First Agent → Final Decision by Ethnicity
Data → Science → Risk → Manager → Regulatory → Consumer → Advocate

Asian
(n=2,880)

	Approve	Deny
First — Approve	2,671 (92.7%)	0 (0.0%)
First — Deny	0 (0.0%)	209 (7.3%)

Black
(n=960)

	Approve	Deny
First — Approve	879 (91.6%)	0 (0.0%)
First — Deny	0 (0.0%)	81 (8.4%)

Hispanic
(n=960)

	Approve	Deny
First — Approve	893 (93.0%)	1 (0.1%)
First — Deny	0 (0.0%)	66 (6.9%)

White
(n=960)

	Approve	Deny
First — Approve	879 (91.6%)	1 (0.1%)
First — Deny	0 (0.0%)	80 (8.3%)