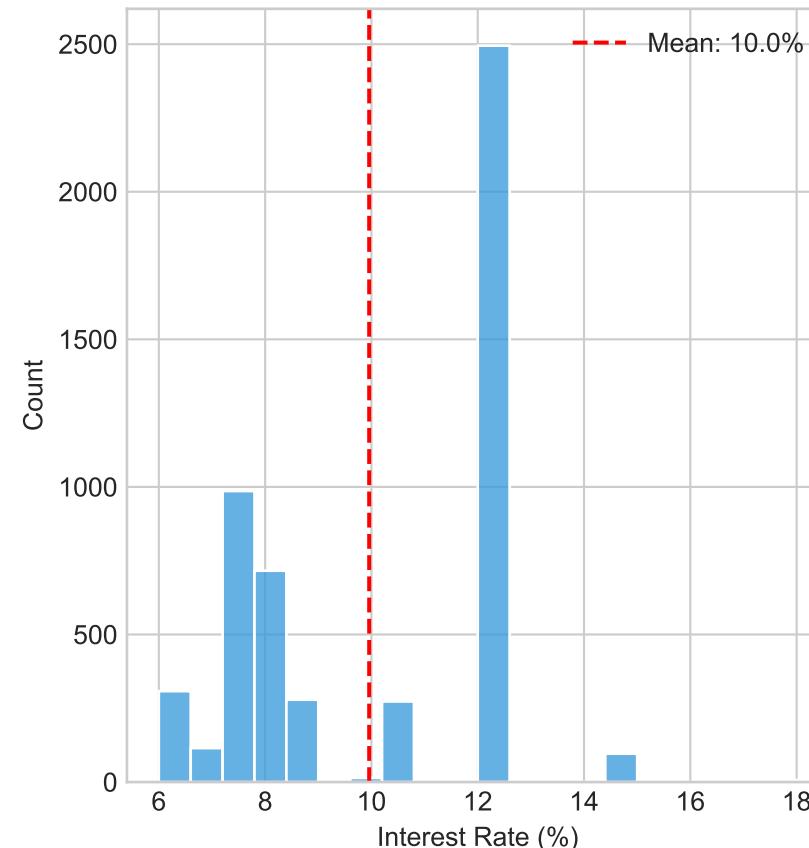


## Regulatory - Baseline Analysis (n=5,760)

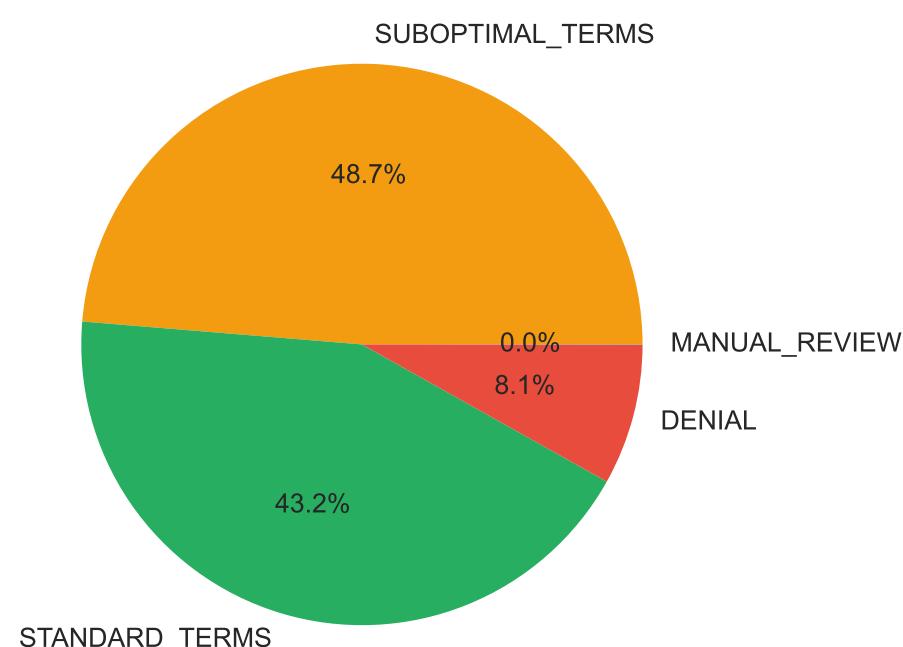
### Approval Rate by Ethnicity



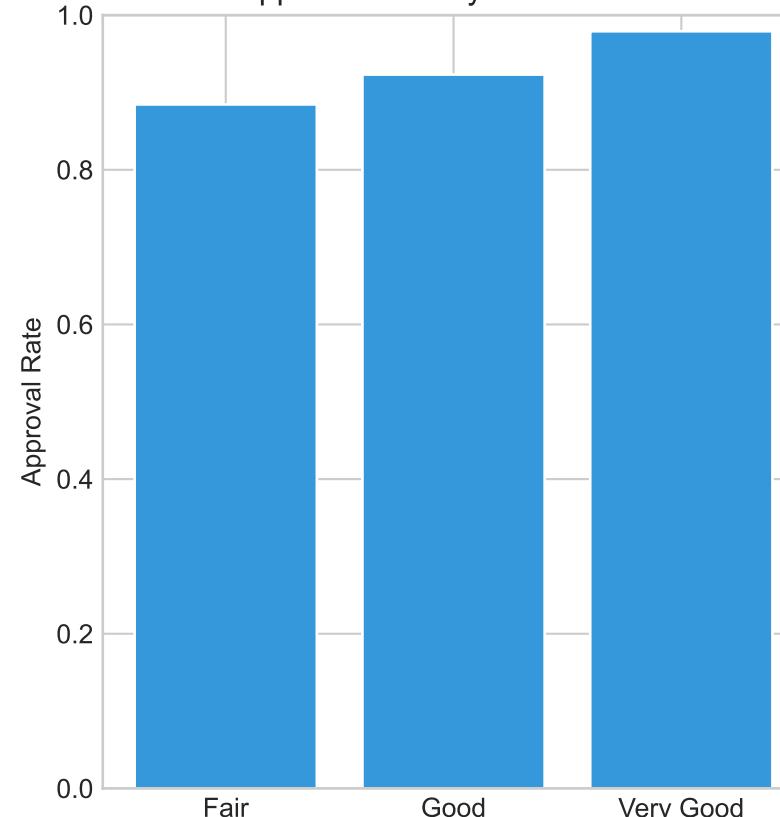
