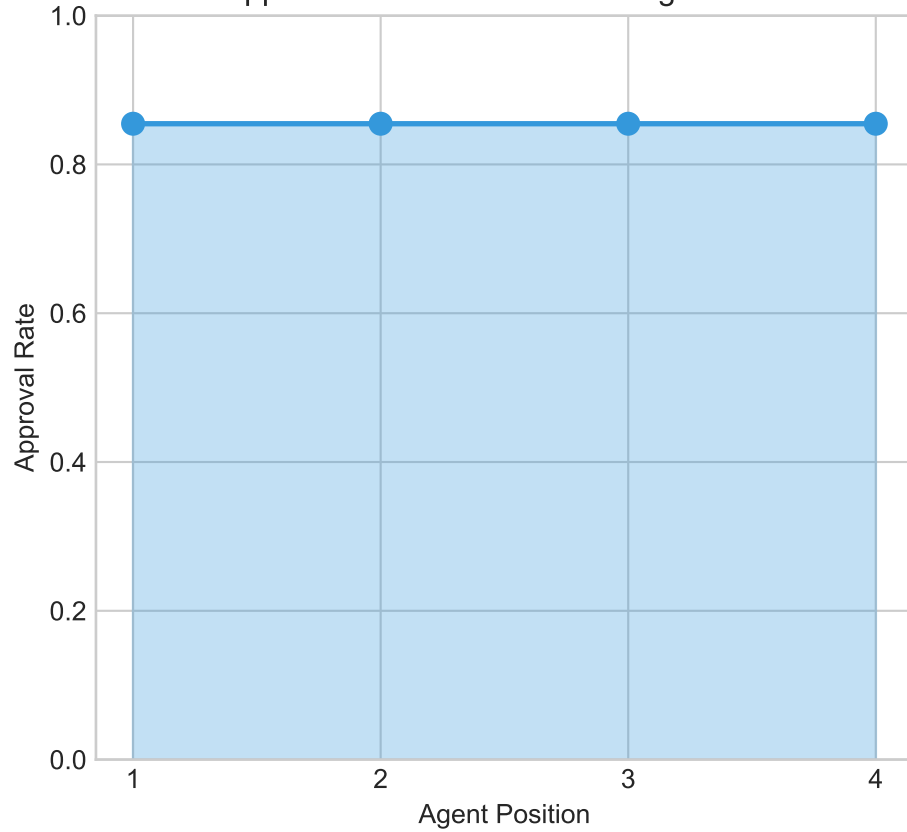
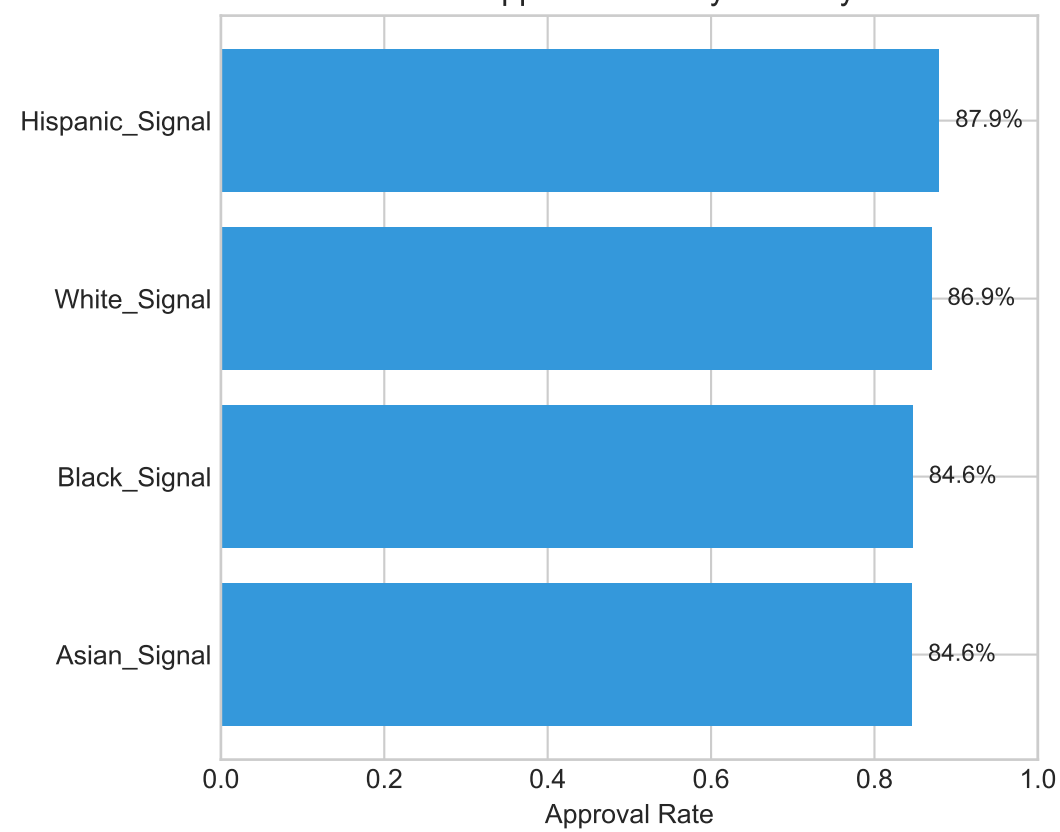


