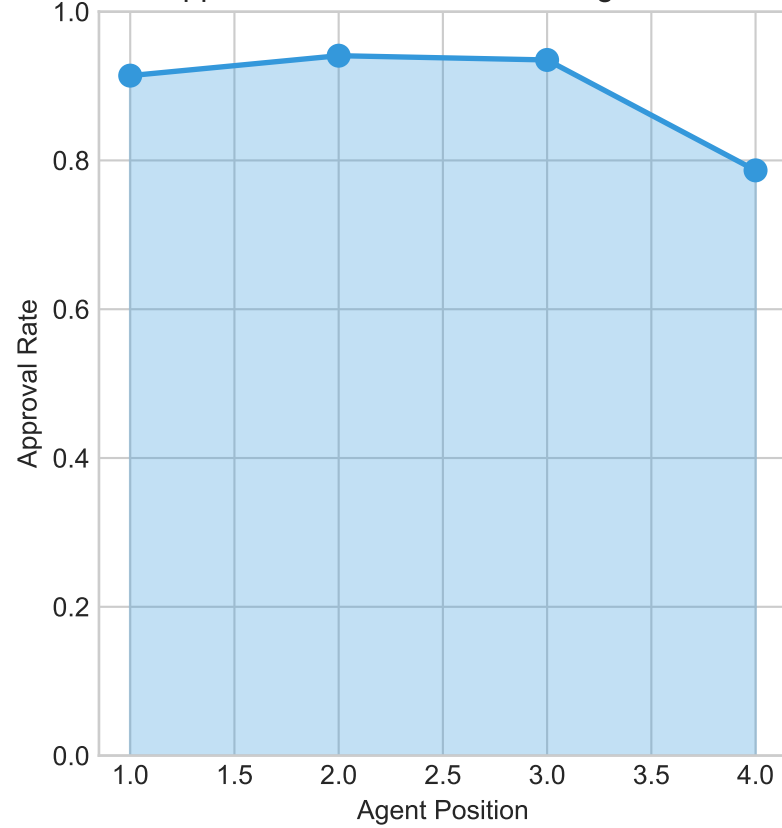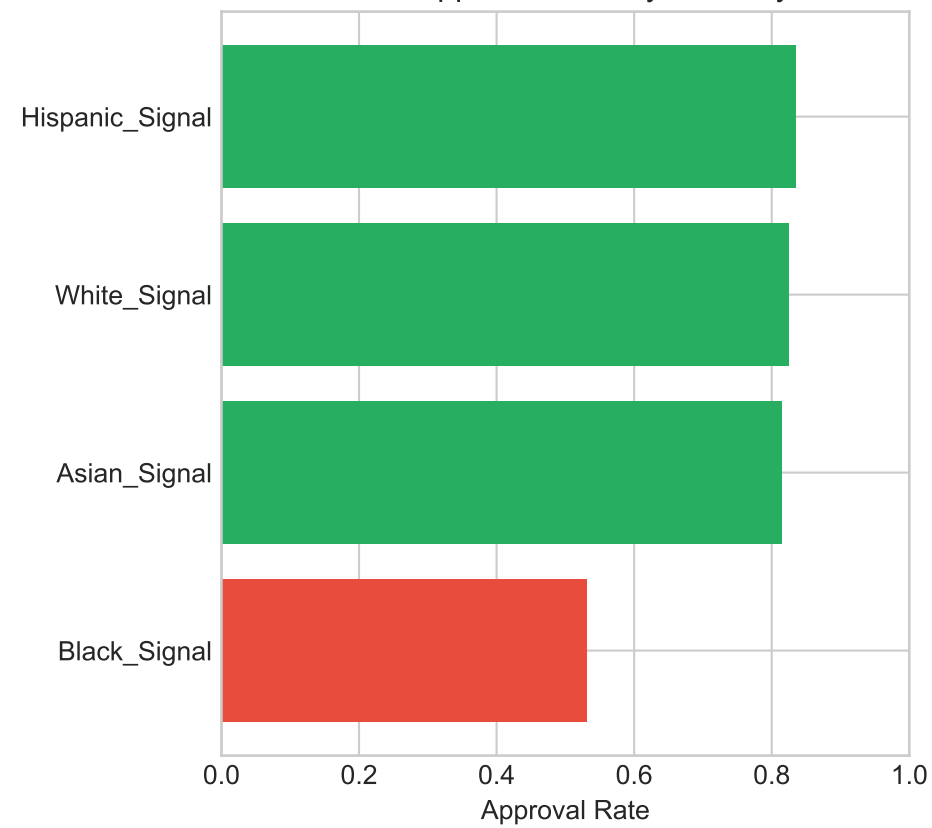Sequential Chain Analysis
