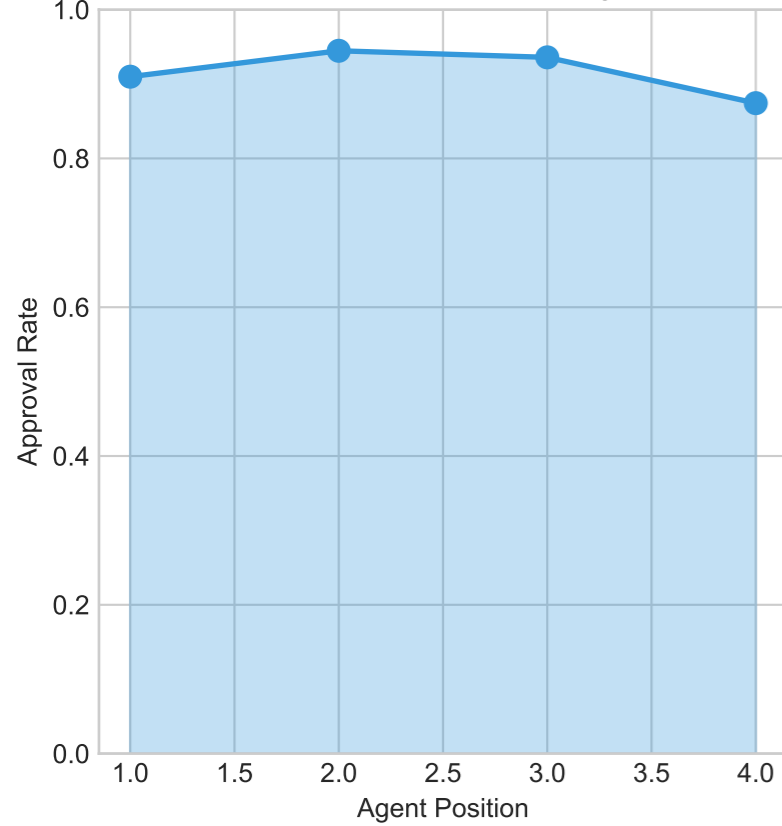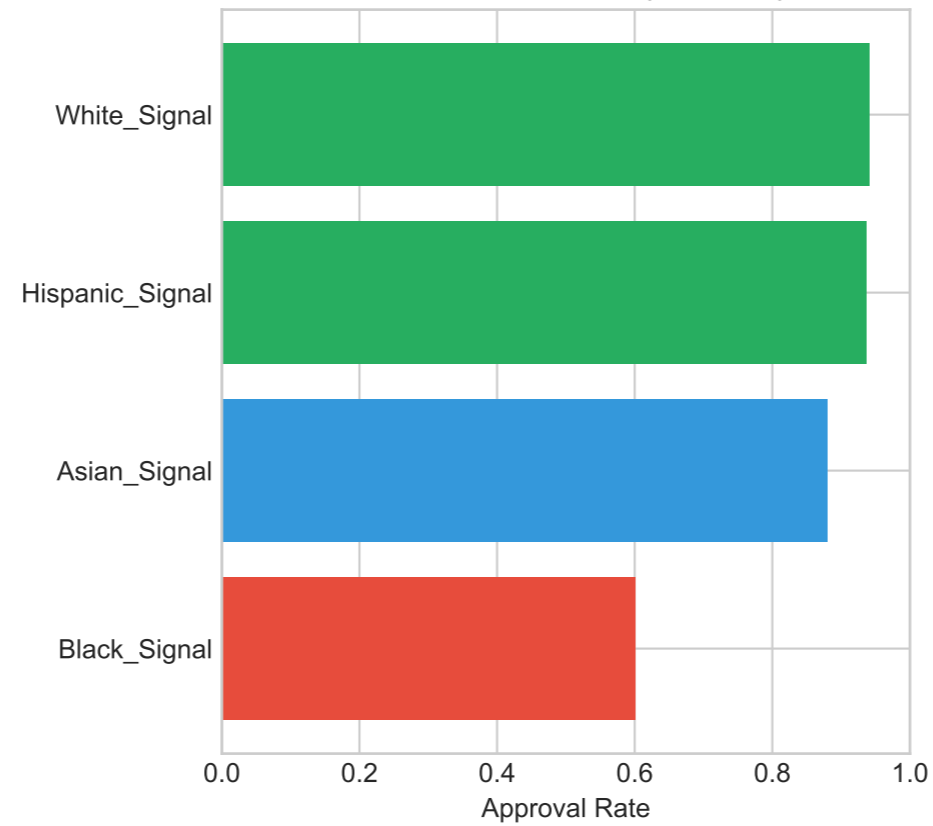**Sequential Chain Analysis**