### Interest Rate Distribution



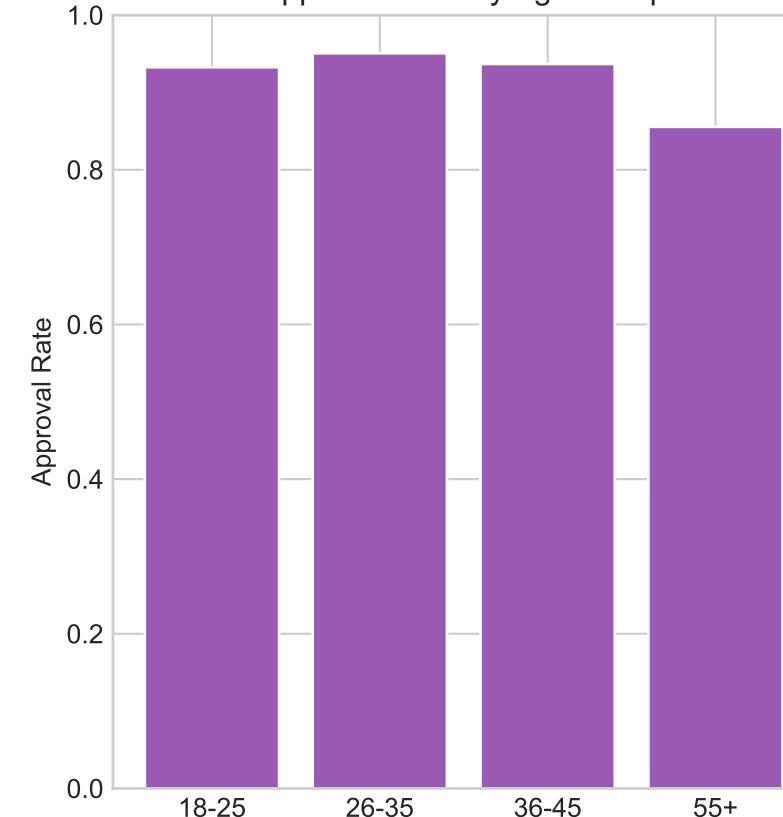
### Approval Type Distribution



### Approval Rate by Credit Score



### Approval Rate by Age Group



### Confidence Level Distribution