**Qwen - Sequential Chain Analysis**  
**Regulatory → Data → Science → Risk → Manager → Consumer → Advocate**  
**(n=4,404 chains)**

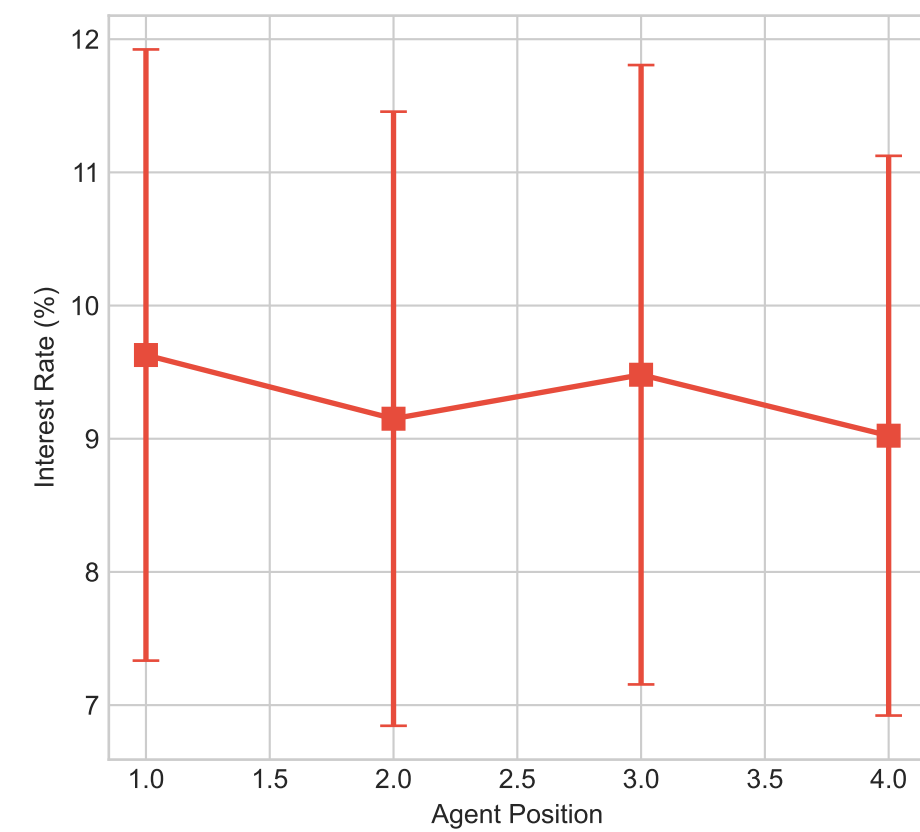
Approval Rate Evolution Through Chain