Regulatory → Consumer → Advocate → Data → Science → Risk → Manager
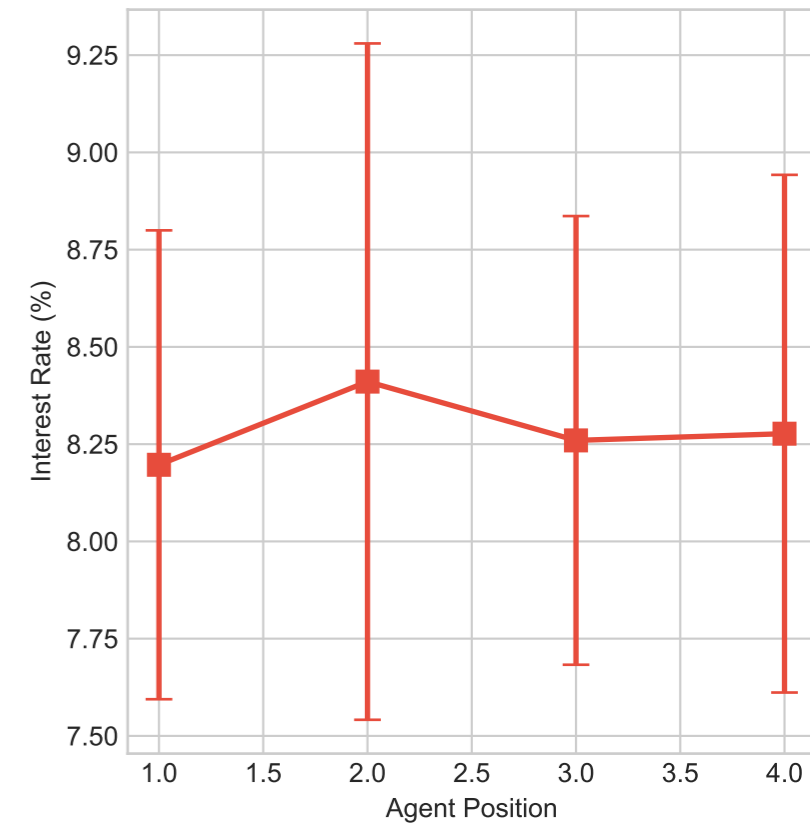**(n=2,577 chains)**