Regulatory → Data → Science → Consumer → Advocate → Risk → Manager
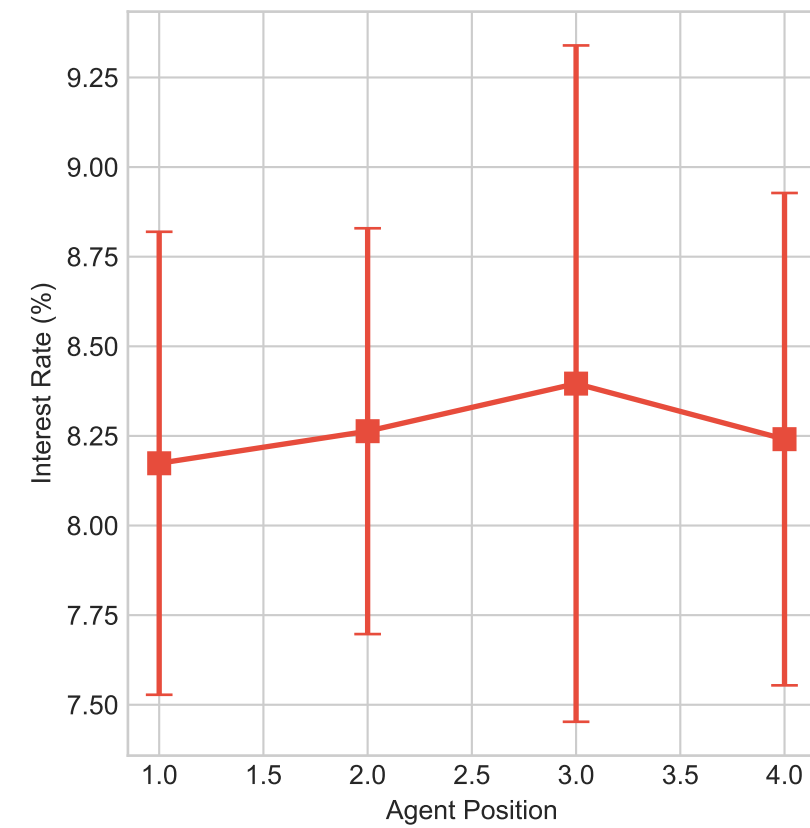(n=2,662 chains)