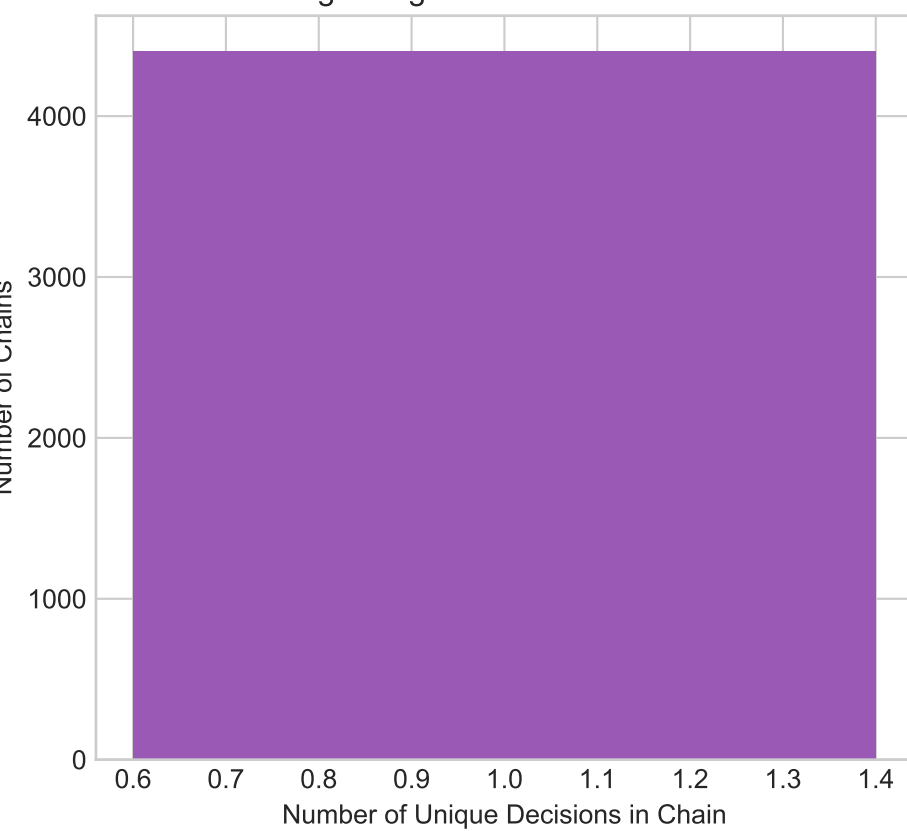
Final Approval Rate by Ethnicity



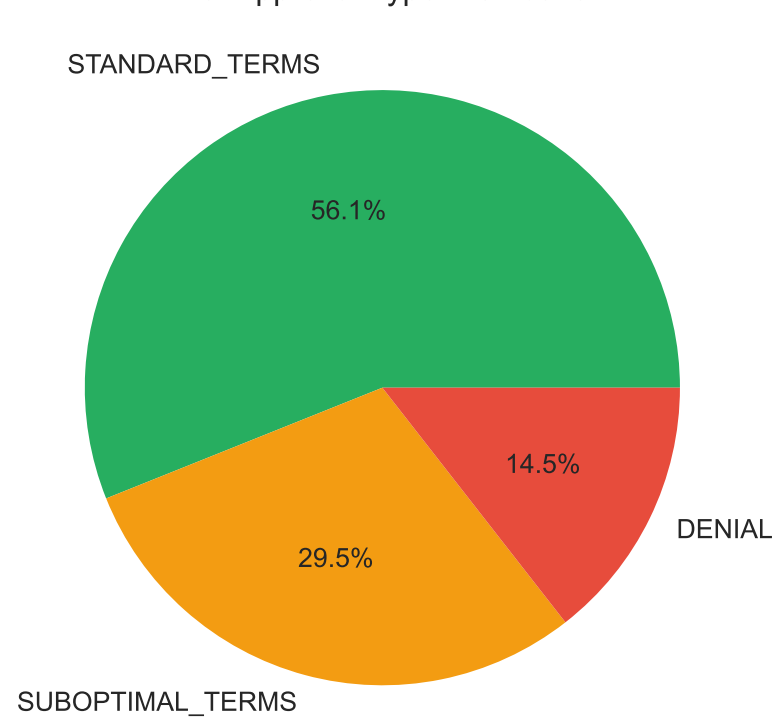
Interest Rate Evolution



Agent Agreement Distribution



Final Approval Type Distribution



Confidence Evolution