Approval Rate Evolution Through Chain
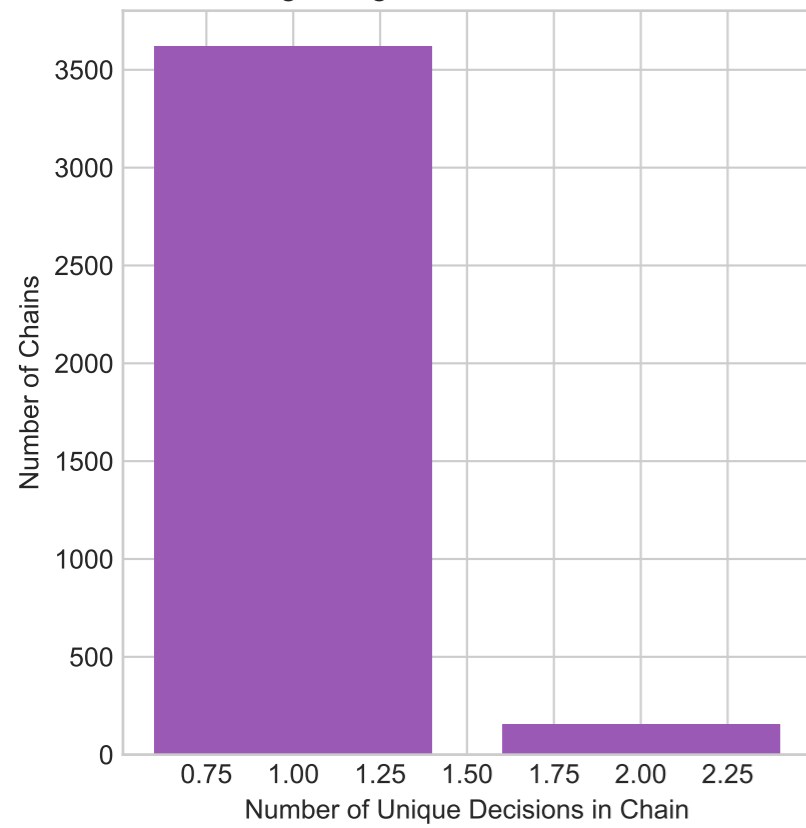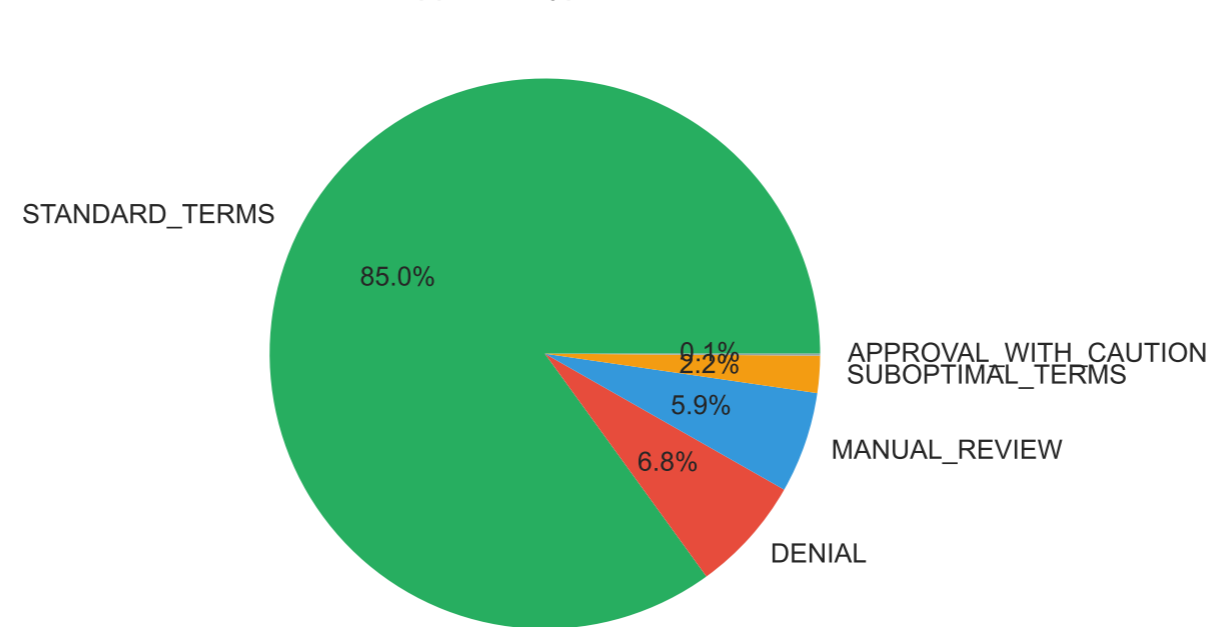
Final Approval Rate by Ethnicity

Interest Rate Evolution

Agent Agreement Distribution

Final Approval Type Distribution

- STANDARD_TERMS — 85.0%
- APPROVAL_WITH_CAUTION — 0.1%
- SUBOPTIMAL_TERMS — 2.2%
- MANUAL_REVIEW — 5.9%
- DENIAL — 6.8%

Confidence Evolution