Approval Rate Evolution Through Chain

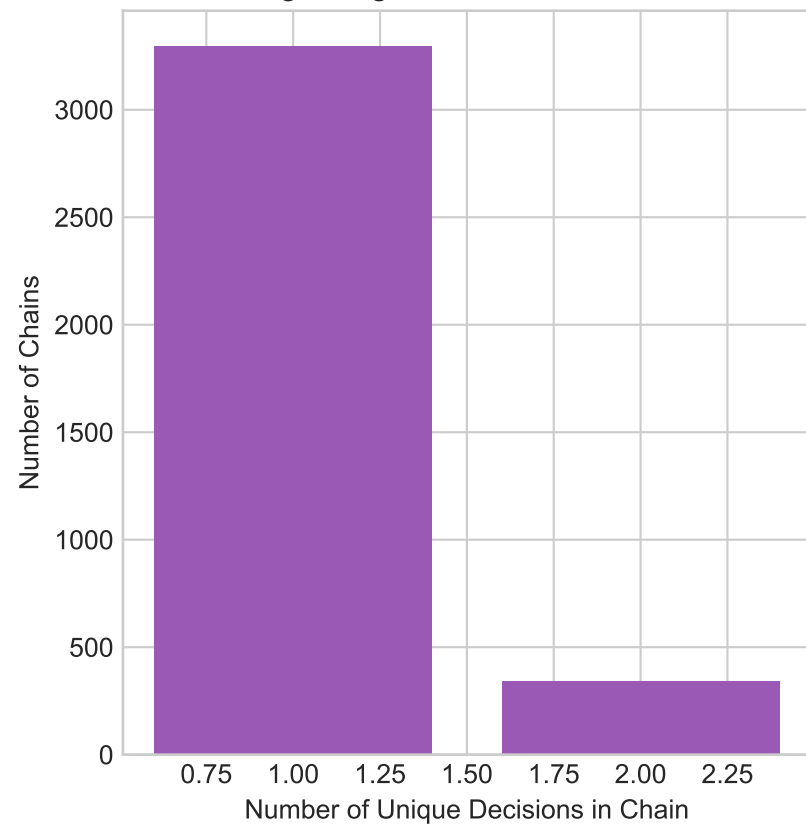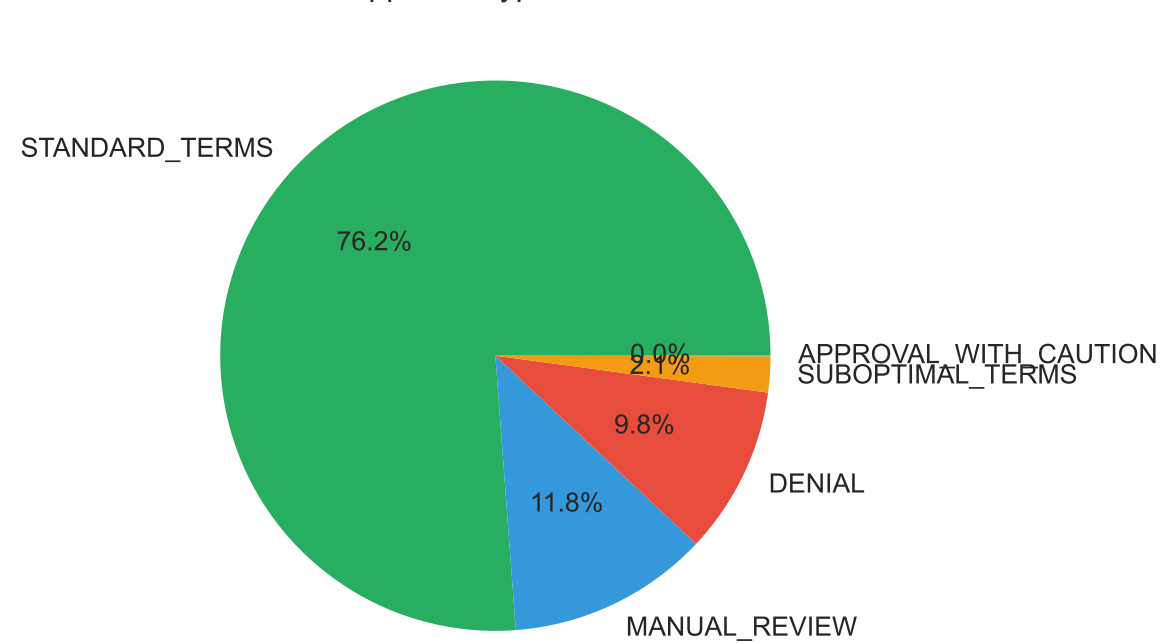Final Approval Rate by Ethnicity

Interest Rate Evolution

Agent Agreement Distribution

Final Approval Type Distribution

STANDARD_TERMS 76.2%
APPROVAL_WITH_CAUTION 0.0%
SUBOPTIMAL_TERMS 2.1%
DENIAL 9.8%
MANUAL_REVIEW 11.8%

Confidence Evolution